

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Rules

BILL: CS/CS/SB 102

INTRODUCER: Fiscal Policy Committee; Judiciary Committee; and Senator Hukill and others

SUBJECT: Digital Assets

DATE: April 14, 2015

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Davis	Cibula	JU	Fav/CS
2.	Jones	Hrdlicka	FP	Fav/CS
3.	Davis	Phelps	RC	Pre-meeting

Please see Section IX. for Additional Information:

COMMITTEE SUBSTITUTE - Substantial Changes

I. Summary:

CS/CS/SB 102 is a state adaptation of the Uniform Fiduciary Access to Digital Assets Act. The model law was developed by the Uniform Law Commission which is also known as the National Conference of Commissioners on Uniform State Laws. The bill vests personal representatives of a decedent, guardians, agents under a power of attorney, and trustees with the ability to access the digital assets of an account holder as if these fiduciaries were the account holder. Digital assets include electronic communications and records such as emails, text messages, online photographs, documents stored on the cloud, electronic bank statements, and other electronic communications or records.

The bill expressly states that the fiduciaries are authorized users for purposes of criminal laws that would otherwise prohibit the unauthorized access to electronic accounts. For purposes of privacy laws prohibiting email service providers and similar entities from disclosing an account holder's records without the account holder's consent, the bill provides that the fiduciaries are deemed to have the lawful consent of the account holders.

II. Present Situation:

Technology has dramatically transformed how people communicate, receive and store information, and transact business. Before the Internet was developed, most information and correspondence existed in tangible forms. The news was printed on paper and delivered by the paperboy, correspondence was delivered by the postal carrier to mailboxes, and music was

played from vinyl records. To retain items, photographs were glued into photo albums and correspondence was filed in metal filing cabinets.¹ When someone died or became incapacitated, most of his or her personal information could be located by a family member, personal representative, or guardian who sifted through the paper records in the person's home. Incoming mail would eventually divulge where the person banked and what bills needed to be paid. The quest to identify and access someone's assets, however, is changing with the advent of digital communications.

Many assets that once existed in a tangible form are being replaced by digital assets² that are intangible and not readily discoverable or accessible. Substantial amounts of valuable electronic data and digital assets are acquired and stored in cell phones, laptops, personal computers, online accounts, and other devices.³ Accordingly, a family member or personal representative often faces substantial challenges when trying to identify, locate, or access the online accounts and digital assets of a deceased or incapacitated person. One recent report stated that millions of Internet accounts "belong" to deceased people.⁴

Upon an account holder's death or incapacity, how does someone in a fiduciary⁵ relationship identify and locate that person's digital assets? Who then has control or ownership? How is an account accessed when no one has the decedent's password? Does the original terms-of-service agreement control whether a successor may gain access to an account?

Resolution of these legal issues is pitting the fiduciary's duty to identify and access the digital assets against the Internet service provider's duty to protect the original account holder's privacy interest and not illegally divulge information that could be a violation of state and federal computer security laws. Few laws exist that address the rights that fiduciaries have over digital assets.⁶ An additional barrier exists in the conditions of the terms-of-service agreement that the original account holder agreed to when initiating a contract with the service provider.

¹ The National Conference of Commissioners on Uniform State Laws, *Legislative Fact Sheet – Fiduciary Access to Digital Assets*, available at [http://www.uniformlaws.org/LegislativeFactSheet.aspx?title=Fiduciary Access to Digital Assets](http://www.uniformlaws.org/LegislativeFactSheet.aspx?title=Fiduciary+Access+to+Digital+Assets) (last visited Mar. 27, 2015).

² Some examples of digital assets are e-mail, photos, projects, online bank accounts, personal records, digital music, entertainment, presentations, domain names, intellectual property, and client lists. The assets are generally important because of their sentimental or financial value.

³ James D. Lamm, *Digital Passing: Estate Planning for Passwords and Digital Property*, *Video Clip: Family Wants Access to Son's Digital Data After Death* (Sept. 10, 2014), available at <http://www.digitalpassing.com/2014/09/10/video-clip-family-access-sons-digital-data-death/> (last visited Mar. 27, 2015).

