

HB 1265

2026

A bill to be entitled
An act relating to public records; amending s.
624.4212, F.S.; providing an exemption from public
records requirements for certain proprietary business
information provided to the Office of Insurance
Regulation by an insurer; revising provisions relating
to entities to which the office may disclose such
information; providing for future legislative review
and repeal of the exemption; providing a statement of
public necessity; providing an effective date.

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

Section 1. Paragraph (d) of subsection (5) of section 624.4212, Florida Statutes, is amended, and paragraph (g) is added to subsection (2) of that section, to read:

624.4212 Confidentiality of proprietary business and other information.—

(2) Proprietary business information contained in the following items held by the office is confidential and exempt from s. 119.07(1) and s. 24(a), Art. I of the State Constitution:

(g)1. The group capital calculation required under s. 628.801 and information related thereto.

2. The liquidity stress test required under s. 628.801 and

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26 information related thereto.

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28 This paragraph is subject to the Open Government Sunset Review
29 Act in accordance with s. 119.15 and is repealed on October 2,
30 2031, unless reviewed and saved from repeal through reenactment
31 by the Legislature.

32 (5) The office may disclose information made confidential
33 and exempt under this section:

34 (d) To other states, federal and international agencies,
35 the Office of Insurance Consumer Advocate, the National
36 Association of Insurance Commissioners, any third-party
37 consultants designated by the office and its affiliates and
38 subsidiaries, and state, federal, and international law
39 enforcement authorities, including members of a supervisory
40 college described in s. 628.805, if the recipient agrees in
41 writing to maintain the confidential and exempt status of the
42 document, material, or other information and has certified in
43 writing its legal authority to maintain such confidentiality; or

44 **Section 2.** The Legislature finds that it is a public
45 necessity that proprietary business information provided to the
46 Office of Insurance Regulation by an insurer be made
47 confidential and exempt from s. 119.07(1), Florida Statutes, and
48 s. 24(a), Article I of the State Constitution. Section
49 624.4212(2)(g), Florida Statutes, exempts group capital
50 calculation and liquidity stress test results, and information

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51 related thereto, submitted to the Office of Insurance Regulation
52 from public records requirements to allow the office to
53 effectively regulate insurer solvency and valuation without
54 impairing the competitive business of the insurers. This
55 exemption is necessary to ensure that insurers provide complete
56 and candid information to regulators who can then perform their
57 duties without the risk of the sensitive information becoming
58 public and harming the insurers competitively. The Legislature
59 further finds that the harm that may result from the release of
60 such information outweighs the public benefit that may be
61 derived from the disclosure of such information.

62 **Section 3.** This act shall take effect July 1, 2026.