

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED  (Y/N)  
 ADOPTED AS AMENDED  (Y/N)  
 ADOPTED W/O OBJECTION  (Y/N)  
 FAILED TO ADOPT  (Y/N)  
 WITHDRAWN  (Y/N)  
 OTHER

1 Committee/Subcommittee hearing bill: Insurance & Banking  
 2 Subcommittee

3 Representative Hager offered the following:

4  
 5 **Amendment (with title amendment)**

6 Remove everything after the enacting clause and insert:

7 Section 1. Paragraph (e) of subsection (27) of section  
 8 624.501, Florida Statutes, is amended to read:

9 624.501 Filing, license, appointment, and miscellaneous  
 10 fees.—The department, commission, or office, as appropriate,  
 11 shall collect in advance, and persons so served shall pay to it  
 12 in advance, fees, licenses, and miscellaneous charges as  
 13 follows:

14 (27) Title insurance agents:

15 (e) Title insurer and ~~title insurance agency~~  
 16 administrative surcharge:

17 ~~1.~~ On or before January 30 of each calendar year, each  
 18 title insurer shall pay an administrative surcharge of \$200.00  
 19 to the office for each licensed title insurance agency appointed

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20 by the title insurer and for each title insurer's retail office  
21 ~~of the insurer as of~~ on January 1 of that calendar year an  
22 ~~administrative surcharge of \$200.00.~~

23 ~~2. On or before January 30 of each calendar year, each~~  
24 ~~licensed title insurance agency shall remit to the department an~~  
25 ~~administrative surcharge of \$200.00. The administrative~~  
26 ~~surcharge may be used solely to defray the costs to the~~  
27 ~~department and office~~ for gathering and evaluating in their  
28 ~~examination or audit of title insurance agencies and retail~~  
29 ~~offices of title insurers and to gather~~ title insurance data  
30 from title insurance agencies and insurers for statistical  
31 purposes, which shall ~~to~~ be furnished to and used by the office  
32 in its regulation of title insurance.

33 Section 2. Subsection (1) of section 624.505, Florida  
34 Statutes, is amended to read:

35 624.505 County tax; determination; ~~additional offices;~~  
36 nonresident agents.-

37 (1) The county tax imposed ~~provided for~~ under s. 624.501  
38 for ~~as to~~ an agent shall be paid by each insurer for each agent  
39 only for the county where the agent resides, or if the such  
40 agent's place of business is not located in the a county where  
41 the agent resides ~~other than that of her or his residence, then~~  
42 for the county in which the agent's wherein is located such  
43 place of business is located. ~~If an agent maintains an office or~~  
44 ~~place of business in more than one county, the tax shall be paid~~  
45 ~~for her or him by each such insurer for each county wherein the~~  
46 ~~agent represents such insurer and has a place of business. If~~  
47 ~~When under this subsection an insurer is~~ paying the required to

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48 ~~pay county tax for an agent~~ for a county ~~or counties~~ other than  
49 the agent's county of residence, the insurer must ~~shall~~  
50 designate the county ~~or counties~~ for which the taxes are paid.

51 Section 3. Subsections (1) and (7) of section 626.015,  
52 Florida Statutes, are amended to read:

53 626.015 Definitions.—As used in this part:

54 (1) "Adjuster" means a public adjuster as defined in s.  
55 626.854, a public adjuster apprentice as defined in s. 626.8541,  
56 or an all-lines adjuster as defined in s. 626.8548 ~~independent~~  
57 ~~adjuster as defined in s. 626.855, or company employee adjuster~~  
58 ~~as defined in s. 626.856.~~

59 (7) "Home state" means the District of Columbia and any  
60 state or territory of the United States in which an ~~insurance~~  
61 agent or adjuster maintains his or her principal place of  
62 residence or principal place of business and is licensed to act  
63 as an insurance agent or adjuster.

64 Section 4. Subsections (2) and (3) of section 626.0428,  
65 Florida Statutes, are amended to read:

66 626.0428 Agency personnel powers, duties, and  
67 limitations.—

68 (2) An ~~No~~ employee of an agent or agency may not bind  
69 insurance coverage unless licensed and appointed as an ~~a general~~  
70 ~~lines~~ agent or customer representative.

71 (3) An ~~No~~ employee of an agent or agency may not initiate  
72 contact with any person for the purpose of soliciting insurance  
73 unless licensed and appointed as an ~~a general lines~~ agent or  
74 customer representative.

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75 Section 5. Subsection (1) and paragraph (b) of subsection  
76 (2) of section 626.171, Florida Statutes, are amended to read:

77 626.171 Application for license as an agent, customer  
78 representative, adjuster, service representative, managing  
79 general agent, or reinsurance intermediary.—

80 (1) The department may ~~shall~~ not issue a license as agent,  
81 customer representative, adjuster, service representative,  
82 managing general agent, or reinsurance intermediary to any  
83 person except upon written application ~~therefor~~ filed with the  
84 department ~~it~~, meeting the qualifications for the license  
85 applied for as determined by the department ~~qualification~~  
86 ~~therefor~~, and payment in advance of all applicable fees. The ~~Any~~  
87 ~~such~~ application must ~~shall~~ be made under the oath of the  
88 applicant and be signed by the applicant. An applicant may  
89 permit a third party to complete, submit, and sign an  
90 application on the applicant's behalf, but is responsible for  
91 ensuring that the information on the application is true and  
92 correct and is accountable for any misstatements or  
93 misrepresentations. The department shall accept the uniform  
94 application for nonresident agent licensing. The department may  
95 adopt revised versions of the uniform application by rule.

96 (2) In the application, the applicant shall set forth:

97 (b) A statement indicating the method the applicant used  
98 or is using to meet any required prelicensing education,  
99 knowledge, experience, or instructional requirements for the  
100 type of license applied for. ~~Proof that he or she has completed~~  
101 ~~or is in the process of completing any required prelicensing~~  
102 ~~course.~~

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However, the application must contain a statement that an applicant is not required to disclose his or her race or ethnicity, gender, or native language, that he or she will not be penalized for not doing so, and that the department will use this information exclusively for research and statistical purposes and to improve the quality and fairness of the examinations.

Section 6. Section 626.191, Florida Statutes, is amended to read:

626.191 Repeated applications.—The failure of an applicant to secure a license upon ~~an~~ application does ~~shall~~ not preclude the applicant from applying again. However ~~as many times as desired, but~~ the department may ~~shall~~ not consider ~~give~~ ~~consideration to~~ or accept any further application by the same applicant individual for a similar license dated or filed within 30 days after ~~subsequent to~~ the date the department denied the last application, except as provided under ~~in~~ s. 626.281.

Section 7. Subsection (2) of section 626.221, Florida Statutes, is amended to read:

626.221 Examination requirement; exemptions.—

(2) However, an ~~no such~~ examination is not ~~shall be~~ necessary for ~~in~~ any of the following ~~cases~~:

(a) An applicant for renewal of appointment as an agent, customer representative, or adjuster, unless the department determines that an examination is necessary to establish the competence or trustworthiness of the ~~such~~ applicant.

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130 (b) An applicant for a limited license as agent for travel  
131 insurance, motor vehicle rental ~~personal accident insurance,~~  
132 baggage and motor vehicle excess liability insurance, credit  
133 life or disability insurance, credit insurance, ~~credit property~~  
134 insurance, in-transit and storage personal property insurance,  
135 or portable electronics ~~communications equipment property~~  
136 insurance or communication equipment inland marine insurance  
137 under s. 626.321.

138 (c) In the discretion of the department, an applicant for  
139 reinstatement of license or appointment as an agent, customer  
140 representative, ~~company employee adjuster,~~ or all-lines  
141 ~~independent~~ adjuster whose license has been suspended within the  
142 4 years before ~~prior to~~ the date of application or written  
143 request for reinstatement.

144 (d) An applicant who, within the 4 years before ~~prior to~~  
145 application for license and appointment as an agent, customer  
146 representative, or adjuster, was a full-time salaried employee  
147 of the department who and had ~~continuously been such an employee~~  
148 ~~with~~ responsible insurance duties for at least not less than 2  
149 continuous years and who had been a licensee within the 4 years  
150 before ~~prior to~~ employment by the department with the same class  
151 of license as that being applied for.

152 (e) An applicant ~~A person~~ who has been licensed as an all-  
153 lines adjuster and appointed as an independent adjuster or  
154 company employee adjuster ~~as to all property, casualty, and~~  
155 ~~surety insurances may be licensed and appointed as a company~~  
156 ~~employee adjuster or independent adjuster, as to these kinds of~~  
157 ~~insurance, without additional written examination if an~~

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158 application for licensure is filed with the department within 48  
159 months following the date of cancellation or expiration of the  
160 prior appointment.

161 ~~(f) A person who has been licensed as a company employee~~  
162 ~~adjuster or independent adjuster for motor vehicle, property and~~  
163 ~~casualty, workers' compensation, and health insurance may be~~  
164 ~~licensed as such an adjuster without additional written~~  
165 ~~examination if his or her application for licensure is filed~~  
166 ~~with the department within 48 months after cancellation or~~  
167 ~~expiration of the prior license.~~

168 ~~(f)(g)~~ An applicant for a temporary license, except as  
169 otherwise provided in this code.

170 ~~(g)(h)~~ An applicant for a license as a life or health  
171 agent license who has received the designation of chartered life  
172 underwriter (CLU) from the American College of Life Underwriters  
173 and ~~who~~ has been engaged in the insurance business within the  
174 past 4 years, except that the applicant ~~such an individual~~ may  
175 be examined on pertinent provisions of this code.

176 ~~(h)(i)~~ An applicant for license as a general lines agent,  
177 customer representative, or adjuster who has received the  
178 designation of chartered property and casualty underwriter  
179 (CPCU) from the American Institute for Property and Liability  
180 Underwriters and ~~who~~ has been engaged in the insurance business  
181 within the past 4 years, except that the applicant ~~such an~~  
182 ~~individual~~ may be examined on pertinent provisions of this code.

183 ~~(i)(j)~~ An applicant for license as a customer  
184 representative who has earned the designation of Accredited  
185 Advisor in Insurance (AAI) from the Insurance Institute of

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Bill No. HB 725 (2012)

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186 America, the designation of Certified Insurance Counselor (CIC)  
187 from the Society of Certified Insurance Service Counselors, the  
188 designation of Accredited Customer Service Representative (ACSR)  
189 from the Independent Insurance Agents of America, the  
190 designation of Certified Professional Service Representative  
191 (CPSR) from the National Foundation for Certified Professional  
192 Service Representatives, the designation of Certified Insurance  
193 Service Representative (CISR) from the Society of Certified  
194 Insurance Service Representatives, or the designation of  
195 Certified Insurance Representative (CIR) from the National  
196 Association of Christian Catastrophe Insurance Adjusters. Also,  
197 an applicant for license as a customer representative who has  
198 earned an associate degree or bachelor's degree from an  
199 accredited college or university and has completed ~~with~~ at least  
200 9 academic hours of property and casualty insurance curriculum,  
201 or the equivalent, or has earned the designation of Certified  
202 Customer Service Representative (CCSR) from the Florida  
203 Association of Insurance Agents, or the designation of  
204 Registered Customer Service Representative (RCSR) from a  
205 regionally accredited postsecondary institution in this state,  
206 or the designation of Professional Customer Service  
207 Representative (PCSR) from the Professional Career Institute,  
208 whose curriculum has been approved by the department and which  
209 ~~whose curriculum~~ includes comprehensive analysis of basic  
210 property and casualty lines of insurance and testing at least  
211 equal to that of standard department testing for the customer  
212 representative license. The department shall adopt rules  
213 establishing standards for the approval of curriculum.

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214        (j)~~(\*)~~ An applicant for license as a resident or  
215 nonresident all-lines ~~an independent or company employee~~  
216 adjuster who has the designation of Accredited Claims Adjuster  
217 (ACA) from a regionally accredited postsecondary institution in  
218 this state, Professional Claims Adjuster (PCA) from the  
219 Professional Career Institute, Professional Property Insurance  
220 Adjuster (PPIA) from the HurriClaim Training Academy, Certified  
221 Adjuster (CA) from ALL LINES Training, or Certified Claims  
222 Adjuster (CCA) from the Association of Property and Casualty  
223 Claims Professionals whose curriculum has been approved by the  
224 department and which ~~whose curriculum~~ includes comprehensive  
225 analysis of basic property and casualty lines of insurance and  
226 testing at least equal to that of standard department testing  
227 for the all-lines adjuster license. The department shall adopt  
228 rules establishing standards for the approval of curriculum.

229        (k)~~(l)~~ An applicant qualifying for a license transfer  
230 under s. 626.292~~7~~, if the applicant:

231            1. Has successfully completed the prelicensing examination  
232 requirements in the applicant's previous home state which are  
233 substantially equivalent to the examination requirements in this  
234 state, as determined by the department;

235            2. Has received the designation of chartered property and  
236 casualty underwriter (CPCU) from the American Institute for  
237 Property and Liability Underwriters and ~~has~~ been engaged in the  
238 insurance business within the past 4 years if applying to  
239 transfer a general lines agent license; or

240            3. Has received the designation of chartered life  
241 underwriter (CLU) from the American College of Life Underwriters

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242 and ~~has~~ been engaged in the insurance business within the past 4  
243 years, if applying to transfer a life or health agent license.

244 ~~(1)(m)~~ An applicant for a license as a nonresident agent  
245 license, if the applicant:

246 1. Has successfully completed prelicensing examination  
247 requirements in the applicant's home state which are  
248 substantially equivalent to the examination requirements in this  
249 state, as determined by the department, as a requirement for  
250 obtaining a resident license in his or her home state;

251 2. Held a general lines agent license, life agent license,  
252 or health agent license before ~~prior to the time~~ a written  
253 examination was required;

254 3. Has received the designation of chartered property and  
255 casualty underwriter (CPCU) from the American Institute for  
256 Property and Liability Underwriters and has been engaged in the  
257 insurance business within the past 4 years, if an applicant for  
258 a nonresident license as a general lines agent; or

259 4. Has received the designation of chartered life  
260 underwriter (CLU) from the American College of Life Underwriters  
261 and ~~has~~ been in the insurance business within the past 4 years,  
262 if an applicant for a nonresident license as a life agent or  
263 health agent.

264 Section 8. Subsection (2) of section 626.231, Florida  
265 Statutes, is amended to read:

266 626.231 Eligibility; application for examination.—

267 (2) A person required to take an examination for a license  
268 may ~~be permitted to~~ take an examination before ~~prior to~~  
269 submitting an application for licensure pursuant to s. 626.171

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270 by submitting an application for examination through the  
271 department's Internet website or the website of a person  
272 designated by the department to administer the examination. The  
273 department may require ~~In the application,~~ the applicant to  
274 provide the following information as part of the application  
275 ~~shall set forth:~~

276 (a) His or her full name, date of birth ~~age~~, social  
277 security number, e-mail address, residence address, business  
278 address, and mailing address.

279 (b) The type of license which ~~that~~ the applicant intends  
280 to apply for.

281 (c) The name of any required prelicensing course he or she  
282 has completed or is in the process of completing.

283 (d) The method by which the applicant intends to qualify  
284 for the type of license if other than by completing a  
285 prelicensing course.

286 (e) The applicant's gender ~~(male or female)~~.

287 (f) The applicant's native language.

288 (g) The highest level of education achieved by the  
289 applicant.

290 (h) The applicant's race or ethnicity ~~(African American,~~  
291 ~~white, American Indian, Asian, Hispanic, or other)~~.

292

293 However, the application form must contain a statement that an  
294 applicant is not required to disclose his or her race or  
295 ethnicity, gender, or native language, that he or she will not  
296 be penalized for not doing so, and that the department will use  
297 this information exclusively for research and statistical

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298 purposes and to improve the quality and fairness of the  
299 examinations.

300 Section 9. Subsection (6) of section 626.241, Florida  
301 Statutes, is amended to read:

302 626.241 Scope of examination.—

303 (6) In order to reflect the differences between adjusting  
304 claims for an insurer and adjusting claims for an insured, the  
305 department shall create an examination for applicants seeking  
306 licensure as a public adjuster and a separate examination for  
307 applicants seeking licensure as an all-lines ~~a company employee~~  
308 ~~adjuster or independent~~ adjuster.

