

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

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

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 14 **Section 1. Paragraph (e) of subsection (2) of section**
 15 **627.711, Florida Statutes, as amended by HB 1429 or similar**
 16 **legislation, 2025 Regular Session, is redesignated as paragraph**
 17 **(f), and a new paragraph (e) is added to that subsection to**
 18 **read:**

19 627.711 Notice of premium discounts for hurricane loss
 20 mitigation; uniform mitigation verification inspection form.—

21 (2)

22 (e)1. The electronic filings and the associated data
 23 entered into the database under paragraph (d), including the
 24 policyholders' identities, telephone numbers, e-mail addresses,
 25 insurance companies, and insurance policy numbers, are

26 confidential and exempt from s. 119.07(1) and s. 24(a), Art. I
27 of the State Constitution.

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29 Review Act in accordance with s. 119.15 and shall stand repealed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

32 **Section 2.** The Legislature finds that it is a public
33 necessity that a statewide uniform mitigation verification
34 inspection form submitted electronically, which reveals the
35 policyholder's name, identity, telephone number, e-mail address,
36 insurance company, and insurance policy number be confidential
37 and exempt from s. 119.07(1), Florida Statutes, and s. 24(a),
38 Article I of the State Constitution. Uniform mitigation
39 verification inspection forms reveal critical personal
40 identifying information regarding policyholders and, in
41 aggregate, can be used to identify information claimed as a
42 trade secret pursuant to s. 624.4213, Florida Statutes.
43 Disclosing identifying information contained in uniform
44 mitigation verification inspection forms significantly
45 undermines the privacy of policyholders and can result in the
46 release of otherwise exempt trade secret information protections
47 claimed by insurers. Pervasive use of the Internet and related
48 technologies abet those with malicious purposes in exploiting
49 the use of personal identifying information within uniform
50 mitigation verification inspection forms, creating ever-

51 expanding threats to privacy and security never envisioned in
52 generations past. The establishment of a statewide database to
53 be operated by the Office of Insurance Regulation will lead to a
54 single repository with a vast amount of identifying information.
55 Furthermore, the public disclosure of such information could
56 hinder the effective and efficient administration of the
57 database. Therefore, the Legislature finds that it is a public
58 necessity to make exempt from public records requirements
59 identifying information contained in the uniform mitigation
60 verification inspection form electronic submissions.

61 **Section 3.** This act shall take effect on the same date
62 that HB 1429 or similar legislation takes effect, if such
63 legislation is adopted in the same legislative session or an
64 extension thereof and becomes a law.