

Amendment No.

CHAMBER ACTION

Senate

House

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1 Representative Articles offered the following:

2  
3 **Amendment (with title amendment)**

4 Remove line 1411 and insert:

5 Section 46. Effective October 1, 2016, section 624.04,  
6 Florida Statutes, is amended to read:

7 624.04 "Person" defined.—"Person" includes an individual,  
8 insurer, company, association, organization, Lloyds, society,  
9 reciprocal insurer or interinsurance exchange, partnership,  
10 syndicate, business trust, corporation, agent, general agent,  
11 broker, service representative, adjuster, property insurance  
12 appraisal umpire, and every legal entity.

13 Section 47. Effective October 1, 2016, subsection (2) of  
14 section 624.303, Florida Statutes, is amended to read:

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15           624.303 Seal; certified copies as evidence.—

16           (2) All certificates executed by the department or office,  
17 other than licenses of agents, property insurance appraisal  
18 umpires, ~~or~~ adjusters, or similar licenses or permits, shall  
19 bear its respective seal.

20           Section 48. Effective October 1, 2016, paragraphs (b) and  
21 (c) of subsection (4) of section 624.311, Florida Statutes, are  
22 amended to read:

23           624.311 Records; reproductions; destruction.—

24           (4) To facilitate the efficient use of floor space and  
25 filing equipment in its offices, the department, commission, and  
26 office may each destroy the following records and documents  
27 pursuant to chapter 257:

28           (b) Agent, adjuster, property insurance appraisal umpire,  
29 and similar license files, including license files of the  
30 Division of State Fire Marshal, over 2 years old; except that  
31 the department or office shall preserve by reproduction or  
32 otherwise a copy of the original records upon the basis of which  
33 each such licensee qualified for her or his initial license,  
34 except a competency examination, and of any disciplinary  
35 proceeding affecting the licensee;

36           (c) All agent, adjuster, property insurance appraisal  
37 umpire, and similar license files and records, including  
38 original license qualification records and records of  
39 disciplinary proceedings 5 years after a licensee has ceased to  
40 be qualified for a license;

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41 Section 49. Effective October 1, 2016, subsection (1) of  
42 section 624.317, Florida Statutes, is amended to read:

43 624.317 Investigation of agents, adjusters, property  
44 insurance appraisal umpires administrators, service companies,  
45 and others.—If it has reason to believe that any person has  
46 violated or is violating any provision of this code, or upon the  
47 written complaint signed by any interested person indicating  
48 that any such violation may exist:

49 (1) The department shall conduct such investigation as it  
50 deems necessary of the accounts, records, documents, and  
51 transactions pertaining to or affecting the insurance affairs of  
52 any general agent, surplus lines agent, adjuster, property  
53 insurance appraisal umpire, managing general agent, insurance  
54 agent, insurance agency, customer representative, service  
55 representative, or other person subject to its jurisdiction,  
56 subject to the requirements of s. 626.601.

57 Section 50. Effective October 1, 2016, paragraph (c) of  
58 subsection (19) and subsection (28) of section 624.501, Florida  
59 Statutes, are amended, and subsection (29) is added to that  
60 section, to read:

61 624.501 Filing, license, appointment, and miscellaneous  
62 fees.—The department, commission, or office, as appropriate,  
63 shall collect in advance, and persons so served shall pay to it  
64 in advance, fees, licenses, and miscellaneous charges as  
65 follows:

66 (19) Miscellaneous services:

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67 (c) For preparing lists of agents, adjusters, property  
68 insurance appraisal umpires, and other insurance  
69 representatives, and for other miscellaneous services, such  
70 reasonable charge as may be fixed by the office or department.

71 (28) Late filing of appointment renewals for agents,  
72 adjusters, property insurance appraisal umpires, and other  
73 insurance representatives, each appointment.....\$20.00

74 (29) Property insurance appraisal umpires:

75 (a) Property insurance appraisal umpire's appointment and  
76 biennial renewal or continuation thereof, each  
77 appointment.....\$60.00

78 (b) Fee to cover the actual cost of a credit report when  
79 such report must be secured by department.

80 Section 51. Effective October 1, 2016, paragraph (e) of  
81 subsection (1) of section 624.523, Florida Statutes, is amended  
82 to read:

83 624.523 Insurance Regulatory Trust Fund.—

84 (1) There is created in the State Treasury a trust fund  
85 designated "Insurance Regulatory Trust Fund" to which shall be  
86 credited all payments received on account of the following  
87 items:

88 (e) All payments received on account of items provided for  
89 under respective provisions of s. 624.501, as follows:

- 90 1. Subsection (1) (certificate of authority of insurer).
- 91 2. Subsection (2) (charter documents of insurer).
- 92 3. Subsection (3) (annual license tax of insurer).

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93 4. Subsection (4) (annual statement of insurer).

94 5. Subsection (5) (application fee for insurance  
95 representatives).

96 6. The "appointment fee" portion of any appointment  
97 provided for under paragraphs (6) (a) and (b) (insurance  
98 representatives, property, marine, casualty and surety  
99 insurance, and agents).

100 7. Paragraph (6) (c) (nonresident agents).

101 8. Paragraph (6) (d) (service representatives).

102 9. The "appointment fee" portion of any appointment  
103 provided for under paragraph (7) (a) (life insurance agents,  
104 original appointment, and renewal or continuation of  
105 appointment).

106 10. Paragraph (7) (b) (nonresident agent license).

107 11. The "appointment fee" portion of any appointment  
108 provided for under paragraph (8) (a) (health insurance agents,  
109 agent's appointment, and renewal or continuation fee).

110 12. Paragraph (8) (b) (nonresident agent appointment).

