

By the Committee on Banking and Insurance; and Senator Collins

597-02492-25

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1 A bill to be entitled
2 An act relating to public records; amending s.
3 627.711, F.S.; providing an exemption from public
4 records requirements for certain data entered into the
5 uniform mitigation verification inspection form
6 database; providing for future legislative review and
7 repeal of the exemption; providing a statement of
8 public necessity; providing a contingent effective
9 date.

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11 Be It Enacted by the Legislature of the State of Florida:

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13 Section 1. Paragraph (f) is added to subsection (2) of
14 section 627.711, Florida Statutes, as amended by SB 1656 or
15 similar legislation, 2025 Regular Session, to read:

16 627.711 Notice of premium discounts for hurricane loss
17 mitigation; uniform mitigation verification inspection form.—

18 (2)

19 (f)1. Electronic submissions provided pursuant to paragraph
20 (d) and the associated data entered into the database, including
21 the policyholder's identity, phone numbers, e-mail addresses,
22 insurance company, and insurance policy numbers, are
23 confidential and exempt from s. 119.07(1) and s. 24(a), Art. I
24 of the State Constitution.

25 2. This paragraph is subject to the Open Government Sunset
26 Review Act in accordance with s. 119.15 and shall stand repealed
27 on October 2, 2030, unless reviewed and saved from repeal
28 through reenactment by the Legislature.

29 Section 2. The Legislature finds that it is a public

597-02492-25

20251658c1

30 necessity that statewide uniform mitigation verification
31 inspection forms submitted electronically by insurers which
32 reveal the policyholder's name, identity, phone numbers, e-mail
33 addresses, insurance company, and insurance policy number be
34 made confidential and exempt from s. 119.07(1), Florida
35 Statutes, and s. 24(a), Article I of the State Constitution.
36 Uniform mitigation verification inspection forms reveal critical
37 personal identifying information regarding policyholders and, in
38 aggregate, can be used to identify information claimed as a
39 trade secret pursuant to s. 624.4213, Florida Statutes.
40 Disclosing personal identifying information contained in the
41 uniform mitigation verification inspection form significantly
42 undermines the privacy of policyholders and can result in the
43 release of otherwise exempt trade secret information protections
44 claimed by insurers. Pervasive use of the Internet and related
45 technologies abet those with malicious purposes in exploiting
46 the use of personal identifying information within such forms,
47 creating ever-expanding threats to privacy and security never
48 envisioned in generations past. The establishment of a statewide
49 database to be operated by the Office of Insurance Regulation
50 will lead to a single repository with a vast amount of personal
51 identifying information. Furthermore, the public disclosure of
52 such information could hinder the effective and efficient
53 administration of the database. Therefore, the Legislature finds
54 that it is a public necessity to make exempt from public records
55 requirements the personal identifying information contained in
56 uniform mitigation verification inspection form electronic
57 submissions.

58 Section 3. This act shall take effect on the same date that

597-02492-25

20251658c1

59 SB 1656 or similar legislation takes effect, if such legislation
60 is adopted in the same legislative session or an extension
61 thereof and becomes a law.