

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 Banking and Insurance

BILL: SB 684

INTRODUCER: Senator McClain

SUBJECT: Electronic Signatures Associated with Total Loss Vehicles and Vessels

DATE: February 3, 2026 REVISED: _____

ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1. Shutes	Vickers	TR	Favorable
2. Moody	Knudson	BI	Favorable
3. _____	_____	RC	_____

I. Summary:

SB 684 addresses the use of electronic signatures in connection with total loss vehicles and vessels. Specifically, the bill requires insurance companies to implement certain control processes and procedures for electronic signatures in relation to the total loss of a motor vehicle or vessel and deletes the requirement that electronic signatures on odometer disclosures submitted through insurance companies to be executed in a certain manner.

The bill is anticipated to have an insignificant fiscal impact on private and governmental sectors.

This bill takes effect July 1, 2026.

II. Present Situation:

The Electronic Signature Act of 1996, which Florida enacted in May 1996, permits the use of electronic signatures and use of electronic records as valid and legal documents. Federal legislation enacted the Electronic Signatures in Global and National Commerce Act (15 U.S.C.) on June 30, 2000.

Use of Electronic Signatures

Florida has adopted the Uniform Electronic Transactions Act, which provides that electronic signatures have the same legal effect as traditional handwritten signatures.¹ Additionally, the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act) became law on June 30, 2000, providing that electronic signatures have the same legal effect as handwritten signatures and establishing a general rule that electronic records and signatures are valid for transactions in or affecting interstate or foreign commerce. The E-Sign Act allows the use of

¹ Section 688.50, F.S.

electronic records to satisfy any statute, regulation, or rule of law requiring that such information be provided in writing, if the consumer has affirmatively consented to such use and has not withdrawn such consent.²

In September 2019, the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA) announced the publication of a Final Rule establishing standards which states may allow for odometer disclosures in an electronic format. Odometer fraud is a federal crime and NHTSA rules have required sellers to disclose vehicle odometer readings at the time of sale for decades. However, most vehicle transfers have been subject to a requirement that odometer disclosures be made in a paper format with handwritten names and wet ink signatures. This Final Rule removes the paper requirement by allowing for electronic disclosure systems that have robust security and authentication. This action also removed the last remaining federal impediment to paperless motor vehicle transfers.³

Florida Requirements – Total Loss Vehicles and Vessels

Florida law provides that an electronic signature that is consistent with Chapter 668, F.S., satisfies any signature that is required under s. 319.30 (3), F.S., in relation to the total loss of a vehicle or vessel, *except* that an electronic signature on an odometer disclosure that is submitted through an insurance company must be executed using an electronic signature, which uses a system providing an Identity Assurance Level, Authenticator Assurance Level, and Federal Assurance Level, as described in the National Institute of Standards and Technology Special Publication 800-63-3, as of December 1, 2017, which are equivalent to or greater than Level 2, for each level, for a certificate of destruction or for a salvage certificate of title.⁴

III. Effect of Proposed Changes:

The bill amends s. 319.30, F.S., to provide that an electronic signature that is consistent with Chapter 668, F.S., satisfies any signature that is required under s. 319.30(3), F.S., However, insurance companies must implement control processes and procedures which are acceptable to the Department of Highway Safety and Motor Vehicles (DHSMV) to ensure that there is adequate identity verification and preservation, disposition, integrity, security, confidentiality, and audibility of electronic signatures.

The bill deletes the requirement that electronic signatures on odometer disclosures submitted through insurance companies must be executed in a certain manner. According to DHSMV, this change would simplify the process for insurance companies while still ensuring that electronic signatures are valid and secure.⁵

This provision puts Florida law in line with NHTSA's current guidelines regarding the use of electronic signatures.

² 15 U.S.C. ss. 7001, et seq.

³ 49 C.F.R s. 580.5.

⁴ Section 319.30, F.S.

⁵ DHSMV, 2026 Legislative Bill Analysis: SB 684 (December 16, 2025) at p. 3 (on file with the Senate Committee on Transportation)

The bill takes effect July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None identified.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

The bill may result in indeterminate cost savings to the insurance industry associated with simplified electronic signature-related processes and procedures.

C. Government Sector Impact:

None.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends section 319.30 of the Florida Statutes.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

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

None.

B. Amendments:

None.

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