111 13. The "appointment fee" portion of any appointment  
112 provided for under subsections (9) and (10) (limited licenses  
113 and fraternal benefit society agents).

114 14. Subsection (11) (surplus lines agent).

115 15. Subsection (12) (adjusters' appointment).

116 16. Subsection (13) (examination fee).

117 17. Subsection (14) (temporary license and appointment as  
118 agent or adjuster).

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- 119           18. Subsection (15) (reissuance, reinstatement, etc.).  
120           19. Subsection (16) (additional license continuation  
121 fees).  
122           20. Subsection (17) (filing application for permit to form  
123 insurer).  
124           21. Subsection (18) (license fee of rating organization).  
125           22. Subsection (19) (miscellaneous services).  
126           23. Subsection (20) (insurance agencies).  
127           24. Subsection (29) (property insurance appraisal umpires'  
128 appointment).

129           Section 52. Effective October 1, 2016, subsections (16)  
130 through (19) of section 626.015, Florida Statutes, are  
131 renumbered as subsections (17) through (20), respectively, and a  
132 new subsection (16) is added to that section, to read:

133           626.015 Definitions.—As used in this part:

134           (16) "Property insurance appraisal umpire" or "umpire"  
135 means a property insurance appraisal umpire as defined in s.  
136 626.9964.

137           Section 53. Effective October 1, 2016, subsection (1) of  
138 section 626.016, Florida Statutes, is amended to read:

139           626.016 Powers and duties of department, commission, and  
140 office.—

141           (1) The powers and duties of the Chief Financial Officer  
142 and the department specified in this part apply only with  
143 respect to insurance agents, insurance agencies, managing  
144 general agents, ~~insurance~~ adjusters, umpires, reinsurance

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145 intermediaries, viatical settlement brokers, customer  
146 representatives, service representatives, and agencies.

147 Section 54. Effective October 1, 2016, subsection (1) of  
148 section 626.022, Florida Statutes, is amended to read:

149 626.022 Scope of part.—

150 (1) This part applies as to insurance agents, service  
151 representatives, adjusters, umpires, and insurance agencies; as  
152 to any and all kinds of insurance; and as to stock insurers,  
153 mutual insurers, reciprocal insurers, and all other types of  
154 insurers, except that:

155 (a) It does not apply as to reinsurance, except that ss.  
156 626.011-626.022, ss. 626.112-626.181, ss. 626.191-626.211, ss.  
157 626.291-626.301, s. 626.331, ss. 626.342-626.521, ss. 626.541-  
158 626.591, and ss. 626.601-626.711 shall apply as to reinsurance  
159 intermediaries as defined in s. 626.7492.

160 (b) The applicability of this chapter as to fraternal  
161 benefit societies shall be as provided in chapter 632.

162 (c) It does not apply to a bail bond agent, as defined in  
163 s. 648.25, except as provided in chapter 648 or chapter 903.

164 (d) This part does not apply to a certified public  
165 accountant licensed under chapter 473 who is acting within the  
166 scope of the practice of public accounting, as defined in s.  
167 473.302, provided that the activities of the certified public  
168 accountant are limited to advising a client of the necessity of  
169 obtaining insurance, the amount of insurance needed, or the line  
170 of coverage needed, and provided that the certified public

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171 accountant does not directly or indirectly receive or share in  
172 any commission or referral fee.

173 Section 55. Effective October 1, 2016, subsections (6)  
174 through (9) of section 626.112, Florida Statutes, are renumbered  
175 as subsections (9) through (12), respectively, subsection (1) is  
176 amended, and new subsections (6), (7), and (8) are added to that  
177 section, to read:

178 626.112 License and appointment required; agents, customer  
179 representatives, adjusters, umpires, insurance agencies, service  
180 representatives, managing general agents.-

181 (1) (a) No person may be, act as, or advertise or hold  
182 himself or herself out to be an insurance agent, insurance  
183 adjuster, or customer representative unless he or she is  
184 currently licensed by the department and appointed by an  
185 appropriate appointing entity or person.

186 (b) Except as provided in subsection (9) ~~(6)~~ or in  
187 applicable department rules, and in addition to other conduct  
188 described in this chapter with respect to particular types of  
189 agents, a license as an insurance agent, service representative,  
190 customer representative, or limited customer representative is  
191 required in order to engage in the solicitation of insurance.  
192 For purposes of this requirement, as applicable to any of the  
193 license types described in this section, the solicitation of  
194 insurance is the attempt to persuade any person to purchase an  
195 insurance product by:

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- 196           1. Describing the benefits or terms of insurance coverage,  
197 including premiums or rates of return;
- 198           2. Distributing an invitation to contract to prospective  
199 purchasers;
- 200           3. Making general or specific recommendations as to  
201 insurance products;
- 202           4. Completing orders or applications for insurance  
203 products;
- 204           5. Comparing insurance products, advising as to insurance  
205 matters, or interpreting policies or coverages; or
- 206           6. Offering or attempting to negotiate on behalf of  
207 another person a viatical settlement contract as defined in s.  
208 626.9911.