⁴ The Real Property, Probate, & Trust Law Section of The Florida Bar, *White Paper: Proposed Enactment of Chapter 740, Florida Statutes* (2014), available at [https://www.floridabar.org/TFB/TFBResources.nsf/Attachments/1A94028AE74D00F385257D4D00639349/\\$FILE/9_15_14_White%20Paper%20Proposed%20Enactment.pdf?OpenElement](https://www.floridabar.org/TFB/TFBResources.nsf/Attachments/1A94028AE74D00F385257D4D00639349/$FILE/9_15_14_White%20Paper%20Proposed%20Enactment.pdf?OpenElement) (last visited Mar. 27, 2015).

⁵ A fiduciary is defined as someone who owes to another person a duty to act in good faith and trust. BLACK'S LAW DICTIONARY (9th ed. 2009).

⁶ The National Conference of Commissioners on Uniform State Laws, *Uniform Fiduciary Access to Digital Assets Act* (June 6, 2014) available at http://www.uniformlaws.org/shared/docs/Fiduciary%20Access%20to%20Digital%20Assets/2014am_ufadaa_draft.pdf (last visited Mar. 27 2015).

Criminal Laws

Federal Law

Federal and state laws prohibit the unauthorized access of both computer systems and certain types of protected data. The most relevant federal laws, passed in 1986, are the Stored Communications Act⁷ and the Computer Fraud and Abuse Act.⁸ The Stored Communications Act, which is part of the Electronic Communications Privacy Act,⁹ establishes privacy rights and prohibits certain electronic communication services or remote computing services from knowingly divulging the contents of certain electronic communications and files.¹⁰ These privacy protections are viewed by some as being substantial barriers for family members and fiduciaries who seek to access the contents of a deceased or incapacitated user's online accounts. The service providers see them as restrictions on their ability to disclose electronic communications to anyone, unless certain exceptions are met. The service providers reasoning is that, if the Stored Communications Act applies, the online account service provider is prohibited by law from disclosing the contents of the communications and files.¹¹

The Computer Fraud and Abuse Act is a computer security law that prohibits conduct that victimizes computer systems. The law is designed to protect computers in which there is a federal interest and shields them from certain threats and forms of espionage and from being corruptly used as vehicles to commit fraud.¹² The law imposes penalties for the unauthorized access of stored data, devices, and computer hardware.¹³ The U.S. Department of Justice has stated that the Computer Fraud and Abuse Act is broad enough in scope to permit the federal government to prosecute someone if the person exceeds his or her authorized access by violating the access terms of a web site's terms-of-service agreement or usage policies.¹⁴

State Law

Two chapters in the *Florida Statutes* address computer related crimes and the security of communications and are modeled after the Stored Communications Act. Chapter 815, F.S., is the "Florida Computer Crimes Act" and ch. 934, F.S., is entitled "Security of Communications; Surveillance." Neither chapter addresses the ability of a fiduciary to legally access, duplicate, or control digital assets.¹⁵

⁷ 18 U.S.C. s. 2701 *et seq.*

⁸ 18 U.S.C. s. 1030 *et seq.*

⁹ 18 U.S.C. s. 2510 *et seq.*

¹⁰ James D. Lamm, Digital Passing: *Your Client is Six Feet Under, But His Data is in the Cloud*, Nov. 2014 available at <http://www.digitalpassing.com/wordpress/wp-content/uploads/2013/02/James-Lamm-Digital-Death-1-17-2013.pdf> (last visited Mar. 27, 2015).

¹¹ *Id.*

¹² Charles Doyle, Congressional Research Service, *Cybercrime: A Sketch of 18 U.S.C. 1030 and Related Federal Criminal Laws*, RS20830 (Oct. 15, 2014).

¹³ William Bissett and David Kauffman, *Surf the Evolving Web of Laws Affecting Digital Assets*, 41 Estate Planning No. 4 (Apr. 2014), available at <http://www.inknowvision.com/newsletters/July2014.pdf> (last visited Mar. 27, 2015).

¹⁴ Lamm, *supra* note 10, at 10.

¹⁵ *Supra* note 4.

Terms-of-Service Agreements

Terms-of-service agreements, the conditions controlling the relationship between the account holder and the service provider, are not uniform among Internet service providers. While some Internet service providers publish explicit policies detailing what will occur to digital assets when an individual dies, other providers do not. Some providers' policies state that upon the death of the account holder, the account will terminate, thereby prohibiting access to the account by anyone. Providers often publish their policies in the terms-of-service agreements, but the terms are frequently ignored as readers quickly move past the language to progress to the end of the document.