309 (a) Examinations ~~given applicants~~ for a license as an all-  
310 lines adjuster must ~~shall~~ cover adjusting in all lines of  
311 insurance, other than life and annuity; ~~or, in accordance with~~  
312 ~~the application for the license, the examination may be limited~~  
313 ~~to adjusting in:~~

314 ~~(a) Automobile physical damage insurance;~~

315 ~~(b) Property and casualty insurance;~~

316 ~~(c) Workers' compensation insurance; or~~

317 ~~(d) Health insurance.~~

318 (b) ~~An~~ examination for workers' ~~on worker's~~  
319 compensation insurance or health insurance is not ~~shall be~~  
320 required for public adjusters.

321 Section 10. Subsection (1) of section 626.251, Florida  
322 Statutes, is amended to read:

323 626.251 Time and place of examination; notice.—

324 (1) The department, or a person designated by the  
325 department, shall provide ~~mail written~~ notice of the time and

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326 place of the examination to each applicant for examination and  
327 each applicant for license required to take an examination who  
328 will be eligible to take the examination as of the examination  
329 date. The notice shall be e-mailed ~~so mailed, postage prepaid,~~  
330 ~~and addressed~~ to the applicant at the e-mail ~~his or her~~ address  
331 shown on the application for license or examination ~~at such~~  
332 ~~other address as requested by the applicant in writing filed~~  
333 ~~with the department prior to the mailing of the notice.~~ Notice  
334 is ~~shall be~~ deemed given when so mailed.

335 Section 11. Section 626.281, Florida Statutes, is amended  
336 to read:

337 626.281 Reexamination.-

338 (1) An ~~Any~~ applicant for license or ~~applicant for~~  
339 examination who has ~~either~~:

340 (a) Taken an examination and failed to make a passing  
341 grade, or

342 (b) Failed to appear for the examination or to take or  
343 complete the examination at the time and place specified in the  
344 notice of the department,

345  
346 may take additional examinations, after filing with the  
347 department or its designee an application for reexamination  
348 together with applicable fees. The failure of an applicant to  
349 pass an examination, or the failure to appear for the  
350 examination, or to take or complete the examination does not  
351 preclude the applicant from taking subsequent examinations.

352 (2) Applicants may not take an examination for a license  
353 type more than five times in a 12-month period.

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354 ~~(3)(2)~~ The department may require an ~~any~~ individual whose  
355 license as an agent, customer representative, or adjuster has  
356 expired or ~~has~~ been suspended to pass an examination before  
357 ~~prior to~~ reinstating or relicensing the individual as to any  
358 class of license. The examination fee must ~~shall~~ be paid for ~~as~~  
359 ~~to~~ each examination.

360 Section 12. Section 626.2815, Florida Statutes, is amended  
361 to read:

362 626.2815 Continuing education ~~required; application;~~  
363 ~~exceptions; requirements; penalties.-~~

364 (1) The purpose of this section is to establish  
365 requirements and standards for continuing education courses for  
366 individuals ~~persons~~ licensed to solicit, ~~or~~ sell, or adjust  
367 insurance in the state.

368 (2) Except as otherwise provided in this section, ~~the~~  
369 ~~provisions of this section~~ applies ~~apply~~ to individuals ~~persons~~  
370 licensed to engage in the sale of insurance or adjustment of  
371 insurance claims in this state for all lines of insurance for  
372 which an examination is required for licensing and to each  
373 insurer, employer, or appointing entity, including, but not  
374 limited to, those created or existing pursuant to s. 627.351.  
375 ~~The provisions of~~ This section does ~~shall~~ not apply to an ~~any~~  
376 individual who holds ~~person holding~~ a license for the sale of  
377 any line of insurance for which an examination is not required  
378 by the laws of this state or who holds a, ~~nor shall the~~  
379 ~~provisions of this section apply to any~~ limited license as a  
380 crop or hail and multiple-peril crop insurance agent ~~as the~~  
381 ~~department may exempt by rule.~~ Licensees who are unable to

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382 comply with the continuing education requirements due to active  
383 duty in the military may submit a written request for a waiver  
384 to the department.

385 (3)~~(a)~~ Each licensee ~~person~~ subject to the ~~provisions of~~  
386 this section must, except as set forth in paragraphs (b), (c),  
387 ~~and (d), and (f),~~ complete a minimum of 24 hours of continuing  
388 education courses every 2 years in basic or higher-level courses  
389 prescribed by this section or in other courses approved by the  
390 department.

391 (a) Each licensee ~~person~~ ~~subject to the provisions of this~~  
392 ~~section~~ must complete, ~~as part of his or her required number of~~  
393 ~~continuing education hours,~~ 3 hours of continuing education,  
394 approved by the department, every 2 years on the subject matter  
395 of ethics. Each licensed general lines agent and customer  
396 representative ~~subject to this section~~ must complete, ~~as part of~~  
397 ~~his or her required number of continuing education hours,~~ 1 hour  
398 of continuing education, approved by the department, every 2  
399 years on the subject matter of premium discounts available on  
400 property insurance policies based on various hurricane  
401 mitigation options and the means for obtaining the discounts.

402 (b) A licensee ~~person~~ who has been licensed for a ~~period~~  
403 ~~of~~ 6 or more years must complete 20 hours of continuing  
404 education every 2 years in intermediate or advanced-level  
405 courses prescribed by this section or in other courses approved  
406 by the department.

407 (c) A licensee who has been licensed for 25 years or more  
408 and is a CLU or a CPCU or has a Bachelor of Science degree in  
409 risk management or insurance with evidence of 18 or more

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410 semester hours in upper-level insurance-related courses must  
411 complete 10 hours of continuing education courses every 2 years  
412 in courses prescribed by this section or in other courses  
413 approved by the department.

414 (d) An individual ~~Any person~~ who holds a license as a  
415 customer representative, limited customer representative, title  
416 agent, motor vehicle physical damage and mechanical breakdown  
417 insurance agent, ~~crop or hail and multiple-peril crop insurance~~  
418 ~~agent~~, or ~~as~~ an industrial fire insurance or burglary insurance  
419 agent and who is not a licensed life or health ~~insurance~~ agent,  
420 must ~~shall be required to~~ complete 10 hours of continuing  
421 education courses every 2 years.

422 (e) An individual ~~Any person~~ who holds a license to  
423 solicit or sell life or health insurance and a license to  
424 solicit or sell property, casualty, surety, or surplus lines  
425 insurance must complete ~~the continuing education requirements by~~  
426 ~~completing~~ courses in life or health insurance for one-half of  
427 the total hours required and courses in property, casualty,  
428 surety, or surplus lines insurance for one-half of the total  
429 hours required. However, a licensee who holds an industrial fire  
430 or burglary insurance license and who is a licensed life or  
431 health agent must ~~shall be required to~~ complete 4 hours of  
432 continuing education courses every 2 years related to industrial  
433 fire or burglary insurance and the remaining number of hours of  
434 continuing education courses ~~required~~ related to life or health  
435 insurance.



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436 (f) An individual subject to chapter 648 must complete a  
437 minimum of 14 hours of continuing education courses every 2  
438 years.

439 (g) Excess hours accumulated during any 2-year compliance  
440 period may be carried forward to the next compliance period.

441 (h) An individual teaching an approved course of  
442 instruction or lecturing at any approved seminar and attending  
443 the entire course or seminar qualifies for the same number of  
444 classroom hours as would be granted to a person taking and  
445 successfully completing such course or seminar. Credit is  
446 limited to the number of hours actually taught unless a person  
447 attends the entire course or seminar. An individual who is an  
448 official of or employed by a governmental entity in this state  
449 and serves as a professor, instructor, or other position or  
450 office, the duties and responsibilities of which are determined  
451 by the department to require monitoring and review of insurance  
452 laws or insurance regulations and practices, is exempt from this  
453 section.

454 (4)(f)1. Except as provided in subparagraph 2., Compliance  
455 with continuing education requirements is a condition precedent  
456 to the issuance, continuation, reinstatement, or renewal of any  
457 appointment subject to this section. However:

458 (a)2.a. An appointing entity, except one that appoints  
459 individuals who are employees or exclusive independent  
460 contractors of the appointing entity, may not require, directly  
461 or indirectly, as a condition of such appointment or the  
462 continuation of such appointment, the taking of an approved

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463 course or program by any appointee or potential appointee which  
464 ~~that~~ is not of the appointee's choosing.

465 (b)~~b.~~ Any entity created or existing pursuant to s.  
466 627.351 may require employees to take training of any type  
467 relevant to their employment but may not require appointees who  
468 are not employees to take any approved course or program unless  
469 the course or program deals solely with the appointing entity's  
470 internal procedures or products or with subjects substantially  
471 unique to the appointing entity.

472 ~~(g) A person teaching any approved course of instruction~~  
473 ~~or lecturing at any approved seminar and attending the entire~~  
474 ~~course or seminar shall qualify for the same number of classroom~~  
475 ~~hours as would be granted to a person taking and successfully~~  
476 ~~completing such course, seminar, or program. Credit shall be~~  
477 ~~limited to the number of hours actually taught unless a person~~  
478 ~~attends the entire course or seminar. Any person who is an~~  
479 ~~official of or employed by any governmental entity in this state~~  
480 ~~and serves as a professor, instructor, or in any other position~~  
481 ~~or office the duties and responsibilities of which are~~  
482 ~~determined by the department to require monitoring and review of~~  
483 ~~insurance laws or insurance regulations and practices shall be~~  
484 ~~exempt from this section.~~

485 ~~(h) Excess classroom hours accumulated during any~~  
486 ~~compliance period may be carried forward to the next compliance~~  
487 ~~period.~~

488 (5)~~(i)~~ For good cause shown, the department may grant an  
489 extension of time during which the requirements of ~~imposed by~~

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490 this section may be completed, but such extension ~~of time~~ may  
491 not exceed 1 year.

492 ~~(6)-(j)~~ A nonresident licensee who must complete continuing  
493 education requirements in his or her home state may use the home  
494 state requirements to also meet this state's continuing  
495 education requirements ~~as well~~, if the licensee's ~~resident's~~  
496 home state recognizes reciprocity with this state's continuing  
497 education requirements. A nonresident licensee whose home state  
498 does not have a continuing education requirement but is licensed  
499 for the same class of business in another state that has ~~which~~  
500 ~~does have~~ a continuing education requirement may comply with  
501 this section by furnishing proof of compliance with the other  
502 state's requirement if that state has a reciprocal agreement  
503 with this state relative to continuing education. A nonresident  
504 licensee whose home state does not have such continuing  
505 education requirements, and who is not licensed as a nonresident  
506 licensee agent in a state that has continuing education  
507 requirements and reciprocates with this state, must meet the  
508 continuing education requirements of this state.

509 ~~(7)-(k)~~ Any person who holds a license to solicit or sell  
510 life insurance in this state must complete a minimum of 3 hours  
511 in continuing education, approved by the department, on the  
512 subject of suitability in annuity and life insurance  
513 transactions. This requirement does not apply to an agent who  
514 does not have any active life insurance or annuity contracts. In  
515 applying this exemption, the department may require the filing  
516 of a certification attesting that the agent has not sold life  
517 insurance or annuities during the continuing education

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518 compliance cycle in question and does not have any active life  
519 insurance or annuity contracts. A licensee may use the hours  
520 obtained under this paragraph to satisfy the requirement for  
521 continuing education in ethics under paragraph (a).

522 ~~(8)-(4)~~ The following courses may be completed in order to  
523 meet the elective continuing education course requirements:

524 (a) Any part of the Life Underwriter Training Council Life  
525 Course Curriculum: 24 hours; Health Course: 12 hours.

526 (b) Any part of the American College "CLU" diploma  
527 curriculum: 24 hours.

528 (c) Any part of the Insurance Institute of America's  
529 program in general insurance: 12 hours.

530 (d) Any part of the American Institute for Property and  
531 Liability Underwriters' Chartered Property Casualty Underwriter  
532 (CPCU) professional designation program: 24 hours.

533 (e) Any part of the Certified Insurance Counselor program:  
534 21 hours.

535 (f) Any part of the Accredited Advisor in Insurance: 21  
536 hours.

537 (g) In the case of title agents, completion of the  
538 Certified Land Closer (CLC) professional designation program and  
539 receipt of the designation: 24 hours.

540 (h) In the case of title agents, completion of the  
541 Certified Land Searcher (CLS) professional designation program  
542 and receipt of the designation: 24 hours.

543 (i) Any insurance-related course that ~~which~~ is approved by  
544 the department and taught by an accredited college or university  
545 per credit hour granted: 12 hours.

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546 (j) Any course, including courses relating to agency  
547 management or errors and omissions, developed or sponsored by an  
548 ~~any~~ authorized insurer or recognized agents' association or  
549 insurance trade association or an ~~any~~ independent study program  
550 of instruction, subject to approval by the department, qualifies  
551 for the equivalency of the number of classroom hours assigned  
552 ~~thereto~~ by the department. However, unless otherwise provided in  
553 this section, continuing education hours may not be credited  
554 toward meeting the requirements of this section unless the  
555 course is provided by classroom instruction or results in a  
556 monitored examination. A monitored examination is not required  
557 for:

558 1. An independent study program of instruction presented  
559 through interactive, online technology that the department  
560 determines has sufficient internal testing to validate the  
561 student's full comprehension of the materials presented; or

562 2. An independent study program of instruction presented  
563 on paper or in printed material which ~~that~~ imposes a final  
564 closed book examination that meets the requirements of the  
565 department's rule for self-study courses. The examination may be  
566 taken without a proctor if ~~provided~~ the student presents to the  
567 provider a sworn affidavit certifying that the student did not  
568 consult any written materials or receive outside assistance of  
569 any kind or from any person, directly or indirectly, while  
570 taking the examination. If the student is an employee of an  
571 agency or corporate entity, the student's supervisor or a  
572 manager or owner of the agency or corporate entity must also  
573 sign the sworn affidavit. If the student is self-employed, a

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574 sole proprietor, or a partner, or if the examination is  
575 administered online, the sworn affidavit must also be signed by  
576 a disinterested third party. The sworn affidavit must be  
577 received by the approved provider before ~~prior to~~ reporting  
578 continuing education credits to the department.

579 ~~(9)(k)~~ Each person or entity sponsoring a course for  
580 continuing education credit must furnish, within 15 ~~30~~ days  
581 after completion of the course, in a form satisfactory to the  
582 department or its designee, a ~~written and certified~~ roster  
583 showing the name and license number of all persons successfully  
584 completing such course and requesting credit, ~~accompanied by the~~  
585 ~~required fee.~~

586 ~~(10)(5)~~ The department may immediately terminate or shall  
587 refuse to renew the appointment of an ~~any~~ agent or adjuster who  
588 has been notified by the department that ~~who has not had~~ his or  
589 her continuing education requirements ~~have not been~~ certified,  
590 unless the agent or adjuster has been granted an extension or  
591 waiver by the department. The department may not issue a new  
592 appointment of the same or similar type, ~~with any insurer,~~ to a  
593 licensee ~~an agent~~ who was denied a renewal appointment for  
594 failing ~~failure~~ to complete continuing education as required  
595 until the licensee ~~agent~~ completes his or her continuing  
596 education requirement.