209

210 However, an employee leasing company licensed pursuant to  
211 chapter 468 which is seeking to enter into a contract with an  
212 employer that identifies products and services offered to  
213 employees may deliver proposals for the purchase of employee  
214 leasing services to prospective clients of the employee leasing  
215 company setting forth the terms and conditions of doing  
216 business; classify employees as permitted by s. 468.529; collect  
217 information from prospective clients and other sources as  
218 necessary to perform due diligence on the prospective client and  
219 to prepare a proposal for services; provide and receive  
220 enrollment forms, plans, and other documents; and discuss or  
221 explain in general terms the conditions, limitations, options,

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222 or exclusions of insurance benefit plans available to the client  
223 or employees of the employee leasing company were the client to  
224 contract with the employee leasing company. Any advertising  
225 materials or other documents describing specific insurance  
226 coverages must identify and be from a licensed insurer or its  
227 licensed agent or a licensed and appointed agent employed by the  
228 employee leasing company. The employee leasing company may not  
229 advise or inform the prospective business client or individual  
230 employees of specific coverage provisions, exclusions, or  
231 limitations of particular plans. As to clients for which the  
232 employee leasing company is providing services pursuant to s.  
233 468.525(4), the employee leasing company may engage in  
234 activities permitted by ss. 626.7315, 626.7845, and 626.8305,  
235 subject to the restrictions specified in those sections. If a  
236 prospective client requests more specific information concerning  
237 the insurance provided by the employee leasing company, the  
238 employee leasing company must refer the prospective business  
239 client to the insurer or its licensed agent or to a licensed and  
240 appointed agent employed by the employee leasing company.

241 (6) No person shall be, act as, or represent or hold  
242 himself or herself out to be a property insurance appraisal  
243 umpire unless he or she holds a currently effective property  
244 insurance appraisal umpire license and appointment.

245 (7) No person shall be, act as, or represent or hold  
246 himself or herself out to be a property insurance appraiser who  
247 is eligible to represent an insured on a personal residential or

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248 commercial residential property insurance claim unless he or she  
249 holds a currently effective adjuster license and appointment or  
250 is exempt from licensure under s. 626.860. A licensed adjuster  
251 who holds an active appointment with an insurance company may  
252 not serve as an appraiser for an insured.

253 (8) No person who is a convicted felon or disqualified  
254 under s. 626.207 may act or serve as a property insurance  
255 appraisal umpire or property insurance appraiser.

256 Section 56. Effective October 1, 2016, subsections (1) and  
257 (4) of section 626.171, Florida Statutes, are amended to read:

258 626.171 Application for license as an agent, customer  
259 representative, adjuster, umpire, service representative,  
260 managing general agent, or reinsurance intermediary.-

261 (1) The department may not issue a license as agent,  
262 customer representative, adjuster, umpire, service  
263 representative, managing general agent, or reinsurance  
264 intermediary to any person except upon written application filed  
265 with the department, meeting the qualifications for the license  
266 applied for as determined by the department, and payment in  
267 advance of all applicable fees. The application must be made  
268 under the oath of the applicant and be signed by the applicant.  
269 An applicant may permit a third party to complete, submit, and  
270 sign an application on the applicant's behalf, but is  
271 responsible for ensuring that the information on the application  
272 is true and correct and is accountable for any misstatements or  
273 misrepresentations. The department shall accept the uniform

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274 application for nonresident agent licensing. The department may  
275 adopt revised versions of the uniform application by rule.

276 (4) An applicant for a license as an agent, customer  
277 representative, adjuster, umpire, service representative,  
278 managing general agent, or reinsurance intermediary must submit  
279 a set of the individual applicant's fingerprints, or, if the  
280 applicant is not an individual, a set of the fingerprints of the  
281 sole proprietor, majority owner, partners, officers, and  
282 directors, to the department and must pay the fingerprint  
283 processing fee set forth in s. 624.501. Fingerprints shall be  
284 used to investigate the applicant's qualifications pursuant to  
285 s. 626.201. The fingerprints shall be taken by a law enforcement  
286 agency, designated examination center, or other department-  
287 approved entity. The department shall require all designated  
288 examination centers to have fingerprinting equipment and to take  
289 fingerprints from any applicant or prospective applicant who  
290 pays the applicable fee. The department may not approve an  
291 application for licensure as an agent, customer service  
292 representative, adjuster, umpire, service representative,  
293 managing general agent, or reinsurance intermediary if  
294 fingerprints have not been submitted.

295 Section 57. Effective October 1, 2016, subsection (9) of  
296 section 626.207, Florida Statutes, is amended to read:

297 626.207 Disqualification of applicants and licensees;  
298 penalties against licensees; rulemaking authority.-

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299 (9) Section 112.011 does not apply to any applicants for  
300 licensure under the Florida Insurance Code, including, but not  
301 limited to, agents, agencies, adjusters, adjusting firms,  
302 umpires, customer representatives, or managing general agents.

303 Section 58. Effective October 1, 2016, subsections (1) and  
304 (2) of section 626.2815, Florida Statutes, are amended to read:

305 626.2815 Continuing education requirements.—

306 (1) The purpose of this section is to establish  
307 requirements and standards for continuing education courses for  
308 individuals licensed to solicit, sell, or adjust insurance or to  
309 serve as an umpire in the state.

310 (2) Except as otherwise provided in this section, this  
311 section applies to individuals licensed to transact ~~engage in~~  
312 ~~the sale of~~ insurance or adjust ~~adjustment of~~ insurance claims  
313 in this state for all lines of insurance for which an  
314 examination is required for licensing and to individuals  
315 licensed to serve as an umpire ~~each insurer, employer, or~~  
316 ~~appointing entity, including, but not limited to, those created~~  
317 ~~or existing pursuant to s. 627.351.~~ This section does not apply  
318 to an individual who holds a license for the sale of any line of  
319 insurance for which an examination is not required by the laws  
320 of this state or who holds a limited license as a crop or hail  
321 and multiple-peril crop insurance agent. Licensees who are  
322 unable to comply with the continuing education requirements due  
323 to active duty in the military may submit a written request for  
324 a waiver to the department.

