



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

**Certification**

By signing below, the persons executing this Certification individually verify that (a) he or she has reviewed the Department of Financial Services' 2022-2023 Annual Regulatory Plan and (b) the Department of Financial Services regularly reviews all of its rules, having last reviewed all rules July 14, 2021, to September 3, 2021, to determine if the rules remain consistent with the agency's rulemaking authority and the laws implemented.

Handwritten signature of Michael Dobson in blue ink.

Michael Dobson, General Counsel

9/27/22

Date

Handwritten signature of Jimmy Patronis in blue ink.

Jimmy Patronis, Chief Financial Officer

9/27/22

Date

Department of Financial Services  
2022-2023 Annual Regulatory Plan

<b>Requirements of section 120.74(1)(a), Florida Statutes (F.S.)</b>				
Division within the Department of Financial Services (if applicable)	Law enacted during the previous 12 months which creates or modifies the duties or authority of the Department	Must the Department adopt rules to implement the law? If the answer is “No,” provide a concise explanation as to why the law may be implemented without rulemaking.	If the Department must adopt rules to implement the law, has a notice of rule development been published in the Florida Administrative Register?	Date by which the Department expects to publish the notice of proposed rule
N/A	2021-272	No, the legislation is self-executing.	N/A	N/A
N/A	2021-274	No, the legislation is self-executing.	N/A	N/A
N/A	2022-001	No, the legislation is self-executing.	N/A	N/A
N/A	2022-004	No, the legislation is self-executing.	N/A	N/A
N/A	2022-006	No, the legislation is self-executing.	N/A	N/A
N/A	2022-011	No, the legislation is self-executing.	N/A	N/A
N/A	2022-067	No, the legislation is self-executing.	N/A	N/A
N/A	2022-097	No, the legislation is self-executing.	N/A	N/A
N/A	2022-102	No, the legislation is self-executing.	N/A	N/A
N/A	2022-108	No, the legislation is self-executing.	N/A	N/A
N/A	2022-119	No, the legislation is self-executing.	N/A	N/A

<b>Requirements of section 120.74(1)(a), Florida Statutes (F.S.)</b>				
<b>Division within the Department of Financial Services (if applicable)</b>	<b>Law enacted during the previous 12 months which creates or modifies the duties or authority of the Department</b>	<b>Must the Department adopt rules to implement the law? If the answer is “No,” provide a concise explanation as to why the law may be implemented without rulemaking.</b>	<b>If the Department must adopt rules to implement the law, has a notice of rule development been published in the Florida Administrative Register?</b>	<b>Date by which the Department expects to publish the notice of proposed rule</b>
N/A	2022-131	No, the legislation is self-executing.	N/A	N/A
N/A	2022-135	No, the legislation is self-executing.	N/A	N/A
N/A	2022-139	No, the legislation is self-executing.	N/A	N/A
N/A	2022-140	No, the legislation is self-executing.	N/A	N/A
N/A	2022-141	No, the legislation is self-executing.	N/A	N/A
N/A	2022-150	No, the legislation is self-executing.	N/A	N/A
N/A	2022-153	No, the legislation is self-executing.	N/A	N/A
N/A	2022-154	No, the legislation is self-executing.	N/A	N/A
N/A	2022-161	No, the legislation is self-executing.	N/A	N/A
N/A	2022-179	No, the legislation is self-executing.	N/A	N/A
N/A	2022-194	No, the legislation is self-executing.	N/A	N/A
N/A	2022-210	No, the legislation is self-executing.	N/A	N/A

**Requirements of section 120.74(1)(a), Florida Statutes (F.S.)**

Division within the Department of Financial Services (if applicable)	Law enacted during the previous 12 months which creates or modifies the duties or authority of the Department	Must the Department adopt rules to implement the law? If the answer is “No,” provide a concise explanation as to why the law may be implemented without rulemaking.	If the Department must adopt rules to implement the law, has a notice of rule development been published in the Florida Administrative Register?	Date by which the Department expects to publish the notice of proposed rule
N/A	2022-226	No, the legislation is self-executing.	N/A	N/A
N/A	2022-227	No, the legislation is self-executing.	N/A	N/A
N/A	2022-269	No, the legislation is self-executing.	N/A	N/A
Insurance Agent & Agency Services	Section 626.9541, Florida Statutes	No, the legislation is self-executing.	N/A	N/A
Investigative & Forensic Services	Section 633.126, Florida Statutes	No, the legislation is self-executing.	N/A	N/A
State Fire Marshal	Section 633.135, Florida Statutes	Yes	No	4/1/2023
State Fire Marshal	Section 633.336, Florida Statutes	Yes	No	4/1/2023
Funeral, Cemetery, and Consumer Services	Section 497.369, Florida Statutes	Yes	No	4/1/2023
Funeral, Cemetery, and Consumer Services	Section 497.373, Florida Statutes	Yes	No	4/1/2023
Rehabilitation and Liquidation	Section 627.072, Florida Statutes	No, the legislation is self-executing.	N/A	N/A
Rehabilitation and Liquidation	Section 766.105, Florida Statutes	No, the legislation is self-executing.	N/A	N/A
Rehabilitation and Liquidation	Section 110.123, Florida Statutes.	No, another agency’s rules implement this section.	N/A	N/A

