



## FOR IMMEDIATE RELEASE

November 13, 2025

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## Florida Senate Democrats Roll Out Second Wave of “Affordability Agenda” Bills

**Tallahassee, FL** — Today, the Florida Senate Democratic Caucus announced the next wave of bills in their *2026 Affordability Agenda* — a broad-based plan to address the affordability crisis facing Floridians.

“People across the state of Florida continue to suffer from our out-of-control affordability crisis,” said **Senate Democratic Leader Lori Berman**. “As we approach the holidays, the new year, and the upcoming legislative session, the Florida Senate Democratic Caucus is focusing on legislation to ease that burden on Floridians.

“Our message continues to be simple: we want Floridians to keep more of their hard-earned money, and we want them to get what they pay for. This next round of bills in our Affordability Agenda does that by protecting consumers from insurance companies and providing assistance to people suffering from a decade of skyrocketing costs.

“Senate Democrats are the only ones presenting any solutions to the causes or symptoms of our affordability crisis. I’m calling on my colleagues across the aisle to join us in fighting for Floridians by working with us to pass these bills into law.”

If passed, these bills would take effect on July 1, 2026.

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**SB 160 by Senator Tracie Davis** ([click here for full bill text](#))

Creates a \$500 million trust fund to provide financial assistance to homeowners facing property insurance rate increases.

**SB 230 by Senator Carlos Guillermo Smith** ([click here for full bill text](#))

Requires claim of “trade secrets” by insurers to include justification; specifically provides that financial information used to justify rates is *not* a trade secret

**SB 234 by Senator Carlos Guillermo Smith** ([click here for full bill text](#))

Requires detailed accounting and justification for fees paid by insurers to affiliates and managing general agents.

**SB 366 by Senator Mack Bernard** ([click here for full bill text](#))

Directs the Commissioner of Insurance Regulation to initiate and enter into a compact with at least 14 other states establishing a national catastrophic risk pool for property insurance.

**SB 472 by Senator Shevrin Jones** ([click here for full bill text](#))

Creates the TRUMP (Tariffs Result in Untimely Money Problems) Fund to provide grants to offset rebuilding or improvement cost increases due to tariffs.

*Previous Affordability Agenda bills can be viewed [here](#).*