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325 Section 59. Effective October 1, 2016, subsections (1),  
326 (3), (5), and (6) of section 626.451, Florida Statutes, are  
327 amended to read:

328 626.451 Appointment of agent or other representative.—

329 (1) Each appointing entity or person designated by the  
330 department to administer the appointment process appointing an  
331 agent, adjuster, umpire, service representative, customer  
332 representative, or managing general agent in this state shall  
333 file the appointment with the department or office and, at the  
334 same time, pay the applicable appointment fee and taxes. Every  
335 appointment shall be subject to the prior issuance of the  
336 appropriate agent's, adjuster's, umpire's, service  
337 representative's, customer representative's, or managing general  
338 agent's license.

339 (3) By authorizing the effectuation of the appointment of  
340 an agent, adjuster, umpire, service representative, customer  
341 representative, or managing general agent the appointing entity  
342 is thereby certifying to the department that it is willing to be  
343 bound by the acts of the agent, adjuster, umpire, service  
344 representative, customer representative, or managing general  
345 agent, within the scope of the licensee's employment or  
346 appointment.

347 (5) Any law enforcement agency or state attorney's office  
348 that is aware that an agent, adjuster, umpire, service  
349 representative, customer representative, or managing general  
350 agent has pleaded guilty or nolo contendere to or has been found

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351 guilty of a felony shall notify the department or office of such  
352 fact.

353 (6) Upon the filing of an information or indictment  
354 against an agent, adjuster, umpire, service representative,  
355 customer representative, or managing general agent, the state  
356 attorney shall immediately furnish the department or office a  
357 certified copy of the information or indictment.

358 Section 60. Effective October 1, 2016, section 626.461,  
359 Florida Statutes, is amended to read:

360 626.461 Continuation of appointment of agent or other  
361 representative.—Subject to renewal or continuation by the  
362 appointing entity, the appointment of the agent, adjuster,  
363 umpire, service representative, customer representative, or  
364 managing general agent shall continue in effect until the  
365 person's license is revoked or otherwise terminated, unless  
366 written notice of earlier termination of the appointment is  
367 filed with the department or person designated by the department  
368 to administer the appointment process by either the appointing  
369 entity or the appointee.

370 Section 61. Effective October 1, 2016, subsection (3) of  
371 section 626.521, Florida Statutes, is amended to read:

372 626.521 Character, credit reports.—

373 (3) As to an applicant for an adjuster's, umpire's, or  
374 reinsurance intermediary's license who is to be self-employed,  
375 the department may secure, at the cost of the applicant, a full  
376 detailed credit and character report made by an established and

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377 reputable independent reporting service relative to the  
378 applicant.

379 Section 62. Effective October 1, 2016, subsection (1) of  
380 section 626.541, Florida Statutes, is amended to read:

381 626.541 Firm, corporate, and business names; officers;  
382 associates; notice of changes.—

383 (1) Any licensed agent, ~~or~~ adjuster, or umpire doing  
384 business under a firm or corporate name or under any business  
385 name other than his or her own individual name shall, within 30  
386 days after initially transacting ~~the initial transaction of~~  
387 insurance or engaging in insurance activities under such  
388 business name, file with the department, on forms adopted and  
389 furnished by the department, a written statement of the firm,  
390 corporate, or business name being so used, the address of any  
391 office or offices or places of business making use of such name,  
392 and the name and social security number of each officer and  
393 director of the corporation and of each individual associated in  
394 such firm or corporation as to the insurance transactions  
395 thereof or in the use of such business name.

396 Section 63. Effective October 1, 2016, subsection (1) of  
397 section 626.601, Florida Statutes, is amended to read:

398 626.601 Improper conduct; inquiry; fingerprinting.—

399 (1) The department or office may, upon its own motion or  
400 upon a written complaint signed by any interested person and  
401 filed with the department or office, inquire into any alleged  
402 improper conduct of any licensed, approved, or certified

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403 licensee, insurance agency, agent, adjuster, umpire, service  
404 representative, managing general agent, customer representative,  
405 title insurance agent, title insurance agency, mediator, neutral  
406 evaluator, navigator, continuing education course provider,  
407 instructor, school official, or monitor group under this code.

408 The department or office may thereafter initiate an  
409 investigation of any such individual or entity if it has  
410 reasonable cause to believe that the individual or entity has  
411 violated any provision of the insurance code. During the course  
412 of its investigation, the department or office shall contact the  
413 individual or entity being investigated unless it determines  
414 that contacting such individual or entity could jeopardize the  
415 successful completion of the investigation or cause injury to  
416 the public.

417 Section 64. Effective October 1, 2016, subsection (1) of  
418 section 626.611, Florida Statutes, is amended to read:

419 626.611 Grounds for compulsory refusal, suspension, or  
420 revocation of agent's, title agency's, adjuster's, umpire's,  
421 customer representative's, service representative's, or managing  
422 general agent's license or appointment.-

423 (1) The department shall deny an application for, suspend,  
424 revoke, or refuse to renew or continue the license or  
425 appointment of any applicant, agent, title agency, adjuster,  
426 umpire, customer representative, service representative, or  
427 managing general agent, and it shall suspend or revoke the  
428 eligibility to hold a license or appointment of any such person,

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429 if it finds that as to the applicant, licensee, or appointee any  
430 one or more of the following applicable grounds exist:

431 (a) Lack of one or more of the qualifications for the  
432 license or appointment as specified in this code.

433 (b) Material misstatement, misrepresentation, or fraud in  
434 obtaining the license or appointment or in attempting to obtain  
435 the license or appointment.

436 (c) Failure to pass to the satisfaction of the department  
437 any examination required under this code.

438 (d) If the license or appointment is willfully used, or to  
439 be used, to circumvent any of the requirements or prohibitions  
440 of this code.