597 ~~(6)(a)~~ ~~There is created an 11-member continuing education~~  
598 ~~advisory board to be appointed by the Chief Financial Officer.~~  
599 ~~Appointments shall be for terms of 4 years. The purpose of the~~  
600 ~~board is to advise the department in determining standards by~~  
601 ~~which courses may be evaluated and categorized as basic,~~

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602 ~~intermediate, or advanced. The board shall submit~~  
603 ~~recommendations to the department of changes needed in such~~  
604 ~~criteria not less frequently than every 2 years. The department~~  
605 ~~shall require all approved course providers to submit courses~~  
606 ~~for approval to the department using the criteria. All~~  
607 ~~materials, brochures, and advertisements related to the approved~~  
608 ~~courses must specify the level assigned to the course.~~

609 ~~(b) The board members shall be appointed as follows:~~

610 ~~1. Seven members representing agents of which at least one~~  
611 ~~must be a representative from each of the following~~  
612 ~~organizations: the Florida Association of Insurance Agents; the~~  
613 ~~Florida Association of Insurance and Financial Advisors; the~~  
614 ~~Professional Insurance Agents of Florida, Inc.; the Florida~~  
615 ~~Association of Health Underwriters; the Specialty Agents'~~  
616 ~~Association; the Latin American Agents' Association; and the~~  
617 ~~National Association of Insurance Women. Such board members must~~  
618 ~~possess at least a bachelor's degree or higher from an~~  
619 ~~accredited college or university with major coursework in~~  
620 ~~insurance, risk management, or education or possess the~~  
621 ~~designation of CLU, CPCU, ChFC, CFP, AAI, or CIC. In addition,~~  
622 ~~each member must possess 5 years of classroom instruction~~  
623 ~~experience or 5 years of experience in the development or design~~  
624 ~~of educational programs or 10 years of experience as a licensed~~  
625 ~~resident agent. Each organization may submit to the department a~~  
626 ~~list of recommendations for appointment. If one organization~~  
627 ~~does not submit a list of recommendations, the Chief Financial~~  
628 ~~Officer may select more than one recommended person from a list~~  
629 ~~submitted by other eligible organizations.~~

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630 ~~2. Two members representing insurance companies at least~~  
631 ~~one of whom must represent a Florida Domestic Company and one of~~  
632 ~~whom must represent the Florida Insurance Council. Such board~~  
633 ~~members must be employed within the training department of the~~  
634 ~~insurance company. At least one such member must be a member of~~  
635 ~~the Society of Insurance Trainers and Educators.~~

636 ~~3. One member representing the general public who is not~~  
637 ~~directly employed in the insurance industry. Such board member~~  
638 ~~must possess a minimum of a bachelor's degree or higher from an~~  
639 ~~accredited college or university with major coursework in~~  
640 ~~insurance, risk management, training, or education.~~

641 ~~4. One member, appointed by the Chief Financial Officer,~~  
642 ~~who represents the department.~~

643 ~~(c) The members of the board shall serve at the pleasure~~  
644 ~~of the Chief Financial Officer. Each board member shall be~~  
645 ~~entitled to reimbursement for expenses pursuant to s. 112.061.~~  
646 ~~The board shall designate one member as chair. The board shall~~  
647 ~~meet at the call of the chair or the Chief Financial Officer.~~

648 ~~(11)-(7)~~ The department may contract services relative to  
649 the administration of the continuing education program to a  
650 private entity. The contract shall be procured as a ~~contract for~~  
651 a contractual service pursuant to s. 287.057.

652 Section 13. Effective October 1, 2014, subsections (3) and  
653 (7) of section 626.2815, Florida Statutes, as amended by this  
654 act, is amended to read:

655 626.2815 Continuing education requirements.—

656 (3) Each licensee ~~subject to this section must, except as~~  
657 ~~set forth in paragraphs (b), (c), (d), and (f),~~ complete a 7-hour

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658 update course every 2 years which is specific to the license  
659 held by the licensee. The course must be developed and offered  
660 by providers and approved by the department. The content of the  
661 course must address all lines of insurance for which examination  
662 and license is required and include the following subject areas:  
663 insurance law updates, ethics for insurance professionals,  
664 disciplinary trends and case studies, industry trends, premium  
665 discounts, determining suitability of products and services, and  
666 other similar insurance-related topics the department determines  
667 are relevant to legally and ethically carrying out the  
668 responsibilities of the license granted. A licensee who holds  
669 multiple insurance licenses must complete an update course that  
670 is specific to at least one of the licenses held. Except as  
671 otherwise specified, any remaining required hours of continuing  
672 education are elective and may consist of any continuing  
673 education course approved by the department or under this  
674 section minimum of 24 hours of continuing education courses  
675 every 2 years in basic or higher-level courses prescribed by  
676 this section or in other courses approved by the department.

677 (a) Except as provided in paragraphs (b), (c), (d), and  
678 (e), each licensee must also complete 17 ~~3~~ hours of elective  
679 continuing education courses, approved by the department, every  
680 2 years on the subject matter of ethics. Each licensed general  
681 lines agent and customer representative must complete 1 hour of  
682 continuing education, approved by the department, every 2 years  
683 on the subject matter of premium discounts available on property  
684 insurance policies based on various hurricane mitigation options  
685 and the means for obtaining the discounts.

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686 (b) A licensee who has been licensed for 6 or more years  
687 must also complete a minimum of 13 ~~20~~ hours of elective  
688 continuing education every 2 years ~~in intermediate or advanced-~~  
689 ~~level courses prescribed by this section or in other courses~~  
690 ~~approved by the department.~~

691 (c) A licensee who has been licensed for 25 years or more  
692 and is a CLU or a CPCU or has a Bachelor of Science degree in  
693 risk management or insurance with evidence of 18 or more  
694 semester hours in ~~upper-level~~ insurance-related courses must  
695 also complete a minimum of 3 ~~10~~ hours of elective continuing  
696 education courses every 2 years ~~in courses prescribed by this~~  
697 ~~section or in other courses approved by the department.~~

698 (d) An individual who holds a license as a customer  
699 representative, limited customer representative, title agent,  
700 motor vehicle physical damage and mechanical breakdown insurance  
701 agent, ~~crop or hail and multiple-peril crop insurance agent,~~ or  
702 an industrial fire insurance or burglary insurance agent and who  
703 is not a licensed life or health agent, must also complete a  
704 minimum of 3 ~~10~~ hours of continuing education courses every two  
705 years.

706 ~~(e) An individual who holds a license to solicit or sell~~  
707 ~~life or health insurance and a license to solicit or sell~~  
708 ~~property, casualty, surety, or surplus lines insurance must~~  
709 ~~complete courses in life or health insurance for one-half of the~~  
710 ~~total hours required and courses in property, casualty, surety,~~  
711 ~~or surplus lines insurance for one-half of the total hours~~  
712 ~~required. However, a licensee who holds an industrial fire or~~  
713 ~~burglary insurance license and who is a licensed life or health~~

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714 ~~agent must complete 4 hours of continuing education courses~~  
715 ~~every 2 years related to industrial fire or burglary insurance~~  
716 ~~and the remaining number of hours of continuing education~~  
717 ~~courses related to life or health insurance.~~

718 (e) An individual subject to chapter 648 must complete the  
719 7-hour update course and a minimum of 7 hours of elective  
720 continuing education courses every 2 years.

721 (f) Elective continuing education courses for public  
722 adjusters must be specifically designed for public adjusters and  
723 approved by the department. Notwithstanding this subsection,  
724 public adjusters for workers' compensation insurance or health  
725 insurance are not required to take continuing education courses  
726 pursuant to this section.

727 ~~(f) An individual subject to chapter 648 must complete a~~  
728 ~~minimum of 14 hours of continuing education courses every 2~~  
729 ~~years.~~

730 (g) Excess hours accumulated during any 2-year compliance  
731 period may be carried forward to the next compliance period.

732 (h) An individual teaching an approved course of  
733 instruction or lecturing at any approved seminar and attending  
734 the entire course or seminar qualifies for the same number of  
735 classroom hours as would be granted to a person taking and  
736 successfully completing such course or seminar. Credit is  
737 limited to the number of hours actually taught unless a person  
738 attends the entire course or seminar. An individual who is an  
739 official of or employed by a governmental entity in this state  
740 and serves as a professor, instructor, or other position or  
741 office, the duties and responsibilities of which are determined

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742 by the department to require monitoring and review of insurance  
743 laws or insurance regulations and practices, is exempt from this  
744 section.

745 ~~(7) Any person who holds a license to solicit or sell life~~  
746 ~~insurance in this state must complete a minimum of 3 hours in~~  
747 ~~continuing education, approved by the department, on the subject~~  
748 ~~of suitability in annuity and life insurance transactions. This~~  
749 ~~requirement does not apply to an agent who does not have any~~  
750 ~~active life insurance or annuity contracts. In applying this~~  
751 ~~exemption, the department may require the filing of a~~  
752 ~~certification attesting that the agent has not sold life~~  
753 ~~insurance or annuities during the continuing education~~  
754 ~~compliance cycle in question and does not have any active life~~  
755 ~~insurance or annuity contracts. A licensee may use the hours~~  
756 ~~obtained under this paragraph to satisfy the requirement for~~  
757 ~~continuing education in ethics under paragraph (a).~~

758 Section 14. Subsections (1) and (2) of section 626.292,  
759 Florida Statutes, are amended to read:

760 626.292 Transfer of license from another state.-

761 (1) An ~~Any~~ individual licensed in good standing in another  
762 state may apply to the department to have the license  
763 transferred to this state to obtain a ~~Florida~~ resident agent or  
764 all-lines adjuster license for the same lines of authority  
765 covered by the license in the other state.

766 (2) To qualify for a license transfer, an individual  
767 applicant must meet the following requirements:

768 (a) The individual must ~~shall~~ become a resident of this  
769 state.

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770 (b) The individual must ~~shall~~ have been licensed in  
771 another state for a minimum of 1 year immediately preceding the  
772 date the individual became a resident of this state.

773 (c) The individual must ~~shall~~ submit a completed  
774 application for this state which is received by the department  
775 within 90 days after the date the individual became a resident  
776 of this state, along with payment of the applicable fees set  
777 forth in s. 624.501 and submission of the following documents:

778 1. A certification issued by the appropriate official of  
779 the applicant's home state identifying the type of license and  
780 lines of authority under the license and stating that, at the  
781 time the license from the home state was canceled, the applicant  
782 was in good standing in that state or that the state's Producer  
783 Database records, maintained by the National Association of  
784 Insurance Commissioners, its affiliates, or subsidiaries,  
785 indicate that the agent or all-lines adjuster is or was licensed  
786 in good standing for the line of authority requested.

787 2. A set of the ~~individual~~ applicant's fingerprints in  
788 accordance with s. 626.171(4).

789 (d) The individual must ~~shall~~ satisfy prelicensing  
790 education requirements in this state, unless the completion of  
791 prelicensing education requirements was a prerequisite for  
792 licensure in the other state and the prelicensing education  
793 requirements in the other state are substantially equivalent to  
794 the prelicensing requirements of this state as determined by the  
795 department. This paragraph does not apply to all-lines  
796 adjusters.

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797 (e) The individual must ~~shall~~ satisfy the examination  
798 requirement under s. 626.221, unless exempted ~~exempt thereunder~~.

799 Section 15. Subsections (2) and (3) of section 626.311,  
800 Florida Statutes, are amended to read:

801 626.311 Scope of license.—

802 (2) Except with respect ~~as~~ to a limited license as a  
803 credit ~~life or disability~~ insurance agent, the license of a life  
804 agent covers ~~shall cover~~ all classes of life insurance business.

805 (3) Except with respect ~~as~~ to a limited license as a  
806 travel personal accident insurance agent, the license of a  
807 health agent covers ~~shall cover~~ all kinds of health insurance,  
808 and such ~~no~~ license may not ~~shall~~ be ~~issued~~ limited to a  
809 particular class of health insurance.

810 Section 16. Subsections (1) and (4) of section 626.321,  
811 Florida Statutes, are amended to read:

812 626.321 Limited licenses.—

813 (1) The department shall issue to a qualified applicant  
814 ~~individual, or a qualified individual or entity under paragraphs~~  
815 ~~(c), (d), (e), and (i),~~ a license as agent authorized to  
816 transact a limited class of business in any of the following  
817 categories of limited lines insurance:

818 (a) *Motor vehicle physical damage and mechanical breakdown*  
819 *insurance.*—License covering insurance against only the loss of  
820 or damage to a ~~any~~ motor vehicle that ~~which~~ is designed for use  
821 upon a highway, including trailers and semitrailers designed for  
822 use with such vehicles. Such license also covers insurance  
823 against the failure of an original or replacement part to  
824 perform any function for which it was designed. ~~The applicant~~

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825 ~~for such a license shall pass a written examination covering~~  
826 ~~motor vehicle physical damage insurance and mechanical breakdown~~  
827 ~~insurance.~~ A licensee under this paragraph may not ~~No individual~~  
828 ~~while so licensed shall~~ hold a license as an agent for ~~as to~~ any  
829 other or additional kind or class of insurance coverage except  
830 ~~as to~~ a limited license for credit insurance ~~life and disability~~  
831 ~~insurances~~ as provided in paragraph (e). Effective October 1,  
832 2012, all licensees holding such limited license and appointment  
833 may renew the license and appointment, but no new or additional  
834 licenses may be issued pursuant to this paragraph, and a  
835 licensee whose limited license under this paragraph has been  
836 terminated, suspended, or revoked may not have such license  
837 reinstated.

838 (b) *Industrial fire insurance or burglary insurance.*—  
839 License covering only industrial fire insurance or burglary  
840 insurance. The applicant for such a license must ~~shall~~ pass a  
841 written examination covering such insurance. A licensee under  
842 this paragraph may not ~~No individual while so licensed shall~~  
843 hold a license as an agent for ~~as to~~ any other or additional  
844 kind or class of insurance coverage except for ~~as to~~ life  
845 insurance and health insurance ~~insurances~~.

846 (c) *Travel insurance.*—License covering only policies and  
847 certificates of travel insurance, which are subject to review by  
848 the office under s. 624.605(1)(q). Policies and certificates of  
849 travel insurance may provide coverage for risks incidental to  
850 travel, planned travel, or accommodations while traveling,  
851 including, but not limited to, accidental death and  
852 dismemberment of a traveler; trip cancellation, interruption, or

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853 delay; loss of or damage to personal effects or travel  
854 documents; baggage delay; emergency medical travel or evacuation  
855 of a traveler; or medical, surgical, and hospital expenses  
856 related to an illness or emergency of a traveler. ~~Any~~ Such  
857 policy or certificate may be issued for terms longer than 60  
858 days, but ~~each policy or certificate~~, other than a policy or  
859 certificate providing coverage for air ambulatory services only,  
860 each policy or certificate must be limited to coverage for  
861 travel or use of accommodations of no longer than 60 days. The  
862 license may be issued only:

863 1. To a full-time salaried employee of a common carrier or  
864 a full-time salaried employee or owner of a transportation  
865 ticket agency and may authorize the sale of such ticket policies  
866 only in connection with the sale of transportation tickets, or  
867 to the full-time salaried employee of such an agent. ~~No~~ Such  
868 policy may not ~~shall~~ be for a ~~duration of~~ more than 48 hours or  
869 more than ~~for~~ the duration of a specified one-way trip or round  
870 trip.

871 2. To an entity or individual that is:

872 a. The developer of a timeshare plan that is the subject  
873 of an approved public offering statement under chapter 721;

874 b. An exchange company operating an exchange program  
875 approved under chapter 721;

876 c. A managing entity operating a timeshare plan approved  
877 under chapter 721;

878 d. A seller of travel as defined in chapter 559; or

879 e. A subsidiary or affiliate of any of the entities  
880 described in sub-subparagraphs a.-d.

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882 A licensee shall require each employee who offers policies or  
883 certificates under this subparagraph to receive initial training  
884 from a general lines agent or an insurer authorized under  
885 chapter 624 to transact insurance within this state. For an  
886 entity applying for a license as a travel insurance agent, the  
887 fingerprinting requirement of this section applies only to the  
888 president, secretary, and treasurer and to any other officer or  
889 person who directs or controls the travel insurance operations  
890 of the entity.

891 (d) *Motor vehicle rental insurance.*—

892 1. License covering only insurance of the risks set forth  
893 in this paragraph when offered, sold, or solicited with and  
894 incidental to the rental or lease of a motor vehicle and which  
895 applies only to the motor vehicle that is the subject of the  
896 lease or rental agreement and the occupants of the motor  
897 vehicle:

898 a. Excess motor vehicle liability insurance providing  
899 coverage in excess of the standard liability limits provided by  
900 the lessor in the lessor's lease to a person renting or leasing  
901 a motor vehicle from the licensee's employer for liability  
902 arising in connection with the negligent operation of the leased  
903 or rented motor vehicle.

904 b. Insurance covering the liability of the lessee to the  
905 lessor for damage to the leased or rented motor vehicle.

906 c. Insurance covering the loss of or damage to baggage,  
907 personal effects, or travel documents of a person renting or  
908 leasing a motor vehicle.

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909 d. Insurance covering accidental personal injury or death  
910 of the lessee and any passenger who is riding or driving with  
911 the covered lessee in the leased or rented motor vehicle.

912 2. Insurance under a motor vehicle rental insurance  
913 license may be issued only if the lease or rental agreement is  
914 for no more than 60 days, the lessee is not provided coverage  
915 for more than 60 consecutive days per lease period, and the  
916 lessee is given written notice that his or her personal  
917 insurance policy providing coverage on an owned motor vehicle  
918 may provide coverage of such risks and that the purchase of the  
919 insurance is not required in connection with the lease or rental  
920 of a motor vehicle. If the lease is extended beyond 60 days, the  
921 coverage may be extended one time only for a period not to  
922 exceed an additional 60 days. Insurance may be provided to the  
923 lessee as an additional insured on a policy issued to the  
924 licensee's employer.