<b>Requirements of section 120.74(1)(a), Florida Statutes (F.S.)</b>				
Division within the Department of Financial Services (if applicable)	Law enacted during the previous 12 months which creates or modifies the duties or authority of the Department	Must the Department adopt rules to implement the law? If the answer is “No,” provide a concise explanation as to why the law may be implemented without rulemaking.	If the Department must adopt rules to implement the law, has a notice of rule development been published in the Florida Administrative Register?	Date by which the Department expects to publish the notice of proposed rule
Rehabilitation and Liquidation	Section 631.031, Florida Statutes	No, the legislation is self-executing.	N/A	N/A
Rehabilitation and Liquidation	Section 631.398, Florida Statutes	No, the legislation is self-executing.	N/A	N/A
Risk Management	Sections 2, 3, and 4 of Chapter 2021-113, Laws of Florida	Yes	11/1/2021	12/1/2022
Workers’ Compensation	Section 440.02, Florida Statutes	No, the legislation is self-executing.	N/A	N/A
Workers’ Compensation	Section 440.05, Florida Statutes	Yes	No	4/1/2023
Workers’ Compensation	Section 440.107, Florida Statutes	Yes	No	4/1/2023
Workers’ Compensation	Section 440.185, Florida Statutes	Yes	No	N/A
Workers’ Compensation	Section 440.381, Florida Statutes	Yes	No	N/A
Workers’ Compensation	Section 440.277, Florida Statutes	Yes	No	N/A
Workers’ Compensation	Section 112.18155, Florida Statutes	Yes	No	4/1/2023

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Insurance Agent & Agency Services	Section 626.621, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.7351, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.7352, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.7353, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.7354, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.015, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.112, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.172, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.161, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.561, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.748, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Sections 626.734, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.451, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.471, Florida Statutes	Simplify or clarify; Delete unnecessary rule language

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Insurance Agent & Agency Services	Section 626.747, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.27, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.388, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.48, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.34, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.355, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.387, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.44, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.36, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.421, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.365, Florida Statutes	Delete unnecessary rule.
Insurance Agent & Agency Services	Sections 648.29, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.35, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 501.059, Florida Statutes	Simplify or clarify.

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Insurance Agent & Agency Services	Section 501.613, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 501.616, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.4425, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Sections 648.33, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.45, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.295, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.442, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 624.501, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.26, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.285, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.382, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.383, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.384, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.39, Florida Statutes	Simplify or clarify.



<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Insurance Agent & Agency Services	Section 626.207, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.9954, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.9957, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.611, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.641, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.681, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.691, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.8437, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.844, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.8443, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.9521, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.9561, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.9571, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.9581, Florida Statutes	Simplify or clarify.

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Insurance Agent & Agency Services	Section 626.6115, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.6215, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.8698, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.9541, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.843, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.8697, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.8695, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 631.155, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.631, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 627.4554, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Chapter 634, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.25, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 624.307 Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.2815, Florida Statutes	Simplify or clarify.

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Insurance Agent & Agency Services	Section 626.2816, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.2817, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.869, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 648.386, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 624.308, Florida Statutes	Increase efficiency.
Insurance Agent & Agency Services	Section 648.385, Florida Statutes	Increase efficiency.
Insurance Agent & Agency Services	Section 626.171, Florida Statutes	Simplify.
Insurance Agent & Agency Services	Section 627.683, Florida Statutes	Simplify.
Insurance Agent & Agency Services	Section 632.634, Florida Statutes	Simplify.
Insurance Agent & Agency Services	Section 634.171, Florida Statutes	Simplify.
Insurance Agent & Agency Services	Section 634.318, Florida Statutes	Simplify.
Insurance Agent & Agency Services	Section 634.42, Florida Statutes	Simplify.
Insurance Agent & Agency Services	Section 635.051, Florida Statutes	Simplify.
Insurance Agent & Agency Services	Section 642.034, Florida Statutes	Simplify.

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Insurance Agent & Agency Services	Section 648.30, Florida Statutes	Simplify.
Insurance Agent & Agency Services	Section 626.9958, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 120.60, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.201, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.211, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 112.011, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.291, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.601, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.9953, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 624.321, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.271, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.541, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.592, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.752, Florida Statutes	Simplify or clarify.

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Insurance Agent & Agency Services	Section 626.793, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.837, Florida Statutes	Simplify or clarify.
Insurance Agent & Agency Services	Section 626.8417, Florida Statutes	Simplify or clarify.
Risk Management	Section 284.30, Florida Statutes	Simplify or clarify.
Risk Management	Section 284.31, Florida Statutes	Simplify or clarify.
Unclaimed Property	Section 717.135, Florida Statutes	Clarify and increase efficiency.
Unclaimed Property	Section 717.124(8), Florida Statutes	Increase efficiency.
Workers' Compensation	Sections 440.13, Florida Statutes	Simplify, clarify, increase efficiency, and reduce regulatory costs.
Workers' Compensation	Section 440.09, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.15, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.185, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.20, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.525, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.593, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.491, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.12, Florida Statutes	Simplify, clarify, and increase efficiency.

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Workers' Compensation	Section 440.14, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.192, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.207, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.41, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.51, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.591, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.150, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.38, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.02, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.05, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.102, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.105, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.107, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.16, Florida Statutes	Simplify, clarify, and increase efficiency.

<b>Requirements of section 120.74(1)(b), F.S.</b>		
<b>Division within the Department of Financial Services</b>	<b>Laws not otherwise listed as a response to the requirements of s. 120.74(1)(a), F.S., the Department expects to implement before July 1, 2023, excluding emergency rulemaking.</b>	<b>Whether the rulemaking is intended to Simplify, clarify, and increase efficiency, improve coordination with other agencies, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules.</b>
Workers' Compensation	Section 440.19, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.191, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.21, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.34, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.345, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.35, Florida Statutes	Simplify, clarify, and increase efficiency.
Workers' Compensation	Section 440.40, Florida Statutes	Simplify, clarify, and increase efficiency.

<b>Requirements of section 120.74(1)(c), F.S.</b>	
<b>Are there any desired updates to the prior year's regulatory plan?</b>	<b>Proposed Updates</b>
No	N/A