441 (e) Willful misrepresentation of any insurance policy or  
442 annuity contract or willful deception with regard to any such  
443 policy or contract, done either in person or by any form of  
444 dissemination of information or advertising.

445 (f) If, as an adjuster, or agent licensed and appointed to  
446 adjust claims under this code, he or she has materially  
447 misrepresented to an insured or other interested party the terms  
448 and coverage of an insurance contract with intent and for the  
449 purpose of effecting settlement of claim for loss or damage or  
450 benefit under such contract on less favorable terms than those  
451 provided in and contemplated by the contract.

452 (g) Demonstrated lack of fitness or trustworthiness to  
453 engage in the business of insurance.

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454 (h) Demonstrated lack of reasonably adequate knowledge and  
455 technical competence to engage in the transactions authorized by  
456 the license or appointment.

457 (i) Fraudulent or dishonest practices in the conduct of  
458 business under the license or appointment.

459 (j) Misappropriation, conversion, or unlawful withholding  
460 of moneys belonging to insurers or insureds or beneficiaries or  
461 to others and received in conduct of business under the license  
462 or appointment.

463 (k) Unlawfully rebating, attempting to unlawfully rebate,  
464 or unlawfully dividing or offering to divide his or her  
465 commission with another.

466 (l) Having obtained or attempted to obtain, or having used  
467 or using, a license or appointment as agent or customer  
468 representative for the purpose of soliciting or handling  
469 "controlled business" as defined in s. 626.730 with respect to  
470 general lines agents, s. 626.784 with respect to life agents,  
471 and s. 626.830 with respect to health agents.

472 (m) Willful failure to comply with, or willful violation  
473 of, any proper order or rule of the department or willful  
474 violation of any provision of this code.

475 (n) Having been found guilty of or having pleaded guilty  
476 or nolo contendere to a felony or a crime punishable by  
477 imprisonment of 1 year or more under the law of the United  
478 States of America or of any state thereof or under the law of  
479 any other country which involves moral turpitude, without regard

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480 to whether a judgment of conviction has been entered by the  
481 court having jurisdiction of such cases.

482 (o) Fraudulent or dishonest practice in submitting or  
483 aiding or abetting any person in the submission of an  
484 application for workers' compensation coverage under chapter 440  
485 containing false or misleading information as to employee  
486 payroll or classification for the purpose of avoiding or  
487 reducing the amount of premium due for such coverage.

488 (p) Sale of an unregistered security that was required to  
489 be registered, pursuant to chapter 517.

490 (q) In transactions related to viatical settlement  
491 contracts as defined in s. 626.9911:

492 1. Commission of a fraudulent or dishonest act.

493 2. No longer meeting the requirements for initial  
494 licensure.

495 3. Having received a fee, commission, or other valuable  
496 consideration for his or her services with respect to viatical  
497 settlements that involved unlicensed viatical settlement  
498 providers or persons who offered or attempted to negotiate on  
499 behalf of another person a viatical settlement contract as  
500 defined in s. 626.9911 and who were not licensed life agents.

501 4. Dealing in bad faith with viators.

502 Section 65. Effective October 1, 2016, section 626.621,  
503 Florida Statutes, is amended to read:

504 626.621 Grounds for discretionary refusal, suspension, or  
505 revocation of agent's, adjuster's, umpire's, customer

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506 representative's, service representative's, or managing general  
507 agent's license or appointment.—The department may, in its  
508 discretion, deny an application for, suspend, revoke, or refuse  
509 to renew or continue the license or appointment of any  
510 applicant, agent, adjuster, umpire, customer representative,  
511 service representative, or managing general agent, and it may  
512 suspend or revoke the eligibility to hold a license or  
513 appointment of any such person, if it finds that as to the  
514 applicant, licensee, or appointee any one or more of the  
515 following applicable grounds exist under circumstances for which  
516 such denial, suspension, revocation, or refusal is not mandatory  
517 under s. 626.611:

518 (1) Any cause for which issuance of the license or  
519 appointment could have been refused had it then existed and been  
520 known to the department.

521 (2) Violation of any provision of this code or of any  
522 other law applicable to the business of insurance in the course  
523 of dealing under the license or appointment.

524 (3) Violation of any lawful order or rule of the  
525 department, commission, or office.

526 (4) Failure or refusal, upon demand, to pay over to any  
527 insurer he or she represents or has represented any money coming  
528 into his or her hands belonging to the insurer.

529 (5) Violation of the provision against twisting, as  
530 defined in s. 626.9541(1)(1).

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531 (6) In the conduct of business under the license or  
532 appointment, engaging in unfair methods of competition or in  
533 unfair or deceptive acts or practices, as prohibited under part  
534 IX of this chapter, or having otherwise shown himself or herself  
535 to be a source of injury or loss to the public.

536 (7) Willful overinsurance of any property or health  
537 insurance risk.

538 (8) Having been found guilty of or having pleaded guilty  
539 or nolo contendere to a felony or a crime punishable by  
540 imprisonment of 1 year or more under the law of the United  
541 States of America or of any state thereof or under the law of  
542 any other country, without regard to whether a judgment of  
543 conviction has been entered by the court having jurisdiction of  
544 such cases.

545 (9) If a life agent, violation of the code of ethics.

546 (10) Cheating on an examination required for licensure or  
547 violating test center or examination procedures published  
548 orally, in writing, or electronically at the test site by  
549 authorized representatives of the examination program  
550 administrator. Communication of test center and examination  
551 procedures must be clearly established and documented.