925 3. The license may be issued only to the full-time  
926 salaried employee of a licensed general lines agent or to a  
927 business entity that offers motor vehicles for rent or lease if  
928 insurance sales activities authorized by the license are in  
929 connection with and incidental to the rental or lease of a motor  
930 vehicle.

931 a. A license issued to a business entity that offers motor  
932 vehicles for rent or lease encompasses ~~shall encompass~~ each  
933 office, branch office, or place of business making use of the  
934 entity's business name in order to offer, solicit, and sell  
935 insurance pursuant to this paragraph.

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936           b. The application for licensure must list the name,  
937 address, and phone number for each office, branch office, or  
938 place of business that is to be covered by the license. The  
939 licensee shall notify the department of the name, address, and  
940 phone number of any new location that is to be covered by the  
941 license before the new office, branch office, or place of  
942 business engages in the sale of insurance pursuant to this  
943 paragraph. The licensee must ~~shall~~ notify the department within  
944 30 days after closing or terminating an office, branch office,  
945 or place of business. Upon receipt of the notice, the department  
946 shall delete the office, branch office, or place of business  
947 from the license.

948           c. A licensed and appointed entity is directly responsible  
949 and accountable for all acts of the licensee's employees.

950           (e) ~~Credit life or disability insurance.~~—License covering  
951 only credit life, credit or disability insurance, credit  
952 property, credit unemployment, involuntary unemployment,  
953 mortgage life, mortgage guaranty, mortgage disability,  
954 guaranteed automobile protection (GAP) insurance, and any other  
955 form of insurance offered in connection with an extension of  
956 credit which is limited to partially or wholly extinguishing a  
957 credit obligation that the department determines should be  
958 designated a form of limited line credit insurance. Effective  
959 October 1, 2012, all valid licenses held by persons for any of  
960 the lines of insurance listed in this paragraph shall be  
961 converted to a credit insurance license. Licensees who wish to  
962 obtain a new license reflecting such change must request a  
963 duplicate license and pay a \$5 fee as specified in s.

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964 624.501(15). The license may be issued only to an individual  
965 employed by a life or health insurer as an officer or other  
966 salaried or commissioned representative, to an individual  
967 employed by or associated with a lending or financial  
968 institution or creditor, or to a lending or financial  
969 institution or creditor, and may authorize the sale of such  
970 insurance only with respect to borrowers or debtors of such  
971 lending or financing institution or creditor. However, only the  
972 individual or entity whose tax identification number is used in  
973 receiving or is credited with receiving the commission from the  
974 sale of such insurance shall be the licensed agent of the  
975 insurer. No individual while so licensed shall hold a license as  
976 an agent as to any other or additional kind or class of life or  
977 health insurance coverage. ~~An entity holding a limited license~~  
978 ~~under this paragraph is also authorized to sell credit insurance~~  
979 ~~and credit property insurance.~~

980 ~~(f) Credit insurance. License covering only credit~~  
981 ~~insurance, as such insurance is defined in s. 624.605(1)(i), and~~  
982 ~~no individual or entity so licensed shall, during the same~~  
983 ~~period, hold a license as an agent as to any other or additional~~  
984 ~~kind of life or health insurance with the exception of credit~~  
985 ~~life or disability insurance as defined in paragraph (e). The~~  
986 ~~same licensing provisions as outlined in paragraph (e) apply to~~  
987 ~~entities licensed as credit insurance agents under this~~  
988 ~~paragraph.~~

989 ~~(g) Credit property insurance. A license covering only~~  
990 ~~credit property insurance may be issued to any individual except~~  
991 ~~an individual employed by or associated with a financial~~

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992 ~~institution as defined in s. 655.005 and authorized to sell such~~  
993 ~~insurance only with respect to a borrower or debtor, not to~~  
994 ~~exceed the amount of the loan.~~

995 (f) ~~(h)~~ *Crop hail and multiple-peril crop insurance.-*

996 License for insurance covering crops subject to unfavorable  
997 weather conditions, fire or lightening, flood, hail, insect  
998 infestation, disease, or other yield-reducing conditions or  
999 perils which is provided by the private insurance market, or  
1000 which is subsidized by the Federal Group Insurance Corporation  
1001 including multi-peril crop insurance ~~only crop hail and~~  
1002 ~~multiple-peril crop insurance.~~ Notwithstanding any other  
1003 provision of law, the limited license may be issued to a bona  
1004 fide salaried employee of an association chartered under the  
1005 Farm Credit Act of 1971, 12 U.S.C. ss. 2001 et seq., who  
1006 satisfactorily completes the examination prescribed by the  
1007 department pursuant to s. 626.241(5). The ~~limited~~ agent must be  
1008 appointed by, and his or her limited license requested by, a  
1009 licensed general lines agent. All business transacted by the  
1010 ~~limited~~ agent must be on ~~shall be in~~ behalf of, in the name of,  
1011 and countersigned by the agent by whom he or she is appointed.  
1012 Sections 626.561 and 626.748, relating to records, apply to all  
1013 business written pursuant to this section. The ~~limited~~ licensee  
1014 may be appointed by and licensed for only one general lines  
1015 agent or agency.

1016 (g) ~~(i)~~ *In-transit and storage personal property insurance,*  
1017 ~~communications equipment property insurance, communications~~  
1018 ~~equipment inland marine insurance, and communications equipment~~  
1019 ~~service warranty agreement sales.-~~

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1020       1. ~~A License for insurance covering only ~~the insurance of~~~~  
1021 ~~personal property not held for resale, covering the risks of~~  
1022 ~~transportation or storage in rented or leased motor vehicles,~~  
1023 ~~trailers, or self-service storage facilities, as the latter are~~  
1024 ~~defined in s. 83.803. Such license, may be issued, without~~  
1025 ~~examination, only to employees or authorized representatives of~~  
1026 ~~lessors who rent or lease motor vehicles, trailers, or self-~~  
1027 ~~service storage facilities and who are authorized by an insurer~~  
1028 ~~to issue certificates or other evidences of insurance to lessees~~  
1029 ~~of such motor vehicles, trailers, or self-service storage~~  
1030 ~~facilities under an insurance policy issued to the lessor. A~~  
1031 ~~person licensed under this paragraph must ~~shall~~ give a~~  
1032 ~~prospective purchaser of in-transit or storage personal property~~  
1033 ~~insurance written notice that his or her homeowner's policy may~~  
1034 ~~provide coverage for the loss of personal property and that the~~  
1035 ~~purchase of such insurance is not required under the lease~~  
1036 ~~terms.~~

1037       2. ~~A license covering only communications equipment, for~~  
1038 ~~the loss, theft, mechanical failure, malfunction of or damage~~  
1039 ~~to, communications equipment. The license may be issued only to:~~

1040       a. ~~Employees or authorized representatives of a licensed~~  
1041 ~~general lines agent;~~

1042       b. ~~The lead business location of a retail vendor of~~  
1043 ~~communications equipment and its branch locations; or~~

1044       c. ~~Employees, agents, or authorized representatives of a~~  
1045 ~~retail vendor of communications equipment.~~

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1047 ~~The license authorizes the sale of such policies, or~~  
1048 ~~certificates under a group master policy, only with respect to~~  
1049 ~~the sale of, or provision of communications service for,~~  
1050 ~~communications equipment. A general lines agent is not required~~  
1051 ~~to obtain a license under this subparagraph to offer or sell~~  
1052 ~~communications equipment property insurance or communication~~  
1053 ~~equipment inland marine insurance. The license also authorizes~~  
1054 ~~sales of service warranty agreements covering only~~  
1055 ~~communications equipment to the same extent as if licensed under~~  
1056 ~~s. 634.419 or s. 634.420. The provisions of this chapter~~  
1057 ~~requiring submission of fingerprints do not apply to~~  
1058 ~~communications equipment licenses issued to qualified entities~~  
1059 ~~under this subparagraph. Licensees offering policies under this~~  
1060 ~~subparagraph must receive initial training from, and have a~~  
1061 ~~contractual relationship with, a general lines agent. For the~~  
1062 ~~purposes of this subparagraph, the term "communications~~  
1063 ~~equipment" means handsets, pagers, personal digital assistants,~~  
1064 ~~portable computers, automatic answering devices, and other~~  
1065 ~~devices or accessories used to originate or receive~~  
1066 ~~communications signals or service, and includes services related~~  
1067 ~~to the use of such devices, such as consumer access to a~~  
1068 ~~wireless network; however, the term does not include~~  
1069 ~~telecommunications switching equipment, transmission wires, cell~~  
1070 ~~site transceiver equipment, or other equipment and systems used~~  
1071 ~~by telecommunications companies to provide telecommunications~~  
1072 ~~service to consumers. A branch location of a retail vendor of~~  
1073 ~~communications equipment licensed pursuant to paragraph (2)(b)~~  
1074 ~~may, in lieu of obtaining an appointment from an insurer or~~

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1075 ~~warranty association as provided in paragraph (2) (c), obtain a~~  
1076 ~~single appointment from the associated lead business location~~  
1077 ~~licensee licensed under paragraph (2) (a) and pay the prescribed~~  
1078 ~~appointment fee under s. 624.501 provided the lead business~~  
1079 ~~location has a single appointment from each insurer or warranty~~  
1080 ~~association represented and such appointment provides that it~~  
1081 ~~applies to the lead business location and all of its branch~~  
1082 ~~locations. Any branch location individually appointed by an~~  
1083 ~~insurer under paragraph (2) (c) prior to January 1, 2006, may~~  
1084 ~~replace its appointments with an appointment from its lead~~  
1085 ~~location at no charge. Branch location appointments shall be~~  
1086 ~~renewed on the first annual anniversary of licensure of the lead~~  
1087 ~~business location occurring more than 24 months after the~~  
1088 ~~initial appointment date and every 24 months thereafter.~~  
1089 ~~Notwithstanding s. 624.501, after July 1, 2006, the renewal fee~~  
1090 ~~applicable to such branch location appointments shall be \$30 per~~  
1091 ~~appointment.~~

1092 (h) Portable electronics insurance.—License for property  
1093 insurance or inland marine insurance that covers only loss,  
1094 theft, mechanical failure, malfunction, or damage for portable  
1095 electronics.

1096 1. The license may be issued only to:

1097 a. Employees or authorized representatives of a licensed  
1098 general lines agent; or

1099 b. The lead business location of a retail vendor that  
1100 sells portable electronics insurance. The lead business location  
1101 must have a contractual relationship with a general lines agent.



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1102 2. Employees or authorized representatives of a licensee  
1103 under subparagraph 1. may sell or offer for sale portable  
1104 electronics coverage without being subject to licensure as an  
1105 insurance agent if:

1106 a. Such insurance is sold or offered for sale at a  
1107 licensed location or at one of the licensee's branch locations  
1108 if the branch location is appointed by the licensed lead  
1109 business location or its appointing insurers;

1110 b. The insurer issuing the insurance directly supervises  
1111 or appoints a general lines agent to supervise the sale of such  
1112 insurance, including the development of a training program for  
1113 the employees and authorized representatives of vendors that are  
1114 directly engaged in the activity of selling or offering the  
1115 insurance; and

1116 c. At each location where the insurance is offered,  
1117 brochures or other written materials that provide the  
1118 information required by this subparagraph are made available to  
1119 all prospective customers. The brochures or written materials  
1120 may include information regarding portable electronics  
1121 insurance, service warranty agreements, or other incidental  
1122 services or benefits offered by a licensee.

1123 3. Individuals not licensed to sell portable electronics  
1124 insurance may not be paid commissions based on the sale of such  
1125 coverage. However, a licensee who uses a compensation plan for  
1126 employees and authorized representatives which includes  
1127 supplemental compensation for the sale of noninsurance products,  
1128 in addition to a regular salary or hourly wages, may include

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1129 incidental compensation for the sale of portable electronics  
1130 insurance as a component of the overall compensation plan.

1131 4. Brochures or other written materials related to  
1132 portable electronics insurance must:

1133 a. Disclose that such insurance may duplicate coverage  
1134 already provided by a customer's homeowners' insurance policy,  
1135 renters' insurance policy, or other source of coverage;

1136 b. State that enrollment in insurance coverage is not  
1137 required in order to purchase or lease portable electronics or  
1138 services;

1139 c. Summarize the material terms of the insurance coverage,  
1140 including the identity of the insurer, the identity of the  
1141 supervising entity, the amount of any applicable deductible and  
1142 how it is to be paid, the benefits of coverage, and key terms  
1143 and conditions of coverage, such as whether portable electronics  
1144 may be repaired or replaced with similar make and model  
1145 reconditioned or nonoriginal manufacturer parts or equipment;

1146 d. Summarize the process for filing a claim, including a  
1147 description of how to return portable electronics and the  
1148 maximum fee applicable if the customer fails to comply with  
1149 equipment return requirements; and

1150 e. State that an enrolled customer may cancel coverage at  
1151 any time and that the person paying the premium will receive a  
1152 refund of any unearned premium.

1153 5. A licensed and appointed general lines agent is not  
1154 required to obtain a portable electronics insurance license to  
1155 offer or sell portable electronics insurance at locations  
1156 already licensed as an insurance agency, but may apply for a

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1157 portable electronics insurance license for branch locations not  
1158 otherwise licensed to sell insurance.

1159 6. A portable electronics license authorizes the sale of  
1160 individual policies or certificates under a group or master  
1161 insurance policy. The license also authorizes the sale of  
1162 service warranty agreements covering only portable electronics  
1163 to the same extent as if licensed under s. 634.419 or s.  
1164 634.420.

1165 7. A licensee may bill and collect the premium for the  
1166 purchase of portable electronics insurance provided that:

1167 a. If the insurance is included with the purchase or lease  
1168 of portable electronics or related services, the licensee  
1169 clearly and conspicuously discloses that insurance coverage is  
1170 included with the purchase. Disclosure of the dollar amount of  
1171 the premium for the insurance must be made on the customer's  
1172 bill and in any marketing materials made available at the point  
1173 of sale. If the insurance is not included, the charge to the  
1174 customer for the insurance must be separately itemized on the  
1175 customer's bill.

1176 b. Premiums are incidental to other fees collected, are  
1177 maintained in a manner that is readily identifiable, and are  
1178 accounted for and remitted to the insurer or supervising entity  
1179 within 60 days of receipt. Licensees are not required to  
1180 maintain such funds in a segregated account.

1181 c. All funds received by a licensee from an enrolled  
1182 customer for the sale of the insurance are considered funds held  
1183 in trust by the licensee in a fiduciary capacity for the benefit

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1184 of the insurer. Licensees may receive compensation for billing  
1185 and collection services.

1186 8. Notwithstanding any other provision of law, the terms  
1187 for the termination or modification of coverage under a policy  
1188 of portable electronics insurance are those set forth in the  
1189 policy.

1190 9. Notice or correspondence required by the policy, or  
1191 otherwise required by law, may be provided by electronic means  
1192 if the insurer or licensee maintains proof that the notice or  
1193 correspondence was sent. Such notice or correspondence may be  
1194 sent on behalf of the insurer or licensee by the general lines  
1195 agent appointed by the insurer to supervise the administration  
1196 of the program. For purposes of this subparagraph, an enrolled  
1197 customer's provision of an electronic mail address to the  
1198 insurer or licensee is deemed to be consent to receive notices  
1199 and correspondence by electronic means if a conspicuously  
1200 located disclosure is provided to the customer indicating the  
1201 same.

1202 10. The provisions of this chapter requiring submission of  
1203 fingerprints do not apply to licenses issued to qualified  
1204 entities under this paragraph.

1205 11. A branch location that sells portable electronics  
1206 insurance may, in lieu of obtaining an appointment from an  
1207 insurer or warranty association, obtain a single appointment  
1208 from the associated lead business location licensee and pay the  
1209 prescribed appointment fee under s. 624.501 if the lead business  
1210 location has a single appointment from each insurer or warranty  
1211 association represented and such appointment applies to the lead

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1212 business location and all of its branch locations. Branch  
1213 location appointments shall be renewed 24 months from the date  
1214 of the lead business location initial appointment date and every  
1215 24 months thereafter. Notwithstanding s. 624.501, the renewal  
1216 fee applicable to such branch location appointments is \$30 per  
1217 appointment.