Model Uniform Law

Since 2007, nine states have enacted varying forms of laws aimed to give fiduciaries access to decedents' digital assets. Believing that legislation was needed to ensure that account holders or their guardians retain control of digital property, the Uniform Law Commission developed and adopted the Uniform Fiduciary Access to Digital Assets Act in July, 2014, to address these issues.¹⁶ The Real Property, Probate and Trust Law Section (RPPTL) of The Florida Bar has modified the uniform law and drafted Florida specific legislation to enable fiduciaries to access the digital assets of decedents, wards, principals, and settlors of a trust who are or were, prior to death, residents of Florida.¹⁷

III. Effect of Proposed Changes:

Purpose (Sections 1 & 2)

The bill creates the "Florida Fiduciary Access to Digital Assets Act." According to the RPPTL of The Florida Bar, the goal of the act is two-fold:

- To remove barriers that impede a fiduciary's ability to access electronic communications and records; and
- Leave unchanged any existing law governing fiduciary, probate, trust, banking, security, and agency law.¹⁸

Limited Application

According to the RPPTL, the act is limited in its scope and applies only to fiduciaries who are already bound to act in compliance with their fiduciary duties and powers.¹⁹ The act does not extend to family members or other people who seek access to the digital assets unless they are

¹⁶ According to its website, the Uniform Law Commission was established in 1892 and is made up of lawyers who are appointed by state governments. Its purpose is to research, draft, and promote the enactment of non-partisan uniform state legislation. The commission began meeting in 2012 to develop the Uniform Fiduciary Access to Digital Assets Act. Available at [http://www.uniformlawcommission.com/Narrative.aspx?title=About the ULC](http://www.uniformlawcommission.com/Narrative.aspx?title=About%20the%20ULC) (last visited Mar. 27, 2015).

¹⁷ NCSL, *Access to Digital Assets of Decedents: Overview*, (Nov. 11, 2014) available at <http://www.ncsl.org/research/telecommunications-and-information-technology/access-to-digital-assets-of-decedents.aspx> (last visited Mar. 26, 2015).

¹⁸ *Supra* note 4.

¹⁹ *Id.*

also fiduciaries. Moreover, the ability of a fiduciary to access a digital asset does not entitle the fiduciary to own the asset or make transactions with the asset.

The act is further limited by the definition of “digital assets.” The act’s only application is to an electronic record, which includes electronic communications, and does not apply to the underlying asset or liability unless the asset or liability is itself an electronic record.

Definitions (Section 3)

The bill creates s. 740.101, F.S., to define 24 terms used in the act. The majority of those terms are found in the Florida Probate Code and the Florida Powers of Attorney Act, while others are adapted from federal statutes or the Uniform Fiduciary Access to Digital Assets Act.²⁰ Some of the most frequently used terms in this act are listed below.

An “account holder” is defined as a person who has entered into a terms-of-service agreement with a custodian or a fiduciary for that person. The term also includes a deceased person who entered into the agreement during the person’s lifetime. This definition allows the fiduciary to step into the shoes of the original account holder.

“Catalogue of electronic communications” means information that identifies each person with which an account holder has had an electronic communication, the time and date of the communication, and the electronic address of the person. In lay terms, this is considered to be what is on the “outside of an envelope.”

“Content of an electronic communication” is defined to mean information concerning the substance or meaning of the communication which:

- Has been sent or received by the account holder;
- Is in electronic storage by a custodian providing an electronic communication service to the public or is carried or maintained by a custodian providing a remote computing service to the public; and
- Is not readily accessible to the public.

In lay terms, this is generally understood to be the “inside of an envelope” or the subject line of an e-mail, the body of an e-mail or attachment, or the body of other types of electronic communications that are protect by the Stored Communications Act.²¹

A “custodian” is defined as a person that carries, maintains, processes, receives, or stores a digital asset of an account holder.

²⁰ *Id.* at 4-7.