552 (11) Failure to inform the department in writing within 30  
553 days after pleading guilty or nolo contendere to, or being  
554 convicted or found guilty of, any felony or a crime punishable  
555 by imprisonment of 1 year or more under the law of the United  
556 States or of any state thereof, or under the law of any other

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557 country without regard to whether a judgment of conviction has  
558 been entered by the court having jurisdiction of the case.

559 (12) Knowingly aiding, assisting, procuring, advising, or  
560 abetting any person in the violation of or to violate a  
561 provision of the insurance code or any order or rule of the  
562 department, commission, or office.

563 (13) Has been the subject of or has had a license, permit,  
564 appointment, registration, or other authority to conduct  
565 business subject to any decision, finding, injunction,  
566 suspension, prohibition, revocation, denial, judgment, final  
567 agency action, or administrative order by any court of competent  
568 jurisdiction, administrative law proceeding, state agency,  
569 federal agency, national securities, commodities, or option  
570 exchange, or national securities, commodities, or option  
571 association involving a violation of any federal or state  
572 securities or commodities law or any rule or regulation adopted  
573 thereunder, or a violation of any rule or regulation of any  
574 national securities, commodities, or options exchange or  
575 national securities, commodities, or options association.

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

581 (15) Directly or indirectly accepting any compensation,  
582 inducement, or reward from an inspector for the referral of the

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583 owner of the inspected property to the inspector or inspection  
584 company. This prohibition applies to an inspection intended for  
585 submission to an insurer in order to obtain property insurance  
586 coverage or establish the applicable property insurance premium.

587 Section 66. Effective October 1, 2016, subsection (4) of  
588 section 626.641, Florida Statutes, is amended to read:

589 626.641 Duration of suspension or revocation.—

590 (4) During the period of suspension or revocation of a  
591 license or appointment, and until the license is reinstated or,  
592 if revoked, a new license issued, the former licensee or  
593 appointee may not engage in or attempt or profess to engage in  
594 any transaction or business for which a license or appointment  
595 is required under this code or directly or indirectly own,  
596 control, or be employed in any manner by an agent, agency,  
597 adjuster, ~~or~~ adjusting firm, or umpire.

598 Section 67. Effective October 1, 2016, subsection (2) of  
599 section 626.7845, Florida Statutes, is amended to read:

600 626.7845 Prohibition against unlicensed transaction of  
601 life insurance.—

602 (2) Except as provided in s. 626.112(9) ~~626.112(6)~~, with  
603 respect to any line of authority specified in s. 626.015(10), no  
604 individual shall, unless licensed as a life agent:

605 (a) Solicit insurance or annuities or procure  
606 applications;

607 (b) In this state, engage or hold himself or herself out  
608 as engaging in the business of analyzing or abstracting

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609 insurance policies or of counseling or advising or giving  
610 opinions to persons relative to insurance or insurance contracts  
611 other than:

612 1. As a consulting actuary advising an insurer; or

613 2. As to the counseling and advising of labor unions,  
614 associations, trustees, employers, or other business entities,  
615 the subsidiaries and affiliates of each, relative to their  
616 interests and those of their members or employees under  
617 insurance benefit plans; or

618 (c) In this state, from this state, or with a resident of  
619 this state, offer or attempt to negotiate on behalf of another  
620 person a viatical settlement contract as defined in s. 626.9911.

621 Section 68. Effective October 1, 2016, section 626.8305,  
622 Florida Statutes, is amended to read:

623 626.8305 Prohibition against the unlicensed transaction of  
624 health insurance.—Except as provided in s. 626.112(9)  
625 ~~626.112(6)~~, with respect to any line of authority specified in  
626 s. 626.015(6), no individual shall, unless licensed as a health  
627 agent:

628 (1) Solicit insurance or procure applications; or

629 (2) In this state, engage or hold himself or herself out  
630 as engaging in the business of analyzing or abstracting  
631 insurance policies or of counseling or advising or giving  
632 opinions to persons relative to insurance contracts other than:

633 (a) As a consulting actuary advising insurers; or

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634 (b) As to the counseling and advising of labor unions,  
635 associations, trustees, employers, or other business entities,  
636 the subsidiaries and affiliates of each, relative to their  
637 interests and those of their members or employees under  
638 insurance benefit plans.

639 Section 69. Effective October 1, 2016, paragraph (a) of  
640 subsection (2) of section 626.8411, Florida Statutes, is amended  
641 to read:

642 626.8411 Application of Florida Insurance Code provisions  
643 to title insurance agents or agencies.-

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

646 (a) Section 626.112(10) ~~626.112(7)~~, relating to licensing  
647 of insurance agencies.

648 Section 70. Effective October 1, 2016, subsection (4) of  
649 section 626.8443, Florida Statutes, is amended to read:

650 626.8443 Duration of suspension or revocation.-

651 (4) During the period of suspension or after revocation of  
652 the license and appointment, the former licensee shall not  
653 engage in or attempt to profess to engage in any transaction or  
654 business for which a license or appointment is required under  
655 this code or directly or indirectly own, control, or be employed  
656 in any manner by any insurance agent or agency, ~~or~~ adjuster, ~~or~~  
657 adjusting firm, or umpire.

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658 Section 71. Effective October 1, 2016, paragraph (d) is  
659 added to subsection (11) of section 626.854, Florida Statutes,  
660 to read:

661 626.854 "Public adjuster" defined; prohibitions.—The  
662 Legislature finds that it is necessary for the protection of the  
663 public to regulate public insurance adjusters and to prevent the  
664 unauthorized practice of law.

665 (11)

666 (d) If a public adjuster enters into a contract with an  
667 insured or a claimant to perform an appraisal, as defined in s.  
668 626.9964, the public adjuster may not charge, agree to, or  
669 accept from any source compensation, payment, commission, fee,  
670 or any other thing of value in excess of the limitations set  
671 forth in paragraph (b) for the appraisal services or, if also  
672 serving as adjuster on the claim, a combination of adjuster and  
673 appraisal services.