1218 12. For purposes of this paragraph:

1219 a. "Branch location" means any physical location in this  
1220 state at which a licensee offers its products or services for  
1221 sale.

1222 b. "Portable electronics" means personal, self-contained,  
1223 easily carried by an individual, battery-operated electronic  
1224 communication, viewing, listening, recording, gaming, computing  
1225 or global positioning devices, including cell or satellite  
1226 phones, pagers, personal global positioning satellite units,  
1227 portable computers, portable audio listening, video viewing or  
1228 recording devices, digital cameras, video camcorders, portable  
1229 gaming systems, docking stations, automatic answering devices,  
1230 and other similar devices and their accessories, and service  
1231 related to the use of such devices.

1232 c. "Portable electronics transaction" means the sale or  
1233 lease of portable electronics or a related service, including  
1234 portable electronics insurance.

1235 (4) Except as otherwise expressly provided, a person  
1236 applying for or holding a limited license is ~~shall be~~ subject to  
1237 the same applicable requirements and responsibilities that ~~as~~  
1238 apply to general lines agents in general, if licensed as to  
1239 motor vehicle physical damage and mechanical breakdown

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1240 insurance, ~~credit property insurance,~~ industrial fire insurance  
1241 or burglary insurance, motor vehicle rental insurance, credit  
1242 insurance, crop hail and multiple-peril crop insurance, in-  
1243 transit and storage personal property insurance, or portable  
1244 electronics insurance ~~communications equipment property~~  
1245 ~~insurance or communications equipment inland marine insurance,~~  
1246 ~~baggage and motor vehicle excess liability insurance, or credit~~  
1247 ~~insurance;~~ or as apply to life agents or health agents in  
1248 general, as applicable ~~the case may be,~~ if licensed as to travel  
1249 ~~personal accident insurance or credit life or credit disability~~  
1250 insurance.

1251 Section 17. Section 626.342, Florida Statutes, is amended  
1252 to read:

1253 626.342 Furnishing supplies to unlicensed ~~life, health, or~~  
1254 ~~general lines~~ agent prohibited; civil liability.-

1255 (1) An insurer, a managing general agent, an insurance  
1256 agency, or an agent, directly or through a ~~any~~ representative,  
1257 may not furnish to an ~~any~~ agent any blank forms, applications,  
1258 stationery, or other supplies to be used in soliciting,  
1259 negotiating, or effecting contracts of insurance on its behalf  
1260 unless such blank forms, applications, stationery, or other  
1261 supplies relate to a class of business for ~~with respect to~~ which  
1262 the agent is licensed and appointed, whether for that insurer or  
1263 another insurer.

1264 (2) An ~~Any~~ insurer, general agent, insurance agency, or  
1265 agent who furnishes any of the supplies specified in subsection  
1266 (1) to an ~~any~~ agent or prospective agent not appointed to  
1267 represent the insurer and who accepts from or writes any

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1268 insurance business for such agent or agency is subject to civil  
1269 liability to an ~~any~~ insured of such insurer to the same extent  
1270 and ~~in the same~~ manner as if such agent or prospective agent had  
1271 been appointed or authorized by the insurer or such agent to act  
1272 on ~~in~~ its or his or her behalf. The provisions of this  
1273 subsection do not apply to insurance risk apportionment plans  
1274 under s. 627.351.

1275 (3) This section does not apply to the placing of surplus  
1276 lines business under the provisions of ss. 626.913-626.937.

1277 Section 18. Subsection (1) of section 626.381, Florida  
1278 Statutes, is amended to read:

1279 626.381 Renewal, continuation, reinstatement, or  
1280 termination of appointment.-

1281 (1) The appointment of an appointee continues ~~shall~~  
1282 ~~continue~~ in force until suspended, revoked, or otherwise  
1283 terminated, but is subject to a renewal request filed by the  
1284 appointing entity in the appointee's birth month as to natural  
1285 persons or the month the original appointment was issued ~~license~~  
1286 ~~date~~ as to entities and every 24 months thereafter, accompanied  
1287 by payment of the renewal appointment fee and taxes as  
1288 prescribed in s. 624.501.

1289 Section 19. Section 626.536, Florida Statutes, is amended  
1290 to read:

1291 626.536 Reporting of administrative actions. ~~Each agent~~  
1292 ~~and insurance agency shall submit to the department,~~ Within 30  
1293 days after the final disposition of an ~~any~~ administrative action  
1294 taken against a licensee ~~the agent~~ or insurance agency by a  
1295 governmental agency or other regulatory agency in this or any

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1296 other state or jurisdiction relating to the business of  
1297 insurance, the sale of securities, or activity involving fraud,  
1298 dishonesty, trustworthiness, or breach of a fiduciary duty, the  
1299 licensee or insurance agency must submit a copy of the order,  
1300 consent to order, or other relevant legal documents to the  
1301 department. The department may adopt rules to administer  
1302 ~~implementing the provisions of~~ this section.

1303 Section 20. Section 626.551, Florida Statutes, is amended  
1304 to read:

1305 626.551 Notice of change of address, name.—A Every  
1306 licensee must shall notify the department, in writing, within 30  
1307 ~~60~~ days after a change of name, residence address, principal  
1308 business street address, mailing address, contact telephone  
1309 numbers, including a business telephone number, or e-mail  
1310 address. A licensee licensed agent who has moved his or her  
1311 residence from this state shall have his or her license and all  
1312 appointments immediately terminated by the department. Failure  
1313 to notify the department within the required time ~~period~~ shall  
1314 result in a fine not to exceed \$250 for the first offense and,  
1315 ~~for subsequent offenses,~~ a fine of at least \$500 or suspension  
1316 or revocation of the license pursuant to s. 626.611, s.  
1317 626.6115, or s. 626.621, or s. 626.6215 for a subsequent  
1318 offense. The department may adopt rules to administer and  
1319 enforce this section.

1320 Section 21. Subsection (14) is added to section 626.621,  
1321 Florida Statutes, to read:

1322 626.621 Grounds for discretionary refusal, suspension, or  
1323 revocation of agent's, adjuster's, customer representative's,

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1324 service representative's, or managing general agent's license or  
1325 appointment.—The department may, in its discretion, deny an  
1326 application for, suspend, revoke, or refuse to renew or continue  
1327 the license or appointment of any applicant, agent, adjuster,  
1328 customer representative, service representative, or managing  
1329 general agent, and it may suspend or revoke the eligibility to  
1330 hold a license or appointment of any such person, if it finds  
1331 that as to the applicant, licensee, or appointee any one or more  
1332 of the following applicable grounds exist under circumstances  
1333 for which such denial, suspension, revocation, or refusal is not  
1334 mandatory under s. 626.611:

1335 (14) Failure to comply with any civil, criminal, or  
1336 administrative action taken by the child support enforcement  
1337 program under Title IV-D of the Social Security Act, 42 U.S.C.  
1338 ss. 651 et seq., to determine paternity or to establish, modify,  
1339 enforce, or collect support.

1340 Section 22. Subsection (4) of section 626.641, Florida  
1341 Statutes, is amended to read:

1342 626.641 Duration of suspension or revocation.—

1343 (4) During the period of suspension or revocation of a the  
1344 license or appointment, and until the license is reinstated or,  
1345 if revoked, a new license issued, the former licensee or  
1346 appointee may ~~shall~~ not engage in or attempt or profess to  
1347 engage in any transaction or business for which a license or  
1348 appointment is required under this code or directly or  
1349 indirectly own, control, or be employed in any manner by an any  
1350 insurance agent, or agency, or adjuster, or adjusting firm.

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1351 Section 23. Subsection (1) of section 626.651, Florida  
1352 Statutes, is amended to read:

1353 626.651 Effect of suspension, revocation upon associated  
1354 licenses and appointments and licensees and appointees.—

1355 (1) Upon suspension, revocation, or refusal to renew or  
1356 continue any one license of a an licensee ~~agent or customer~~  
1357 ~~representative~~, or upon suspension or revocation of eligibility  
1358 to hold a license or appointment, the department shall at the  
1359 same time likewise suspend or revoke all other licenses,  
1360 appointments, or status of eligibility held by the licensee or  
1361 appointee under this code.

1362 Section 24. Subsection (4) of section 626.730, Florida  
1363 Statutes, is amended to read:

1364 626.730 Purpose of license.—

1365 (4) This section does not prohibit ~~the licensing under a~~  
1366 licensee holding a limited license for credit insurance or as to  
1367 motor vehicle physical damage and mechanical breakdown insurance  
1368 ~~or credit property insurance of any person~~ employed by or  
1369 associated with a motor vehicle sales or financing agency, a  
1370 retail sales establishment, or a consumer loan office, for the  
1371 purpose of insuring ~~other than a consumer loan office owned by~~  
1372 ~~or affiliated with a financial institution as defined in s.~~  
1373 ~~655.005, with respect to insurance of~~ the interest of such  
1374 entity ~~agency~~ in a motor vehicle sold or financed by it or in  
1375 personal property if used as collateral for a loan.

1376 (5) This section does not apply ~~with respect~~ to the  
1377 interest of a real estate mortgagee in or as to insurance

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1378 covering such interest or in the real estate subject to such  
1379 mortgage.

1380 Section 25. Section 626.732, Florida Statutes, is amended  
1381 to read:

1382 626.732 Requirement as to knowledge, experience, or  
1383 instruction.-

1384 (1) Except as provided in subsection (4) ~~(3)~~, an ~~no~~  
1385 applicant for a license as a general lines agent ~~or personal~~  
1386 ~~lines agent~~, except for a chartered property and casualty  
1387 underwriter (CPCU), may not ~~other than as to a limited license~~  
1388 ~~as to baggage and motor vehicle excess liability insurance,~~  
1389 ~~credit property insurance, credit insurance, in-transit and~~  
1390 ~~storage personal property insurance, or communications equipment~~  
1391 ~~property insurance or communication equipment inland marine~~  
1392 ~~insurance, shall~~ be qualified or licensed unless, within the 4  
1393 years immediately preceding the date the application for license  
1394 is filed with the department, the applicant has:

1395 (a) Taught or successfully completed classroom courses in  
1396 insurance, 3 hours of which must ~~shall~~ be on the subject matter  
1397 of ethics, ~~satisfactory to the department~~ at a school, college,  
1398 or extension division thereof, approved by the department. ~~To~~  
1399 ~~qualify for licensure as a personal lines agent, the applicant~~  
1400 ~~must complete a total of 52 hours of classroom courses in~~  
1401 ~~insurance;~~

1402 (b) Completed a correspondence course in insurance, 3  
1403 hours of which must ~~shall~~ be on the subject matter of ethics,  
1404 satisfactory to the department and regularly offered by  
1405 accredited institutions of higher learning in this state, and

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1406 ~~have, except if he or she is applying for a limited license~~  
1407 ~~under s. 626.321, for licensure as a general lines agent, has~~  
1408 ~~had at least 6 months of responsible insurance duties as a~~  
1409 ~~substantially full-time bona fide employee in all lines of~~  
1410 ~~property and casualty insurance set forth in the definition of~~  
1411 ~~general lines agent under s. 626.015 or, for licensure as a~~  
1412 ~~personal lines agent, has completed at least 3 months in~~  
1413 ~~responsible insurance duties as a substantially full-time~~  
1414 ~~employee in property and casualty insurance sold to individuals~~  
1415 ~~and families for noncommercial purposes;~~

1416 (c) ~~For licensure as a general lines agent, Completed at~~  
1417 ~~least 1 year in responsible insurance duties as a substantially~~  
1418 ~~full-time bona fide employee in all lines of property and~~  
1419 ~~casualty insurance, exclusive of aviation and wet marine and~~  
1420 ~~transportation insurances but not exclusive of boats of less~~  
1421 ~~than 36 feet in length or aircraft not held out for hire, as set~~  
1422 ~~forth in the definition of a general lines agent under s.~~  
1423 ~~626.015, but without the education requirement described~~  
1424 ~~mentioned in paragraph (a) or paragraph (b) or, for licensure as~~  
1425 ~~a personal lines agent, has completed at least 6 months in~~  
1426 ~~responsible insurance duties as a substantially full-time~~  
1427 ~~employee in property and casualty insurance sold to individuals~~  
1428 ~~and families for noncommercial purposes without the education~~  
1429 ~~requirement in paragraph (a) or paragraph (b);~~

1430 (d)1. ~~For licensure as a general lines agent, Completed at~~  
1431 ~~least 1 year of responsible insurance duties as a licensed and~~  
1432 ~~appointed customer representative or limited customer~~  
1433 ~~representative in commercial or personal lines of property and~~

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1434 casualty insurance and 40 hours of classroom courses approved by  
1435 the department covering the areas of property, casualty, surety,  
1436 health, and marine insurance; or

1437 ~~2. For licensure as a personal lines agent, completed at~~  
1438 ~~least 6 months of responsible duties as a licensed and appointed~~  
1439 ~~customer representative or limited customer representative in~~  
1440 ~~property and casualty insurance sold to individuals and families~~  
1441 ~~for noncommercial purposes and 20 hours of classroom courses~~  
1442 ~~approved by the department which are related to property and~~  
1443 ~~casualty insurance sold to individuals and families for~~  
1444 ~~noncommercial purposes;~~

1445 ~~(e)1. For licensure as a general lines agent, Completed at~~  
1446 ~~least 1 year of responsible insurance duties as a licensed and~~  
1447 ~~appointed service representative in either commercial or~~  
1448 ~~personal lines of property and casualty insurance and 80 hours~~  
1449 ~~of classroom courses approved by the department covering the~~  
1450 ~~areas of property, casualty, surety, health, and marine~~  
1451 ~~insurance.; or~~

1452 ~~2. For licensure as a personal lines agent, completed at~~  
1453 ~~least 6 months of responsible insurance duties as a licensed and~~  
1454 ~~appointed service representative in property and casualty~~  
1455 ~~insurance sold to individuals and families for noncommercial~~  
1456 ~~purposes and 40 hours of classroom courses approved by the~~  
1457 ~~department related to property and casualty insurance sold to~~  
1458 ~~individuals and families for noncommercial purposes; or~~

1459 (2) Except as provided under subsection (4), an applicant  
1460 for a license as a personal lines agent, except for a chartered  
1461 property and casualty underwriter (CPCU), may not be qualified

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1462 or licensed unless, within the 4 years immediately preceding the  
1463 date the application for license is filed with the department,  
1464 the applicant has:

1465 (a) Taught or successfully completed classroom courses in  
1466 insurance, 3 hours of which must be on the subject matter of  
1467 ethics, at a school, college, or extension division thereof,  
1468 approved by the department. To qualify for licensure, the  
1469 applicant must complete a total of 52 hours of classroom courses  
1470 in insurance;

1471 (b) Completed a correspondence course in insurance, 3  
1472 hours of which must be on the subject matter of ethics,  
1473 satisfactory to the department and regularly offered by  
1474 accredited institutions of higher learning in this state, and  
1475 completed at least 3 months of responsible insurance duties as a  
1476 substantially full-time employee in the area of property and  
1477 casualty insurance sold to individuals and families for  
1478 noncommercial purposes;

1479 (c) Completed at least 6 months of responsible insurance  
1480 duties as a substantially full-time employee in the area of  
1481 property and casualty insurance sold to individuals and families  
1482 for noncommercial purposes, but without the education  
1483 requirement described in paragraph (a) or paragraph (b);

1484 (d) Completed at least 6 months of responsible duties as a  
1485 licensed and appointed customer representative or limited  
1486 customer representative in property and casualty insurance sold  
1487 to individuals and families for noncommercial purposes and 20  
1488 hours of classroom courses approved by the department which are

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1489 related to property and casualty insurance sold to individuals  
1490 and families for noncommercial purposes;

1491 (e) Completed at least 6 months of responsible insurance  
1492 duties as a licensed and appointed service representative in  
1493 property and casualty insurance sold to individuals and families  
1494 for noncommercial purposes and 40 hours of classroom courses  
1495 approved by the department related to property and casualty  
1496 insurance sold to individuals and families for noncommercial  
1497 purposes; or

1498 ~~(f) For licensure as a personal lines agent,~~ Completed at  
1499 least 3 years of responsible duties as a licensed and appointed  
1500 customer representative in property and casualty insurance sold  
1501 to individuals and families for noncommercial purposes.