²¹ According to James Lamm, an expert in this area of law, the Stored Communications Act does not protect the content of all electronic communications, and the Stored Communications Act does not protect all records held in electronic storage by storage providers. The Stored Communications Act protects the content of an electronic communication only if the content is held in electronic storage by a service provider, the service provider holding the content provides an electronic communication service or remote computing service to the public, and access to the content is restricted in a manner so that it is not completely public. *See supra* note 10 at 13.

A “digital asset” is defined as an electronic record but does not include the underlying asset or liability unless the asset or liability is an electronic record.

“Electronic communication” has the same meaning as that provided in 18 U.S.C. s. 2510(12). It means any transfer of signs, signals, writing, images, sounds, data, or intelligence of any nature transmitted in whole or in part by a wire, radio, electromagnetic, photoelectronic or photooptical system that affects interstate or foreign commerce. It does not include any wire or oral communication; any communication made through a tone-only paging device; any communication from a tracking device²²; or electronic funds transfer information stored by a financial institution in a communications system used for the electronic storage and transfer of funds.

“Electronic communication service” means a custodian that provides to an account holder the ability to send or receive an electronic communication. An example of this would be Internet service providers.

A “remote computing service” means a custodian that provides to an account holder computer processing services or the storage of digital assets by means of an electronic communications system.²³

Four Types of Fiduciaries Covered (Sections 4-7)

Under the bill, a fiduciary who is authorized to access another’s digital assets must be a personal representative of a decedent, a guardian of a ward, an agent for a principal under a power of attorney, or a trustee of a trust. The authority applies whether the fiduciary is the original, additional, or successor fiduciary.

In essence, the bill provides that the fiduciary steps into the shoes of the person he or she is representing through this grant of authority to manage their digital assets.

Authority of a Personal Representative Over a Decedent’s Digital Assets (Section 4, creating s. 740.201, F.S.)

Unless the court or will of the decedent provides differently, a personal representative has the right to access the content of an electronic communication that the custodian is permitted to disclose under federal law, the catalogue of electronic communications sent or received by the decedent, and any other digital asset in which the decedent had a right or interest at the time of death.

Authority of a Guardian Over a Ward’s Digital Assets (Section 5, creating s. 740.301, F.S.)

The default position for a guardian is the opposite of that of a personal representative. The guardian has no right of access unless a court rules otherwise. If the court determines, after a hearing, to grant access to the guardian, the guardian has the right to access the same three

²² A tracking device is an electronic or mechanical device that permits the tracking of a person or object. 18 U.S.C. s. 3117(b).

²³ An electronic communications system is any service that provides users the ability to send or receive wire or electronic communications. 18 U.S.C. s. 2510(14).

categories discussed above involving the content, catalogue, and other digital assets pertaining to the ward.

Authority of an Agent Over a Principal's Digital Assets (Section 6, creating s. 740.401, F.S.)

The agent receives his or her authority over a principal's assets to the extent the principal expressly authorizes that grant through a power of attorney. If the authority is given, the agent has the right of access, to the extent provided, to the content of an electronic communication that the custodian is permitted to disclose under federal law. However, this provision is limited by s. 740.601(2), F.S., which is created by the bill. Section 740.601(2), F.S., allows an account holder, after June 30, 2015, to limit a fiduciary's access by an affirmative act separate from his or her assent to other provisions of the terms-of-service agreement. An agent also has the right to access the catalogue of electronic communications sent or received by the principal and any other digital asset in which the principal has a right or interest, unless otherwise established by a power of attorney or court order.

Control by a Trustee of Digital Assets (Section 7, creating 740.501, F.S.)

Section 7 of the bill, regarding the control of digital assets by a trustee, is structured slightly different than the provisions relating to other types of fiduciaries. The bill makes distinctions between a trustee who is an original account holder and a trustee who is not an original account holder.

Unless it is otherwise provided by the court or the terms of the trust:

- A trustee or a successor of a trustee who is an original account holder has the right to access each digital asset held in trust, including any catalogue of electronic communications sent or received and the content of an electronic communication; or
- A trustee or successor of a trustee who is not an original account holder has the right to access the content of the settlor's electronic communications that the custodian is permitted to disclose under federal law, the catalogue of electronic communications, and any other digital asset in which the account holder of any successor account holder has a right of interest.