674 Section 72. Effective October 1, 2016, section 626.8791,  
675 Florida Statutes, is created to read:

676 626.8791 Contracts for appraisal services; required  
677 notice.—A contract between an adjuster and an insured or  
678 claimant to perform an appraisal must contain the following  
679 language in at least 14-point boldfaced, uppercase type: "THERE  
680 IS NO LEGAL REQUIREMENT THAT AN APPRAISER CHARGE A CLIENT A SET  
681 FEE OR A PERCENTAGE OF MONEY RECOVERED IN A CASE. YOU, THE  
682 CLIENT, HAVE THE RIGHT TO TALK WITH YOUR APPRAISER ABOUT THE  
683 PROPOSED FEE AND TO BARGAIN ABOUT THE RATE OR PERCENTAGE AS IN

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684 ANY OTHER CONTRACT. IF YOU DO NOT REACH AN AGREEMENT WITH ONE  
685 APPRAISER YOU MAY TALK WITH OTHER APPRAISERS."

686 Section 73. Effective October 1, 2016, subsection (1) of  
687 section 626.9957, Florida Statutes, is amended to read:

688 626.9957 Conduct prohibited; denial, revocation, or  
689 suspension of registration.—

690 (1) As provided in s. 626.112, only a person licensed as  
691 an insurance agent or customer representative may engage in the  
692 solicitation of insurance. A person who engages in the  
693 solicitation of insurance as described in s. 626.112(1) without  
694 such license is subject to the penalties provided under s.  
695 626.112(12) ~~626.112(9)~~.

696 Section 74. Effective October 1, 2016, part XIV of chapter  
697 626, Florida Statutes, consisting of sections 626.9961 through  
698 626.9968, is created to read:

699 PART XIV

700 PROPERTY INSURANCE APPRAISAL UMPIRES

701 626.9961 Short title.—This part may be referred to as the  
702 "Property Insurance Appraisal Umpire Law."

703 626.9962 Legislative findings.—The Legislature finds it  
704 necessary to regulate persons that hold themselves out to the  
705 public as qualified to provide services as property insurance  
706 appraisal umpires in order to protect the public safety and  
707 welfare and to avoid economic injury to the residents of this  
708 state. This part applies only to property insurance appraisal  
709 umpires as defined in this part.

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710 626.9963 Part supplements licensing law.—This part is  
711 supplementary to part I, the "Licensing Procedures Law."

712 626.9964 Definitions.—As used in this part, the term:

713 (1) "Appraisal" means, for purposes of licensure under  
714 this part only, a process of alternative dispute resolution used  
715 in a personal residential or commercial residential property  
716 insurance claim.

717 (2) "Competent" means sufficiently qualified and capable  
718 of performing an appraisal.

719 (3) "Department" means the Department of Financial  
720 Services.

721 (4) "Property insurance appraisal umpire" or "umpire"  
722 means a person selected by the appraisers representing the  
723 insurer and the insured, or, if the appraisers cannot agree, by  
724 the court, who is charged with resolving issues that the  
725 appraisers are unable to agree upon during the course of an  
726 appraisal.

727 (5) "Property insurance appraiser" or "appraiser" means  
728 the person selected by an insurer or insured to perform an  
729 appraisal.

730 626.9965 Qualification for license as a property insurance  
731 appraisal umpire.—

732 (1) The department shall issue a license as an umpire to a  
733 person who meets the requirements of subsection (2) and is one  
734 of the following:

735 (a) A retired county, circuit, or appellate judge.

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736 (b) Licensed as an engineer pursuant to chapter 471 or is  
737 a retired professional engineer as defined in s. 471.005.

738 (c) Licensed as a general contractor, building contractor,  
739 or residential contractor pursuant to part I of chapter 489.

740 (d) Licensed or registered as an architect to engage in  
741 the practice of architecture pursuant to part I of chapter 481.

742 (e) A member of The Florida Bar.

743 (f) Licensed as an adjuster pursuant to part VI of chapter  
744 626, which license includes the property and casualty lines of  
745 insurance. An adjuster must have been licensed for at least 5  
746 years as an adjuster before he or she may be licensed as an  
747 umpire.

748 (2) An applicant may be licensed to practice in this state  
749 as an umpire if the applicant:

750 (a) Is a natural person at least 18 years of age;

751 (b) Is a United States citizen or legal alien who  
752 possesses work authorization from the United States Bureau of  
753 Citizenship and Immigration;

754 (c) Is of good moral character;

755 (d) Has paid the applicable fees specified in s. 624.501;  
756 and

757 (e) Has, before the date of the application for licensure,  
758 satisfactorily completed education courses approved by the  
759 department covering:

760 1. At least 19 hours of insurance claims estimating; and

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761 2. At least 5 hours of insurance law, ethics for insurance  
762 professionals, disciplinary trends, and case studies.

763  
764 A retired county, circuit, or appellate judge who is a member in  
765 good standing of The Florida Bar is exempt from the continuing  
766 education requirements of s. 626.2815 and the education courses  
767 required by this subsection.

768 (3) The department may not reject an application solely  
769 because the applicant is or is not a member of a given appraisal  
770 organization.