1502 ~~(3)(2) If~~ Where an applicant's qualifications as required  
1503 under subsection (1) or subsection (2) in paragraph (1)(b) or  
1504 paragraph (1)(c) are based in part upon the periods of  
1505 employment in at responsible insurance duties prescribed  
1506 therein, the applicant shall submit with the license application  
1507 ~~for license,~~ on a form prescribed by the department, an the  
1508 affidavit of his or her employer setting forth the period of  
1509 such employment, that the employment ~~same~~ was substantially  
1510 full-time, and giving a brief abstract of the nature of the  
1511 duties performed by the applicant.

1512 ~~(4)(3)~~ An individual who was or became qualified to sit  
1513 for an agent's, customer representative's, or adjuster's  
1514 examination at or during the time he or she was employed by the  
1515 department or office and who, while so employed, was employed in  
1516 responsible insurance duties as a full-time bona fide employee

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1517 ~~may shall be permitted to~~ take an examination if application for  
1518 such examination is made within 90 days after the date of  
1519 termination of ~~his or her~~ employment with the department or  
1520 office.

1521 (5)~~(4)~~ Classroom and correspondence courses under  
1522 subsections (1) and (2) ~~subsection (1)~~ must include instruction  
1523 on the subject matter of unauthorized entities engaging in the  
1524 business of insurance. The scope of the topic of unauthorized  
1525 entities must ~~shall~~ include the Florida Nonprofit Multiple-  
1526 Employer Welfare Arrangement Act and the Employee Retirement  
1527 Income Security Act, 29 U.S.C. ss. 1001 et seq., as it relates  
1528 to the provision of health insurance by employers and the  
1529 regulation thereof.

1530 (6) This section does not apply to an individual holding  
1531 only a limited license for travel insurance, motor vehicle  
1532 rental insurance, credit insurance, in-transit and storage  
1533 personal property insurance, or portable electronics insurance.

1534 Section 26. Section 626.8411, Florida Statutes, is amended  
1535 to read:

1536 626.8411 Application of Florida Insurance Code provisions  
1537 to title insurance agents or agencies.—

1538 (1) The following provisions of part II, ~~as~~ applicable to  
1539 general lines agents or agencies, ~~also~~ apply to title insurance  
1540 agents or agencies:

1541 (a) Section 626.734, relating to liability of certain  
1542 agents.

1543 ~~(b) Section 626.175, relating to temporary licenses.~~

1544 (b)~~(e)~~ Section 626.747, relating to branch agencies.



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1545 (c) Section 626.749, relating to place of business in  
1546 residence.

1547 (d) Section 626.753, relating to sharing of commissions.

1548 (e) Section 626.754, relating to rights of agent following  
1549 termination of appointment.

1550 (2) The following provisions of part I do not apply to  
1551 title insurance agents or title insurance agencies:

1552 (a) Section 626.112(7), relating to licensing of insurance  
1553 agencies.

1554 (b) Section 626.231, relating to eligibility for  
1555 examination.

1556 (c) Section 626.572, relating to rebating, when allowed.

1557 (d) Section 626.172, relating to agent in full-time  
1558 charge.

1559 Section 27. Section 626.8548, Florida Statutes, is created  
1560 to read:

1561 626.8548 "All-lines adjuster" defined.—An "all-lines  
1562 adjuster" is a person who is self-employed or employed by an  
1563 insurer, a wholly owned subsidiary of an insurer, or an  
1564 independent adjusting firm or other independent adjuster, and  
1565 who undertakes on behalf of an insurer or other insurers under  
1566 common control or ownership to ascertain and determine the  
1567 amount of any claim, loss, or damage payable under an insurance  
1568 contract or undertakes to effect settlement of such claim, loss,  
1569 or damage. The term does not apply to life insurance or annuity  
1570 contracts.

1571 Section 28. Section 626.855, Florida Statutes, is amended  
1572 to read:

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1573           626.855 "Independent adjuster" defined.—An "independent  
1574 adjuster" means a ~~is any~~ person licensed as an all-lines  
1575 adjuster who is self-appointed ~~self-employed~~ or appointed and is  
1576 ~~associated with or~~ employed by an independent adjusting firm or  
1577 other independent adjuster, and who undertakes on behalf of an  
1578 insurer to ascertain and determine the amount of any claim,  
1579 loss, or damage payable under an insurance contract or  
1580 undertakes to effect settlement of such claim, loss, or damage.

1581           Section 29. Section 626.856, Florida Statutes, is amended  
1582 to read:

1583           626.856 "Company employee adjuster" defined.—A "company  
1584 employee adjuster" means ~~is~~ a person licensed as an all-lines  
1585 adjuster who is appointed and employed on an insurer's staff of  
1586 adjusters or a wholly owned subsidiary of the insurer, and who  
1587 undertakes on behalf of such insurer or other insurers under  
1588 common control or ownership to ascertain and determine the  
1589 amount of any claim, loss, or damage payable under a contract of  
1590 insurance, or undertakes to effect settlement of such claim,  
1591 loss, or damage.

1592           Section 30. Section 626.858, Florida Statutes, is  
1593 repealed.

1594           Section 31. Section 626.8584, Florida Statutes, is amended  
1595 to read:

1596           626.8584 "Nonresident all-lines independent adjuster"  
1597 defined.—A "nonresident all-lines independent adjuster" means ~~is~~  
1598 a person who:

- 1599           (1) Is not a resident of this state;

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1600 (2) Is ~~a~~ currently licensed as an independent adjuster in  
1601 his or her state of residence for all lines of insurance except  
1602 life and annuities ~~the type or kinds of insurance for which the~~  
1603 ~~licensee intends to adjust claims in this state or, if a~~  
1604 resident of a state that does not license such independent  
1605 adjusters, meets the qualifications ~~has passed the department's~~  
1606 ~~adjuster examination as prescribed in s. 626.8734(1)(b); and~~

1607 (3) Is licensed as an all-lines adjuster and self-  
1608 appointed or appointed and a self-employed independent adjuster  
1609 ~~or associated with or~~ employed by an independent adjusting firm  
1610 or other independent adjuster, by an insurer admitted to do  
1611 business in this state or a wholly-owned subsidiary of an  
1612 insurer admitted to do business in this state, or by other  
1613 insurers under the common control or ownership of such insurer.

1614 Section 32. Section 626.863, Florida Statutes, is amended  
1615 to read:

1616 626.863 Claims referrals to Licensed independent adjusters  
1617 ~~required; insurers' responsibility.-~~

1618 (1) An insurer may ~~shall~~ not knowingly refer any claim or  
1619 loss for adjustment in this state to any person purporting to be  
1620 or acting as an independent adjuster unless the person is  
1621 currently licensed as an all-lines adjuster and appointed as an  
1622 independent adjuster under this code.

1623 (2) Before referring any claim or loss, the insurer shall  
1624 ascertain from the department whether the proposed independent  
1625 adjuster is currently licensed as an all-lines adjuster and  
1626 appointed as an independent adjuster ~~such~~. Having ~~once~~  
1627 ascertained that a particular person is so licensed and

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1628 appointed, the insurer may assume that he or she will continue  
1629 to be so licensed and appointed until the insurer has knowledge,  
1630 or receives information from the department, to the contrary.

1631 (3) This section does not apply to catastrophe or  
1632 emergency adjusters as provided ~~for~~ in this part.

1633 Section 33. Section 626.864, Florida Statutes, is amended  
1634 to read:

1635 626.864 Adjuster license types.—

1636 (1) A qualified individual may be licensed ~~and appointed~~  
1637 as ~~either~~:

1638 (a) A public adjuster; or

1639 (b) An all-lines independent adjuster; ~~or~~

1640 ~~(c) A company employee adjuster.~~

1641 (2) The same individual may ~~shall~~ not be concurrently  
1642 licensed ~~appointed~~ as a public adjuster and an all-lines  
1643 adjuster ~~to more than one of the adjuster types referred to in~~  
1644 ~~subsection (1).~~

1645 (3) An all-lines adjuster may be appointed as an  
1646 independent adjuster or company employee adjuster, but not both  
1647 concurrently.

1648 Section 34. Paragraph (e) is added to subsection (1) of  
1649 section 626.865, Florida Statutes, to read:

1650 626.865 Public adjuster's qualifications, bond.—

1651 (1) The department shall issue a license to an applicant  
1652 for a public adjuster's license upon determining that the  
1653 applicant has paid the applicable fees specified in s. 624.501  
1654 and possesses the following qualifications:

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1655 (e) Is licensed as a public adjuster apprentice under s.  
1656 626.8651 and complies with the requirements of that license  
1657 throughout the licensure period.

1658 Section 35. Section 626.866, Florida Statutes, is amended  
1659 to read:

1660 626.866 All-lines adjuster ~~Independent adjuster's~~  
1661 qualifications.—The department shall issue ~~a license to an~~  
1662 ~~applicant for an~~ all-lines adjuster ~~independent adjuster's~~  
1663 license to an applicant upon determining that the applicable  
1664 license fee specified in s. 624.501 has been paid and that the  
1665 applicant possesses the following qualifications:

1666 (1) Is a natural person at least 18 years of age.

1667 (2) Is a United States citizen or legal alien who  
1668 possesses work authorization from the United States Bureau of  
1669 Citizenship and Immigration Services and a bona fide resident of  
1670 this state.

1671 (3) Is trustworthy and has such business reputation as  
1672 would reasonably assure that the applicant will conduct his or  
1673 her business as insurance adjuster fairly and in good faith and  
1674 without detriment to the public.

1675 (4) Has had sufficient experience, training, or  
1676 instruction concerning the adjusting of damage or loss under  
1677 insurance contracts, other than life and annuity contracts, is  
1678 sufficiently informed as to the terms and the effects of the  
1679 provisions of such types of contracts, and possesses adequate  
1680 knowledge of the insurance laws of this state relating to such  
1681 contracts as to enable and qualify him or her to engage in the  
1682 business of insurance adjuster fairly and without injury to the

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1683 public or any member thereof with whom he or she may have  
1684 relations as an insurance adjuster and to adjust all claims in  
1685 accordance with the policy or contract and the insurance laws of  
1686 this state.

1687 (5) Has passed any required written examination or has met  
1688 one of the exemptions prescribed under s. 626.221.

1689 Section 36. Section 626.867, Florida Statutes, is  
1690 repealed.

1691 Section 37. Section 626.869, Florida Statutes, is amended  
1692 to read:

1693 626.869 License, adjusters; continuing education.—

1694 (1) Having An applicant for a license as an all-lines  
1695 adjuster qualifies the licensee to adjust may qualify and his or  
1696 her license when issued may cover adjusting in any one of the  
1697 following classes of insurance:

1698 ~~(a) all lines of insurance except life and annuities.~~

1699 ~~(b) Motor vehicle physical damage insurance.~~

1700 ~~(c) Property and casualty insurance.~~

1701 ~~(d) Workers' compensation insurance.~~

1702 ~~(e) Health insurance.~~

1703  
1704 ~~No examination on workers' compensation insurance or health~~  
1705 ~~insurance shall be required for public adjusters.~~

1706 (2) All individuals who on October 1, 1990, hold an  
1707 adjuster's license and appointment limited to fire and allied  
1708 lines, including marine or casualty or boiler and machinery, may  
1709 remain licensed and appointed under the limited license and may  
1710 renew their appointment, but a ~~ne~~ license or appointment that

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1711 ~~which~~ has been terminated, not renewed, suspended, or revoked  
1712 may not shall be reinstated, and ~~no~~ new or additional licenses  
1713 or appointments may not shall be issued.

1714 (3) All individuals who on October 1, 2012, hold an  
1715 adjuster's license and appointment limited to motor vehicle  
1716 physical damage and mechanical breakdown, property and casualty,  
1717 workers' compensation, or health insurance may remain licensed  
1718 and appointed under such limited license and may renew their  
1719 appointment, but a license that has been terminated, suspended,  
1720 or revoked may not be reinstated, and new or additional licenses  
1721 may not be issued. The applicant's application for license shall  
1722 specify which of the foregoing classes of business the  
1723 application for license is to cover.

1724 (4)(a) An Any individual holding a license as a public  
1725 adjuster or an all-lines a company employee adjuster must  
1726 complete all continuing education requirements as specified in  
1727 s. 626.2815. or independent adjuster for 24 consecutive months  
1728 or longer must, beginning in his or her birth month and every 2  
1729 years thereafter, have completed 24 hours of courses, 2 hours of  
1730 which relate to ethics, in subjects designed to inform the  
1731 licensee regarding the current insurance laws of this state, so  
1732 as to enable him or her to engage in business as an insurance  
1733 adjuster fairly and without injury to the public and to adjust  
1734 all claims in accordance with the policy or contract and the  
1735 laws of this state.

1736 (b) ~~Any~~ individual holding a license as a public adjuster  
1737 for 24 consecutive months or longer, beginning in his or her  
1738 birth month and every 2 years thereafter, must have completed 24

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1739 ~~hours of courses, 2 hours of which relate to ethics, in subjects~~  
1740 ~~designed to inform the licensee regarding the current laws of~~  
1741 ~~this state pertaining to all lines of insurance other than life~~  
1742 ~~and annuities, the current laws of this state pertaining to the~~  
1743 ~~duties and responsibilities of public adjusters as set forth in~~  
1744 ~~this part, and the current rules of the department applicable to~~  
1745 ~~public adjusters and standard or representative policy forms~~  
1746 ~~used by insurers, other than forms for life insurance and~~  
1747 ~~annuities, so as to enable him or her to engage in business as~~  
1748 ~~an adjuster fairly and without injury to the public and to~~  
1749 ~~adjust all claims in accordance with the policy or contract and~~  
1750 ~~laws of this state. In order to receive credit for continuing~~  
1751 ~~education courses, public adjusters must take courses that are~~  
1752 ~~specifically designed for public adjusters and approved by the~~  
1753 ~~department, provided, however, no continuing education course~~  
1754 ~~shall be required for public adjusters for workers' compensation~~  
1755 ~~insurance or health insurance.~~

1756 ~~(c) The department shall adopt rules necessary to~~  
1757 ~~implement and administer the continuing education requirements~~  
1758 ~~of this subsection. For good cause shown, the department may~~  
1759 ~~grant an extension of time during which the requirements imposed~~  
1760 ~~by this section may be completed, but such extension of time may~~  
1761 ~~not exceed 1 year.~~

1762 ~~(d) A nonresident public adjuster must complete the~~  
1763 ~~continuing education requirements provided by this section;~~  
1764 ~~provided, a nonresident public adjuster may meet the~~  
1765 ~~requirements of this section if the continuing education~~  
1766 ~~requirements of the nonresident public adjuster's home state are~~



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1767 ~~determined to be substantially comparable to the requirements of~~  
1768 ~~this state's continuing education requirements and if the~~  
1769 ~~resident's state recognizes reciprocity with this state's~~  
1770 ~~continuing education requirements. A nonresident public adjuster~~  
1771 ~~whose home state does not have such continuing education~~  
1772 ~~requirements for adjusters, and who is not licensed as a~~  
1773 ~~nonresident adjuster in a state that has continuing education~~  
1774 ~~requirements and reciprocates with this state, must meet the~~  
1775 ~~continuing education requirements of this section.~~

1776 (5) The regulation of continuing education for licensees,  
1777 course providers, instructors, school officials, and monitor  
1778 groups shall be as provided ~~for~~ in s. 626.2816.

1779 Section 38. Paragraph (c) of subsection (2) of section  
1780 626.8697, Florida Statutes, is amended to read:

1781 626.8697 Grounds for refusal, suspension, or revocation of  
1782 adjusting firm license.-

1783 (2) The department may, in its discretion, deny, suspend,  
1784 revoke, or refuse to continue the license of any adjusting firm  
1785 if it finds that any of the following applicable grounds exist  
1786 with respect to the firm or any owner, partner, manager,  
1787 director, officer, or other person who is otherwise involved in  
1788 the operation of the firm:

1789 (c) Violation of an any order or rule of the department,  
1790 office, or commission.

1791 Section 39. Subsections (1) and (5) of section 626.872,  
1792 Florida Statutes, are amended to read:

1793 626.872 Temporary license.-

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1794 (1) The department may, ~~in its discretion,~~ issue a  
1795 temporary license as an all-lines independent adjuster ~~or as a~~  
1796 ~~company employee adjuster,~~ subject to the following conditions:

1797 (a) The applicant must be an employee of an adjuster  
1798 currently licensed by the department, ~~an employee of an~~  
1799 authorized insurer, or ~~an employee of an~~ established adjusting  
1800 firm or corporation who ~~which~~ is supervised by a currently  
1801 licensed all-lines independent adjuster.