These provisions are also limited by s. 740.601(2), F.S., which allows an account holder, after June 30, 2015, to limit a fiduciary's access by an affirmative act separate from his or her assent to other provisions of the terms-of-service agreement.

A Fiduciary's Access and Authority Over the Digital Assets (Section 8)

The bill creates s. 740.601(1), F.S., to establish the fiduciary's access to, and authority over, the digital assets of the account holder. The fiduciary remains subject to the duties and obligations of existing law and is liable if a breach of those duties occurs. If an asset was illegally obtained by the account holder, the fiduciary does not have any power over that asset.²⁴

²⁴ *Supra* note 4 at 9-10.

The section provides that a fiduciary that is an account holder or has the right to access a digital asset:

- May take any action regarding the digital asset to the extent the account holder had that authority, subject to terms-of-service agreement and copyright laws;
- Has, for the purpose of privacy laws, the consent of the account holder for the custodian to divulge the content of an electronic communication; and
- Is an authorized user under applicable computer fraud and unauthorized access laws. By defining the fiduciary as an authorized user, this section clarifies that the fiduciary is legally authorized to access the digital information and is not in violation of the federal or state laws prohibiting unauthorized access.²⁵

Terms-of-Service Agreements and Access to Tangible Personal Property (Section 8)

However s. 740.601(2), F.S., addresses limits on a fiduciary's access. If a terms-of-service agreement limits a fiduciary's access to a digital asset of an account holder, the bill declares the provision as against the public policy of the state unless the account holder agrees, after June 30, 2015, to limit a fiduciary's access by an affirmative act separate from his or her assent to other provisions of the terms-of-service agreement. Thus, under the bill, account holders effectively consent to the disclosure of their digital assets to a fiduciary unless they affirmatively act to opt out of disclosing their digital assets. This section also provides that a fiduciary's access to digital assets does not violate the terms-of-service agreement even if the agreement requires notice of a change in the account holder's status.

Section 740.601(3), F.S., addresses choice-of-law provisions in terms-of-service agreements by declaring that a choice-of-law provision is unenforceable if the provision designates a law that limits a fiduciary's access to a digital asset.

Section 740.601(4), F.S., provides that the fiduciary has the right to access the decedent's, ward's, principal's, or settlor's tangible personal property, such as a computer or cell phone, that receives, stores, processes, or sends digital assets and the digital assets stored on the device. The fiduciary is an authorized user for purposes of applicable computer fraud and unauthorized access laws.

Compliance (Sections 9 & 10)

Section 740.701, F.S., specifies procedures for a fiduciary to request access to, control of, or a copy of an account holder's digital assets, and requires the custodian comply with the fiduciary's request if:

- A personal representative having the right of access submits with the request a certified copy of the letters of administration or other specified document;
- A guardian having the right of access submits an accompanying certified copy of letters of plenary guardianship or a court order giving the guardian authority over the digital asset;
- An agent having the right of access submits with the request an original or copy of the power of attorney and a certification of the agent, under penalty of perjury, that the power of attorney is in effect;

²⁵ *Id* at 10.

- A trustee having the right of access submits a request accompanied by a certified copy of the trust instrument or a certification of trust authorizing the trustee to exercise authority over the digital asset; or
- A person entitled to receive and collect specified digital assets submits a request accompanied by a certified copy of an order of summary administration.

The custodian is required to comply with a request within 60 days after receipt of the request. If the custodian fails to comply, the fiduciary seek a court for an order directing compliance. A custodian who relies on a certification of trust and does not know that certain representations in the trust or amendments are incorrect is not liable for acting in reliance on those documents. However, if the custodian demands additional documentation regarding the trust or amendments, he or she is liable for damages if a court determines that the custodian did not act in good faith when demanding the trust instrument. This section does not limit the right of a person to obtain a copy of a trust instrument in a judicial proceeding concerning the trust.

As provided in s. 740.801, F.S., a custodian, its officers, employees and agents are immune from liability if it acts in good faith in compliance with the bill.

Electronic Signatures in Global and National Commerce Act (Section 11)

Section 740.901, F.S., establishes the relationship between this act and the Electronic Signatures in Global and National Commerce Act, noting where this act does and does not modify the federal law.

