

By Senator Collins

14-01573A-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 (e) 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 (e)1. Electronic submissions provided pursuant to paragraph
19 (d) and the associated data entered into the database, including
20 the identity, phone numbers, e-mail addresses, insurance
21 company, and insurance policy numbers, are confidential and
22 exempt from s. 119.07(1) and s. 24(a), Art. I of the State
23 Constitution.

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25 Review Act in accordance with s. 119.15 and shall stand repealed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

28 Section 2. The Legislature finds that it is a public
29 necessity that statewide uniform mitigation verification

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

57 Section 3. This act shall take effect on the same date that
58 SB 1656 or similar legislation takes effect, if such legislation

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59 is adopted in the same legislative session or an extension
60 thereof and becomes a law.