1802 ~~(b) The application must be accompanied by a certificate~~  
1803 ~~of employment and a report as to the applicant's integrity and~~  
1804 ~~moral character on a form prescribed by the department and~~  
1805 ~~executed by the employer.~~

1806 ~~(b)(e)~~ The applicant must be a natural person of at least  
1807 18 years of age, ~~must be~~ a bona fide resident of this state,  
1808 ~~must be~~ trustworthy, and ~~must~~ have a such ~~such~~ business reputation  
1809 that ~~as~~ would reasonably ensure ~~assure~~ that the applicant will  
1810 conduct his or her business as an adjuster fairly and in good  
1811 faith and without detriment to the public.

1812 ~~(c)(d)~~ The applicant's employer is responsible for the  
1813 adjustment acts of the temporary ~~any~~ licensee ~~under this~~  
1814 ~~section.~~

1815 ~~(d)(e)~~ The applicable license fee ~~specified~~ must be paid  
1816 before issuance of the temporary license.

1817 ~~(e)(f)~~ The temporary license is ~~shall be~~ effective for a  
1818 ~~period of~~ 1 year, but is subject to earlier termination at the  
1819 request of the employer, ~~or~~ if the licensee fails to take an  
1820 examination as an all-lines independent adjuster ~~or company~~  
1821 ~~employee adjuster~~ within 6 months after issuance of the

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1822 temporary license, or if the temporary license is suspended or  
1823 revoked by the department.

1824 (5) The department may ~~shall~~ not issue a temporary license  
1825 as an all-lines independent adjuster ~~or as a company employee~~  
1826 ~~adjuster~~ to an ~~any~~ individual who has ~~ever~~ held such a license  
1827 in this state.

1828 Section 40. Section 626.873, Florida Statutes, is  
1829 repealed.

1830 Section 41. Section 626.8734, Florida Statutes, is amended  
1831 to read:

1832 626.8734 Nonresident all-lines adjuster license  
1833 ~~independent adjuster's~~ qualifications.-

1834 (1) The department shall, ~~upon application therefor,~~ issue  
1835 a license to an applicant for a nonresident all-lines adjuster  
1836 ~~independent adjuster's~~ license upon determining that the  
1837 applicant has paid the applicable license fees required under s.  
1838 624.501 and:

1839 (a) Is a natural person at least 18 years of age.

1840 (b) Has passed to the satisfaction of the department a  
1841 written Florida all-lines adjuster ~~independent adjuster's~~  
1842 examination of the scope prescribed in s. 626.241(6); however,  
1843 the requirement for the examination does not apply to ~~any of the~~  
1844 ~~following:~~

1845 1. An applicant who is licensed as an all-lines ~~a resident~~  
1846 ~~independent~~ adjuster in his or her home state if ~~of residence~~  
1847 ~~when~~ that state has entered into ~~requires the passing of a~~  
1848 ~~written examination in order to obtain the license and a~~

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1849 reciprocal agreement with the ~~appropriate official of that state~~  
1850 ~~has been entered into by the~~ department; or

1851 2. An applicant who is licensed as a nonresident all-lines  
1852 ~~independent~~ adjuster in a state other than his or her home state  
1853 ~~of residence when the state of licensure requires the passing of~~  
1854 ~~a written examination in order to obtain the license and a~~  
1855 reciprocal agreement with the appropriate official of the state  
1856 of licensure has been entered into with ~~by~~ the department.

1857 (c) Is licensed as an all-lines adjuster and is self-  
1858 appointed or appointed and employed by an independent adjusting  
1859 firm or other independent adjuster, or is an employee of an  
1860 insurer admitted to do business in this state, a wholly-owned  
1861 subsidiary of an insurer admitted to do business in this state,  
1862 or other insurers under the common control or ownership of such  
1863 insurer ~~self-employed or associated with or employed by an~~  
1864 ~~independent adjusting firm or other independent adjuster.~~

1865 Applicants licensed as nonresident all-lines independent  
1866 adjusters under this section must be appointed as an independent  
1867 adjuster or company employee adjuster ~~such~~ in accordance with  
1868 ~~the provisions of~~ ss. 626.112 and 626.451. Appointment fees as  
1869 ~~in the amount~~ specified in s. 624.501 must be paid to the  
1870 department in advance. The appointment of a nonresident  
1871 independent adjuster continues ~~shall continue~~ in force until  
1872 suspended, revoked, or otherwise terminated, but is subject to  
1873 biennial renewal or continuation by the licensee in accordance  
1874 with ~~procedures prescribed in~~ s. 626.381 for licensees in  
1875 general.

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1876 (d) Is trustworthy and has such business reputation as  
1877 would reasonably ensure ~~assure~~ that he or she will conduct his  
1878 or her business as a nonresident all-lines ~~independent~~ adjuster  
1879 fairly and in good faith and without detriment to the public.

1880 (e) Has had sufficient experience, training, or  
1881 instruction concerning the adjusting of damages or losses under  
1882 insurance contracts, other than life and annuity contracts; is  
1883 sufficiently informed as to the terms and effects of ~~the~~  
1884 ~~provisions of~~ those types of insurance contracts; and possesses  
1885 adequate knowledge of the laws of this state relating to such  
1886 contracts as to enable and qualify him or her to engage in the  
1887 business of insurance adjuster fairly and without injury to the  
1888 public or any member thereof with whom he or she may have  
1889 business as an all-lines ~~independent~~ adjuster.

1890 (2) The applicant must ~~shall~~ furnish the following with  
1891 his or her application:

1892 (a) A complete set of his or her fingerprints. The  
1893 applicant's fingerprints must be certified by an authorized law  
1894 enforcement officer.

1895 (b) If currently licensed as an all-lines ~~a resident~~  
1896 ~~independent~~ adjuster in the applicant's home state ~~of residence~~,  
1897 a certificate or letter of authorization from the licensing  
1898 authority of the applicant's home state ~~of residence~~, stating  
1899 that the applicant holds a current license to act as an all-  
1900 lines ~~independent~~ adjuster. The ~~Such~~ certificate or letter of  
1901 authorization must be signed by the insurance commissioner, or  
1902 his or her deputy or the appropriate licensing official, and  
1903 must disclose whether the adjuster has ever had a ~~any~~ license or

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1904 eligibility to hold any license declined, denied, suspended,  
1905 revoked, or placed on probation or whether an administrative  
1906 fine or penalty has been levied against the adjuster and, if so,  
1907 the reason for the action. Such certificate or letter is not  
1908 required if the nonresident applicant's licensing status can be  
1909 verified through the Producer Database maintained by the  
1910 National Association of Insurance Commissioners, its affiliates,  
1911 or subsidiaries.

1912 (c) If the applicant's home state ~~of residence~~ does not  
1913 require licensure as an all-lines independent adjuster and the  
1914 applicant has been licensed as a resident insurance adjuster,  
1915 agent, broker, or other insurance representative in his or her  
1916 home state ~~of residence~~ or any other state within the past 3  
1917 years, a certificate or letter of authorization from the  
1918 licensing authority stating that the applicant holds or has held  
1919 a license to act as an insurance adjuster, agent, or other  
1920 insurance representative. The certificate or letter of  
1921 authorization must be signed by the insurance commissioner, or  
1922 his or her deputy or the appropriate licensing official, and  
1923 must disclose whether the adjuster, agent, or other insurance  
1924 representative has ever had a any license or eligibility to hold  
1925 any license declined, denied, suspended, revoked, or placed on  
1926 probation or whether an administrative fine or penalty has been  
1927 levied against the adjuster and, if so, the reason for the  
1928 action. Such certificate or letter is not required if the  
1929 nonresident applicant's licensing status can be verified through  
1930 the Producer Database maintained by the National Association of  
1931 Insurance Commissioners, its affiliates, or subsidiaries.

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1932 (3) The usual and customary records pertaining to  
1933 transactions under the license of a nonresident all-lines  
1934 ~~independent~~ adjuster must be retained for at least 3 years after  
1935 completion of the adjustment and ~~must~~ be made available in this  
1936 state to the department upon request. The failure of a  
1937 nonresident all-lines ~~independent~~ adjuster to properly maintain  
1938 records and make them available to the department upon request  
1939 constitutes grounds for the immediate suspension of the license  
1940 issued under this section.

1941 (4) ~~After licensure as a nonresident independent adjuster,~~  
1942 As a condition of doing business in this state as a nonresident  
1943 independent adjuster, the appointee must ~~licensee must~~ annually  
1944 ~~on or before January 1, on a form prescribed by the department,~~  
1945 submit an affidavit to the department certifying that the  
1946 licensee is familiar with and understands the insurance laws and  
1947 administrative rules of this state and the provisions of the  
1948 contracts negotiated or to be negotiated. Compliance with this  
1949 filing requirement is a condition precedent to the issuance,  
1950 continuation, reinstatement, or renewal of a nonresident  
1951 independent adjuster's appointment.

1952 Section 42. Section 626.8736, Florida Statutes, is amended  
1953 to read:

1954 626.8736 Nonresident independent or public adjusters;  
1955 service of process.—

1956 (1) Each licensed nonresident ~~independent or~~ public  
1957 adjuster or all-lines adjuster appointed as an independent  
1958 adjuster shall appoint the Chief Financial Officer and his or  
1959 her successors in office as his or her attorney to receive

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1960 service of legal process issued against such ~~the nonresident~~  
1961 ~~independent or public~~ adjuster in this state, upon causes of  
1962 action arising within this state out of transactions under his  
1963 license and appointment. Service upon the Chief Financial  
1964 Officer as attorney constitutes ~~shall constitute~~ effective legal  
1965 service upon the nonresident independent or public adjuster.

1966 (2) The appointment of the Chief Financial Officer for  
1967 service of process is ~~shall be~~ irrevocable ~~for~~ as long as there  
1968 could be any cause of action against the nonresident ~~independent~~  
1969 ~~or~~ public adjuster or all-lines adjuster appointed as an  
1970 independent adjuster arising out of his or her insurance  
1971 transactions in this state.

1972 (3) Duplicate copies of legal process against the  
1973 nonresident ~~independent or~~ public adjuster or all-lines adjuster  
1974 appointed as an independent adjuster shall be served upon the  
1975 Chief Financial Officer by a person competent to serve a  
1976 summons.

1977 (4) Upon receiving the service, the Chief Financial  
1978 Officer shall ~~forthwith~~ send one of the copies of the process,  
1979 by registered mail with return receipt requested, to the  
1980 defendant nonresident ~~independent or~~ public adjuster or all-  
1981 lines adjuster appointed as an independent adjuster at his or  
1982 her last address of record with the department.

1983 (5) The Chief Financial Officer shall keep a record of the  
1984 day and hour of service upon him or her of all legal process  
1985 received under this section.

1986 Section 43. Subsection (1) of section 626.874, Florida  
1987 Statutes, is amended to read:

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1988 626.874 Catastrophe or emergency adjusters.—

1989 (1) In the event of a catastrophe or emergency, the  
1990 department may issue a license, for the purposes and under the  
1991 conditions ~~which it shall fix~~ and for the period of emergency as  
1992 it shall determine, to persons who are residents or nonresidents  
1993 of this state, who are at least 18 years of age, who are United  
1994 States citizens or legal aliens who possess work authorization  
1995 from the United States Bureau of Citizenship and Immigration  
1996 Services, and who are not licensed adjusters under this part but  
1997 who have been designated and certified to it as qualified to act  
1998 as adjusters by all-lines independent resident adjusters, ~~or~~ by  
1999 an authorized insurer, or by a licensed general lines agent to  
2000 adjust claims, losses, or damages under policies or contracts of  
2001 insurance issued by such insurers. The fee for the license is  
2002 ~~shall be~~ as provided in s. 624.501(12)(c).

2003 Section 44. Subsection (1) of section 626.875, Florida  
2004 Statutes, is amended to read:

2005 626.875 Office and records.—

2006 (1) Each appointed ~~Every licensed~~ independent adjuster and  
2007 ~~every~~ licensed public adjuster must ~~shall have and~~ maintain ~~in~~  
2008 ~~this state~~ a place of business in this state which is accessible  
2009 to the public and keep therein the usual and customary records  
2010 pertaining to transactions under the license. This provision  
2011 does ~~shall not be deemed to~~ prohibit maintenance of such an  
2012 office in the home of the licensee.

2013 Section 45. Section 626.876, Florida Statutes, is amended  
2014 to read:

Amendment No.

2015 626.876 Exclusive employment; public adjusters,  
2016 independent adjusters.-

2017 (1) An ~~No~~ individual licensed and appointed as a public  
2018 adjuster may not ~~shall~~ be ~~so~~ employed during the same period by  
2019 more than one public adjuster or public adjuster firm or  
2020 corporation.

2021 (2) An ~~No~~ individual licensed as an all-lines adjuster and  
2022 appointed as an independent adjuster may not ~~shall~~ be ~~so~~  
2023 employed during the same period by more than one independent  
2024 adjuster or independent adjuster firm or corporation.

2025 Section 46. Subsections (5), (6), and (7) of section  
2026 626.927, Florida Statutes, are amended to read:

2027 626.927 Licensing of surplus lines agent.-

2028 ~~(5) The applicant must file and thereafter maintain the~~  
2029 ~~bond as required under s. 626.928.~~

2030 ~~(5)(6)~~ Examinations as to surplus lines, as required under  
2031 subsections (1) and (2), are ~~shall be~~ subject to the provisions  
2032 of part I as applicable to applicants for licenses in general.  
2033 ~~No such examination shall be required as to persons who held a~~  
2034 ~~Florida surplus lines agent's license as of January 1, 1959,~~  
2035 ~~except when examinations subsequent to issuance of an initial~~  
2036 ~~license are provided for in general under part I.~~

2037 ~~(6)(7)~~ An ~~Any~~ individual who has been licensed by the  
2038 department as a surplus lines agent as provided in this section  
2039 may be subsequently appointed without additional written  
2040 examination if his or her application for appointment is filed  
2041 with the department within 48 months after ~~next following~~ the  
2042 date of cancellation or expiration of the prior appointment. The

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2043 department may, ~~in its discretion,~~ require an ~~any~~ individual to  
2044 take and successfully pass an examination as for original  
2045 issuance of license as a condition precedent to the  
2046 reinstatement or continuation of the licensee's current license  
2047 or reinstatement or continuation of the licensee's appointment.

2048 Section 47. Section 626.928, Florida Statutes, is  
2049 repealed.

2050 Section 48. Section 626.933, Florida Statutes, is amended  
2051 to read:

2052 626.933 Collection of tax and service fee.—If the tax or  
2053 service fee payable by a surplus lines agent under the ~~this~~  
2054 Surplus Lines Law is not so paid within the time prescribed, it  
2055 ~~the same~~ shall be recoverable in a suit brought by the  
2056 department against the surplus lines agent ~~and the surety or~~  
2057 ~~sureties on the bond filed by the surplus lines agent under s.~~  
2058 ~~626.928.~~ The department may authorize the Florida Surplus Lines  
2059 Service Office to file suit on its behalf. All costs and  
2060 expenses incurred in a suit brought by the office which are not  
2061 recoverable from the agent or surety shall be borne by the  
2062 office.

2063 Section 49. Subsection (1) of section 626.935, Florida  
2064 Statutes, is amended to read:

2065 626.935 Suspension, revocation, or refusal of surplus  
2066 lines agent's license.—

2067 (1) The department shall deny an application for, suspend,  
2068 revoke, or refuse to renew the appointment of a surplus lines  
2069 agent and all other licenses and appointments held by the  
2070 licensee under this code, on ~~upon~~ any of the following grounds:

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2071 (a) Removal of the licensee's office from the licensee's  
2072 state of residence.

2073 (b) Removal of the accounts and records of his or her  
2074 surplus lines business from this state or the licensee's state  
2075 of residence during the period when such accounts and records  
2076 are required to be maintained under s. 626.930.

2077 (c) Closure of the licensee's office for ~~a period of~~ more  
2078 than 30 consecutive days.

2079 (d) Failure to make and file his or her affidavit or  
2080 reports when due as required by s. 626.931.

2081 (e) Failure to pay the tax or service fee on surplus lines  
2082 premiums, as provided ~~for~~ in the ~~this~~ Surplus Lines Law.

