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Florida Workers' Compensation Briefing

Regulatory, rate, and legislative developments | November 2026

Florida Division of Workers' Compensation

The Division has scheduled (0) Rule Workshops or Rule Hearings.

Florida Office of Insurance Regulation

The Florida Office of Insurance Regulation approved an overall rate decrease of 7.4% for new and renewal workers' workers' compensation policies effective January 1, 2027, marking the 11th straight year of reductions.

Rate Filing Highlights

- NCCI requested an overall average rate decrease of **7.4%** for the voluntary market, applicable to new and renewal Florida workers' compensation policies effective January 1, 2027.
- The cumulative rate-level change was **−79.5%** from October 2003 through January 2026 and **−48.1%** from January 2010 through January 2026.
- Lost-time claim frequency continues to decline.
- Average medical and indemnity claim severity remains stable.

Florida Legislature

Key 2027 Regular Session Dates

- **March 2, 2027:** Regular Session convenes at noon.
- **April 20, 2027:** 50th day and last day for regularly scheduled committee meetings.
- **April 30, 2027:** 60th day and last scheduled day of the Regular Session.

Interim Committee Meeting Schedule

- Week of November 30, 2026
- Week of January 4, 2027
- Week of January 11, 2027
- Week of February 1, 2027
- Week of February 8, 2027
- Week of February 15, 2027