

THE FLORIDA SENATE  
2020 SUMMARY OF LEGISLATION PASSED  
**Committee on Banking and Insurance**

**CS/HB 1409 — Pub. Rec./Records of Insurers/Department of Financial Services**

by Oversight, Transparency and Public Management Subcommittee and Rep. Grant, M.  
(CS/CS/SB 1188 by Rules Committee; Governmental Oversight and Accountability Committee;  
and Senator Albritton)

The bill creates s. 631.195, F.S., to provide a public records exemption for the personal financial and health information of insurance consumers, along with sensitive underwriting, personnel, payroll, and consumer claim information held by the Department of Financial Services (DFS) pursuant to its receivership duties related to insolvent insurers. Since these records are exempt under current law when held by the Office of Insurance Regulation during the course of regular supervision, the bill creates parity for policyholders and claimants regardless of the solvency of their insurance provider. The bill provides that this exemption applies retroactively to those records held by DFS prior to bill taking effect, as well as those held by DFS on or after that date. Records made confidential and exempt by the bill may be released under specified circumstances.

If approved by the Governor, these provisions take effect July 1, 2020.

*Vote: Senate 38-1; House 118-0*