Application of the Bill (Section 12)

Section 740.911, F.S., provides that the power granted by the act to personal representatives, guardians, trustees, and agents applies to these fiduciaries regardless of whether their authority arose on, before, or after July 1, 2015, the effective date of the bill.²⁶ Additionally, the bill does not apply to a digital asset of an employer used by an employee in the ordinary course of the employer's business.

Effective Date (Section 13)

The bill takes effect July 1, 2015.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

The mandate restrictions do not apply because the bill does not affect counties and municipalities.

²⁶ By allowing the bill to apply retroactively to the digital assets of individuals who died or became incapacitated before the bill takes effect, the bill effectively assumes that given the choice, these individuals would not have acted to restrict access to their digital assets.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. Other Constitutional Issues:

The federal preemption doctrine is a principle of law which holds that federal laws take precedence over state laws, and as such, states may not enact laws that are inconsistent with the federal law. Under the Electronic Communications Privacy Act, a service provider, with few exceptions, may not divulge the contents of a communication without the “lawful consent” of the originator, addressee, intended recipient or the subscriber.²⁷ There is no case law directly on point which explains whether a state statute can deem that a decedent, settlor, principal, or ward lawfully consents to the release of his or her communications to a fiduciary. Additionally, committee staff is not aware of any case law indicating whether a state statute can define who is an authorized user of an account for purposes of federal laws that prohibit the unauthorized access to certain electronic data. Thus, arguments exist that federal law preempts the access to digital assets authorized by the bill. However, fiduciaries are generally understood to stand in the shoes of those they represent and this bill seems consistent with the traditional functions of fiduciaries.

Notwithstanding the foregoing, the bill, because of its word choice, arguably might not conflict with federal law at all. Specifically, the bill provides fiduciaries with access to an account holder’s electronic communication *if* authorized by federal law. Thus, the bill could be read to reserve to the courts the duty of defining what access is authorized under federal law.

V. Fiscal Impact Statement:**A. Tax/Fee Issues:**

None.

B. Private Sector Impact:

This bill may help fiduciaries identify assets and bank accounts belonging to those who have died or become incapacitated. The custodians of digital assets, such as email service providers, however, will incur costs in reviewing requests for access to digital assets and then making those assets available

²⁷ 18 U.S.C. 2702(b)(3).

C. **Government Sector Impact:**

The fiscal impact on the courts indeterminate. However, the courts will likely see an increase in workload due to requests for access to electronic records and proceedings relating to conduct allegedly undertaken by custodians acting in bad faith.²⁸

VI. **Technical Deficiencies:**

None.

VII. **Related Issues:**

None.

VIII. **Statutes Affected:**

This bill creates the following sections of the Florida Statutes: 740.001, 740.101, 740.201, 740.301, 740.401, 740.501, 740.601, 740.701, 740.801, 740.901, and 740.911.

IX. **Additional Information:**

A. **Committee Substitute – Statement of Substantial Changes:**

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

CS/CS by Fiscal Policy on April 2, 2015:

The CS adds a reference to 47 U.S.C. s. 222, which addresses telecommunications carriers and privacy of their customer information, as a limitation on what a custodian's may disclose of the content of an electronic communication to a personal representative, guardian, agent, or trustee.

CS by Judiciary on February 3, 2015:

The majority of the changes to the committee substitute were stylistic changes, not substantive changes.

The definition of "content of an electronic communication" was revised to include information which has been sent or received by the account holder and is in electronic storage by a custodian providing an electronic communication service to the public or is carried or maintained by a custodian providing a remote computing service to the public.

The definition of "electronic communication" was modified to mirror the definition in 18 U.S.C. s. 2510(12) which is discussed above in the Effect of Proposed Changes section.

The definition of a "remote computing service" is changed to clarify that it means a custodian that provides computer processing services to an account holder, not the public. In sections 4, 5, 6, and 7, which establish the authority of the fiduciaries over the digital

²⁸ Office of the State Courts Administrator, *2015 Judicial Impact Statement for SB 102*, (February 10, 2015) (on file with the Senate Fiscal Policy Committee).

assets of the decedent, guardian, agent, and trust, language is simplified to reflect the revised definition of electronic communication from the U.S. Code.

B. Amendments:

None.

This Senate Bill Analysis does not reflect the intent or official position of the bill's introducer or the Florida Senate.