2083 ~~(f) Failure to maintain the bond as required by s.~~  
2084 ~~626.928.~~

2085 (f) ~~(g)~~ Suspension, revocation, or refusal to renew or  
2086 continue the license or appointment as a general lines agent,  
2087 service representative, or managing general agent.

2088 (g) ~~(h)~~ Lack of qualifications as for an original surplus  
2089 lines agent's license.

2090 (h) ~~(i)~~ Violation of this Surplus Lines Law.

2091 (i) ~~(j)~~ For any other applicable cause for which the  
2092 license of a general lines agent could be suspended, revoked, or  
2093 refused under s. 626.611 or s. 626.621.

2094 Section 50. Paragraph (b) of subsection (1) of section  
2095 627.952, Florida Statutes, is amended to read:

2096 627.952 Risk retention and purchasing group agents.—

2097 (1) Any person offering, soliciting, selling, purchasing,  
2098 administering, or otherwise servicing insurance contracts,

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2099 certificates, or agreements for any purchasing group or risk  
2100 retention group to any resident of this state, either directly  
2101 or indirectly, by the use of mail, advertising, or other means  
2102 of communication, shall obtain a license and appointment to act  
2103 as a resident general lines agent, if a resident of this state,  
2104 or a nonresident general lines agent if not a resident. Any such  
2105 person shall be subject to all requirements of the Florida  
2106 Insurance Code.

2107 (b) Any person required to be licensed and appointed under  
2108 ~~by~~ this subsection, in order to place business through Florida  
2109 eligible surplus lines carriers, must ~~shall~~, if a resident of  
2110 this state, be licensed and appointed as a surplus lines agent.  
2111 ~~Any such person,~~ If not a resident of this state, such person  
2112 must ~~shall~~ be licensed and appointed as a surplus lines agent in  
2113 her or his state of residence and ~~shall~~ file and ~~thereafter~~  
2114 maintain a fidelity bond in favor of the people of the State of  
2115 Florida executed by a surety company admitted in this state and  
2116 payable to the State of Florida; ~~provided,~~ however, ~~any~~  
2117 ~~activities carried out by such nonresident~~ is ~~pursuant to this~~  
2118 ~~part shall be~~ limited to the provision of insurance for  
2119 purchasing groups. The bond must ~~shall~~ be continuous in form and  
2120 ~~maintained~~ in the amount of not less than \$50,000, aggregate  
2121 liability set out in s. 626.928. The bond must ~~shall~~ remain in  
2122 force and effect until the surety is released from liability by  
2123 the department or until the bond is canceled by the surety. The  
2124 surety may cancel the bond and be released from further  
2125 liability ~~thereunder~~ upon 30 days' prior written notice to the  
2126 department. The cancellation does ~~shall~~ not affect any liability

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2127 incurred or accrued ~~thereunder~~ before the termination of the 30-  
2128 day period. Upon receipt of a notice of cancellation, the  
2129 department shall immediately notify the agent.

2130 Section 51. Subsections (1) and (2) of section 635.051,  
2131 Florida Statutes, are amended to read:

2132 635.051 Licensing and appointment of mortgage guaranty  
2133 insurance agents.-

2134 (1) Effective October 1, 2012, a person may not transact  
2135 mortgage guaranty insurance unless licensed and appointed as a  
2136 credit insurance agent in accordance with the applicable  
2137 provisions of the insurance code. Mortgage guaranty licenses  
2138 held by persons on October 1, 2012, shall be transferred to a  
2139 credit insurance agent license. Persons who wish to obtain a new  
2140 license identification card that reflects this change must  
2141 submit the \$5 fee as prescribed in s. 624.501(15). Agents of  
2142 mortgage guaranty insurers shall be licensed and appointed and  
2143 shall be subject to the same qualifications and requirements  
2144 applicable to general lines agents under the laws of this state,  
2145 except that:

2146 ~~(a) Particular preliminary specialized education or~~  
2147 ~~training is not required of an applicant for such an agent's~~  
2148 ~~license, and continuing education is not required for renewal of~~  
2149 ~~the agent's appointment if, as part of the application for~~  
2150 ~~license and appointment, the insurer guarantees that the~~  
2151 ~~applicant will receive the necessary training to enable him or~~  
2152 ~~her properly to hold himself or herself out to the public as a~~  
2153 ~~mortgage guaranty insurance agent and if the department, in its~~  
2154 ~~discretion, accepts such guaranty;~~

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2155 ~~(b) The agent's license and appointment shall be a limited~~  
2156 ~~license, limited to the handling of mortgage guaranty insurance~~  
2157 ~~only; and~~

2158 ~~(c) An examination may be required of an applicant for~~  
2159 ~~such a license if the insurer fails to provide the guaranty~~  
2160 ~~described in paragraph (a).~~

2161 (2) Any general lines agent licensed under chapter 626 is  
2162 qualified to represent a mortgage guaranty insurer without  
2163 additional licensure examination.

2164 Section 52. Subsection (1) of section 648.34, Florida  
2165 Statutes, is amended to read:

2166 648.34 Bail bond agents; qualifications.—

2167 (1) An application for licensure as a bail bond agent must  
2168 be submitted on forms prescribed by the department. The  
2169 application must include the applicant's full name, date of  
2170 birth, social security number, residence, business, and mailing  
2171 addresses, contact telephone numbers, including a business  
2172 telephone number, and e-mail address.

2173 Section 53. Subsection (2) of section 648.38, Florida  
2174 Statutes, is amended to read:

2175 648.38 Licensure examination for bail bond agents; time;  
2176 place; fees; scope.—

2177 (2) The department or a person designated by the  
2178 department shall provide ~~mail written~~ notice of the time and  
2179 place of the examination to each applicant for licensure  
2180 required to take an examination who will be eligible to take the  
2181 examination as of the examination date. The notice shall be e-  
2182 mailed ~~so mailed, postage prepaid, and addressed to the~~

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2183 applicant at the e-mail ~~his or her~~ address shown on his or her  
2184 application for licensure ~~or at such other address as requested~~  
2185 ~~by the applicant in writing filed with the department prior to~~  
2186 ~~the mailing of the notice.~~ Notice shall be deemed given when so  
2187 mailed.

2188 Section 54. Section 648.385, Florida Statutes, is amended  
2189 to read:

2190 648.385 Continuing education required; application;  
2191 exceptions; requirements; penalties.—

2192 (1) The purpose of this section is to establish  
2193 requirements and standards for continuing education courses for  
2194 persons authorized to write bail bonds in this state.

2195 (2) ~~(a)~~ Each person subject to ~~the provisions of this~~  
2196 chapter must complete a minimum of 14 hours of continuing  
2197 education courses every 2 years as specified in s. 626.2815 ~~in~~  
2198 ~~courses approved by the department. Compliance with continuing~~  
2199 ~~education requirements is a condition precedent to the issuance,~~  
2200 ~~continuation, or renewal of any appointment subject to the~~  
2201 ~~provisions of this chapter.~~

2202 ~~(b)~~ ~~A person teaching any approved course of instruction~~  
2203 ~~or lecturing at any approved seminar and attending the entire~~  
2204 ~~course or seminar shall qualify for the same number of classroom~~  
2205 ~~hours as would be granted to a person taking and successfully~~  
2206 ~~completing such course, seminar, or program. Credit shall be~~  
2207 ~~limited to the number of hours actually taught unless a person~~  
2208 ~~attends the entire course or seminar.~~

2209 ~~(c)~~ ~~For good cause shown, the department may grant an~~  
2210 ~~extension of time during which the requirements imposed by this~~

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2211 ~~section may be completed, but such extension of time may not~~  
2212 ~~exceed 1 year.~~

2213 ~~(3) (a) Any bail-related course developed or sponsored by~~  
2214 ~~any authorized insurer or recognized bail bond agents'~~  
2215 ~~association, or any independent study program of instruction,~~  
2216 ~~subject to approval by the department, qualifies for the~~  
2217 ~~equivalency of the number of classroom hours assigned to such~~  
2218 ~~course by the department. However, unless otherwise provided in~~  
2219 ~~this section, continuing education credit may not be credited~~  
2220 ~~toward meeting the requirements of this section unless the~~  
2221 ~~course is provided by classroom instruction or results in a~~  
2222 ~~monitored examination.~~

2223 ~~(b) Each person or entity sponsoring a course for~~  
2224 ~~continuing education credit must furnish, within 30 days after~~  
2225 ~~completion of the course, in a form satisfactory to the~~  
2226 ~~department or its designee, a written and certified roster~~  
2227 ~~showing the name and license number of all persons successfully~~  
2228 ~~completing such course and requesting credit, accompanied by the~~  
2229 ~~required fee. The department shall refuse to issue, continue, or~~  
2230 ~~renew the appointment of any bail bond agent who has not had the~~  
2231 ~~continuing education requirements certified unless the agent has~~  
2232 ~~been granted an extension by the department.~~

2233 Section 55. Section 648.421, Florida Statutes, is amended  
2234 to read:

2235 648.421 Notice of change of address or telephone number.-  
2236 Each licensee under this chapter shall notify in writing the  
2237 department, insurer, managing general agent, and the clerk of  
2238 each court in which the licensee is registered within 10 working

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2239 days after a change in the licensee's principal business address  
2240 or telephone number. The licensee shall also notify the  
2241 department within 10 working days after a change of the name,  
2242 address, or telephone number of each agency or firm for which he  
2243 or she writes bonds and any change in the licensee's name, home  
2244 address, e-mail address, or telephone number.

2245 Section 56. Except as otherwise expressly provided in this  
2246 act, this act shall take effect October 1, 2012.

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2251

**T I T L E A M E N D M E N T**

2252

Remove the entire title and insert:

2253

A bill to be entitled

2254

An act relating to insurance agents and adjusters; amending s.

2255

624.501, F.S.; deleting the title insurer administrative

2256

surcharge for a licensed title insurance agency; amending s.

2257

624.505, F.S.; deleting a requirement that an insurer pay an

2258

agent tax for each county in which an agent represents the

2259

insurer and has a place of business; amending s. 626.015, F.S.;

2260

revising the definitions of "adjuster" and "home state";

2261

amending s. 626.0428, F.S.; revising provisions relating to who

2262

may bind insurance coverage; amending s. 626.171, F.S.;

2263

providing that an applicant is responsible for the information

2264

in an application even if completed by a third party; requiring

2265

an application to include a statement about the method used to

2266

meet certain requirements; amending s. 626.191, F.S.; revising

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 725 (2012)

Amendment No.

2267 provisions relating to when an applicant may apply for a license  
2268 after an initial application is denied by the Department of  
2269 Financial Services; amending s. 626.221, F.S.; revising  
2270 provisions relating to license examinations; conforming  
2271 provisions relating to all-lines adjusters; deleting an  
2272 exemption from examination for certain adjusters; amending s.  
2273 626.231, F.S.; providing for submitting an application for  
2274 examination on a designee's website; amending s. 626.241, F.S.;  
2275 revising the scope of the examination for an all-lines adjuster;  
2276 amending s. 626.251, F.S.; providing for e-mailing notices of  
2277 examinations; amending s. 626.281, F.S.; specifying how many  
2278 times an applicant may take an examination during a year;  
2279 amending s. 626.2815, F.S.; revising provisions relating to  
2280 continuing education requirements; providing that persons on  
2281 active military duty may seek a waiver; providing for an update  
2282 course and the contents of such course; deleting requirements  
2283 relating specifically to certain types of insurance; providing  
2284 education requirements for bail bond agents and public  
2285 adjusters; eliminating the continuing education advisory board;  
2286 amending s. 626.292, F.S.; conforming provisions to changes made  
2287 by the act relating to all-lines adjusters; amending s. 626.311,  
2288 F.S.; conforming provisions to changes made by the act relating  
2289 to limited licenses; amending s. 626.321, F.S.; revising  
2290 provisions relating to limited licenses; prohibiting the future  
2291 issuance of new limited licenses for motor vehicle physical  
2292 damage and mechanical breakdown insurance; combining limited  
2293 licenses relating to credit insurance; specifying events covered  
2294 by crop hail and multiple-peril crop insurance; revising in-

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 725 (2012)

Amendment No.

2295 transit and storage personal property insurance to create a  
2296 limited license for portable electronics insurance; amending s.  
2297 626.342, F.S.; clarifying that the prohibition relating to the  
2298 furnishing of supplies to unlicensed agents applies to all  
2299 unlicensed agents; amending s. 626.381, F.S.; revising  
2300 provisions relating to the reporting of administrative actions;  
2301 amending s. 626.536, F.S.; clarifying requirements for reporting  
2302 administrative actions taken against a licensee; amending s.  
2303 626.551, F.S.; shortening the time within which a licensee must  
2304 report to the department a change in certain information;  
2305 authorizing the Department of Financial Services to adopt rules  
2306 relating to notification of a change of address; amending s.  
2307 626.621, F.S.; adding failure to comply with child support  
2308 requirements as grounds for action against a license; amending  
2309 s. 626.641, F.S.; clarifying provisions relating to the  
2310 suspension or revocation of a license or appointment; amending  
2311 s. 626.651, F.S.; revising provisions relating to the suspension  
2312 or revocation of licenses; amending ss. 626.730 and 626.732,  
2313 F.S.; revising provisions relating to the purpose of the general  
2314 lines and personal lines license and certain requirements  
2315 related to general lines and personal lines agents; conforming  
2316 provisions to changes made by the act relating to limited  
2317 licenses; amending s. 626.8411, F.S.; revising requirements and  
2318 exemptions relating to title insurance agents or agencies;  
2319 creating s. 626.8548, F.S.; defining the term "all-lines  
2320 adjuster"; amending s. 626.855, F.S.; revising the definition of  
2321 "independent adjuster"; amending s. 626.856, F.S.; revising the  
2322 definition of "company employee adjuster"; repealing s. 626.858,

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 725 (2012)

Amendment No.

2323 F.S., relating to defining "nonresident company employee  
2324 adjuster"; amending s. 626.8584, F.S.; revising the definition  
2325 of "nonresident all-lines adjuster"; amending s. 626.863, F.S.;  
2326 conforming provisions to changes made by the act relating to  
2327 all-lines adjusters; amending s. 626.864, F.S.; revising  
2328 provisions relating to adjuster license types; amending s.  
2329 626.865, F.S.; requiring an applicant for public adjuster to be  
2330 licensed as a public adjuster apprentice; amending s. 626.866,  
2331 F.S.; conforming provisions to changes made by the act relating  
2332 to all-lines adjusters; repealing s. 626.867, F.S., relating to  
2333 qualifications for company employee adjusters; amending s.  
2334 626.869, F.S.; revising provisions relating to an all-lines  
2335 adjuster license; ceasing the issuance of certain adjuster  
2336 licenses; revising continuing education requirements; amending  
2337 s. 626.8697, F.S.; revising provisions relating to the violation  
2338 of rules resulting in the suspension or revocation of an  
2339 adjuster's license; amending s. 626.872, F.S.; conforming  
2340 provisions to changes made by the act relating to all-lines  
2341 adjusters; repealing s. 626.873, F.S., relating to licensure for  
2342 nonresident company employee adjusters; amending s. 626.8734,  
2343 F.S.; amending provisions relating to nonresident all-lines  
2344 adjusters; providing for verifying an applicant's status through  
2345 the National Association of Insurance Commissioners' Producer  
2346 Database; amending ss. 626.8736, 626.874, 626.875, and 626.876,  
2347 F.S.; conforming provisions to changes made by the act relating  
2348 to all-lines adjusters; amending s. 626.927, F.S.; deleting a  
2349 requirement that a licensed surplus lines agent maintain a bond;  
2350 repealing s. 626.928, F.S., relating to a surplus lines agent's

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COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 725 (2012)

Amendment No.

2351 bond; amending ss. 626.933, 626.935, and 627.952, F.S.;

2352 conforming cross-references; amending s. 635.051, F.S.;

2353 requiring persons transacting mortgage guaranty insurance to be

2354 licensed and appointed as a credit insurance agent; amending s.

2355 648.38, F.S.; revising the notice of examination requirements

2356 for bail bond agents; amending s. 648.34, F.S.; requiring

2357 application information for bail bond agents; amending s.

2358 648.385, F.S.; revising continuing education courses for bail

2359 bond agents, to conform to changes made by the act; amending s.

2360 648.421, F.S., requiring notification by bail bond agents;

2361 providing effective dates.