771 626.9966 Grounds for refusal, suspension, or revocation of  
772 an umpire license or appointment.—The department may deny an  
773 application for license or appointment under this part; suspend,  
774 revoke, or refuse to renew or continue a license or appointment  
775 of an umpire; or suspend or revoke eligibility for licensure or  
776 appointment as an umpire if the department finds that one or  
777 more of the following applicable grounds exist:

778 (1) Violating a duty imposed upon him or her by law or by  
779 the terms of the umpire agreement; aiding, assisting, or  
780 conspiring with any other person engaged in any such misconduct  
781 and in furtherance thereof; or forming the intent, design, or  
782 scheme to engage in such misconduct and committing an overt act  
783 in furtherance of such intent, design, or scheme. An umpire  
784 commits a violation of this part regardless of whether the  
785 victim or intended victim of the misconduct has sustained any  
786 damage or loss; the damage or loss has been settled and paid

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787 after the discovery of misconduct; or the victim or intended  
788 victim is an insurer or customer or a person in a confidential  
789 relationship with the umpire or is an identified member of the  
790 general public.

791 (2) Having a registration, license, or certification to  
792 practice or conduct any regulated profession, business, or  
793 vocation revoked, suspended, or encumbered; or having an  
794 application for such registration, licensure, or certification  
795 to practice or conduct any regulated profession, business, or  
796 vocation denied, by this or any other state, any nation, or any  
797 possession or district of the United States.

798 (3) Making or filing a report or record, written or oral,  
799 which the umpire knows to be false; willfully failing to file a  
800 report or record required by state or federal law; willfully  
801 impeding or obstructing such filing; or inducing another person  
802 to impede or obstruct such filing.

803 (4) Agreeing to serve as an umpire if service is  
804 contingent upon the umpire reporting a predetermined amount,  
805 analysis, or opinion.

806 (5) Agreeing to serve as an umpire, if the fee to be paid  
807 for his or her services is contingent upon the opinion,  
808 conclusion, or valuation he or she reaches.

809 (6) Failure of an umpire, without good cause, to  
810 communicate within 10 business days after a request for  
811 communication from an appraiser.

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812 (7) Violation of any ethical standard for umpires  
813 specified in s. 626.9967.

814 626.9967 Ethical standards for property insurance  
815 appraisal umpires.-

816 (1) FEES AND EXPENSES.-

817 (a) The fees charged by an umpire must be reasonable and  
818 consistent with the nature of the case.

819 (b) In determining fees, an umpire:

820 1. Must charge on an hourly basis and may bill only for  
821 actual time spent on or allocated for the appraisal.

822 2. May not charge, agree to, or accept as compensation or  
823 reimbursement any payment, commission, or fee that is based on a  
824 percentage of the value of the claim or that is contingent upon  
825 a specified outcome.

826 3. May charge for costs actually incurred, and no other  
827 costs. An umpire may not charge for the cost of an expert unless  
828 the umpire has disclosed the amount of the expert's fee to the  
829 appraiser for the insurer and the appraiser for the insured  
830 before incurring the cost for the expert's services.

831 4. May not charge a fee of more than \$500 if the amount  
832 reported by the appraiser for the insurer or by the appraiser  
833 for the insured does not exceed \$2,500.

834 (c) An appraiser may assign the duty of paying the  
835 umpire's fee to, and the umpire is entitled to receive payment  
836 directly from, the insurer and the insured only if the insurer

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837 and the insured acknowledge and accept that duty and agree in  
838 writing to be responsible for payment.

839 (2) MAINTENANCE OF RECORDS.—An umpire shall maintain  
840 records necessary to support charges for services and expenses,  
841 and, upon request, shall provide an accounting of all applicable  
842 charges to the insurer and insured. An umpire shall retain  
843 original or true copies of any contracts engaging his or her  
844 services, appraisal reports, and supporting data assembled and  
845 formulated by the umpire in preparing appraisal reports for at  
846 least 5 years. The umpire shall make the records available to  
847 the department for inspection and copying within 7 business days  
848 after a request. If an appraisal has been the subject of, or has  
849 been admitted as evidence in, a lawsuit, reports and records  
850 related to the appraisal must be retained for at least 2 years  
851 after the date that the trial ends.

852 (3) ADVERTISING.—An umpire may not engage in marketing  
853 practices that contain false or misleading information. An  
854 umpire shall ensure that any advertisement of his or her  
855 qualifications, services to be rendered, or the appraisal  
856 process are accurate and honest. An umpire may not make claims  
857 of achieving specific outcomes or promises implying favoritism  
858 for the purpose of obtaining business.

859 (4) INTEGRITY AND IMPARTIALITY.—

860 (a)1. An umpire may not accept an appraisal unless he or  
861 she can serve competently, promptly commence the appraisal and,

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862 thereafter, devote the time and attention to its completion in  
863 the manner expected by all persons involved in the appraisal.

864 2. An umpire shall conduct the appraisal process in a  
865 manner that advances the fair and efficient resolution of issues  
866 that arise.

867 3. An umpire shall deliberate and decide all issues within  
868 the scope of the appraisal, but may not render a decision on any  
869 other issues. An umpire shall decide all matters justly,  
870 exercising independent judgment. An umpire may not delegate his  
871 or her duties to any other person. An umpire who considers the  
872 opinion of an expert does not violate this paragraph.

873 (b) An umpire may not engage in any business, provide any  
874 service, or perform any act that would compromise his or her  
875 integrity or impartiality.

876 (5) SKILL AND EXPERIENCE.—An umpire shall decline or  
877 withdraw from an appraisal or request appropriate assistance  
878 when the facts and circumstances of the appraisal prove to be  
879 beyond his or her skill or experience.

880 (6) GIFTS AND SOLICITATION.—An umpire or any individual or  
881 entity acting on behalf of an umpire may not solicit, accept,  
882 give, or offer to give, directly or indirectly, any gift, favor,  
883 loan, or other item of value in excess of \$25 to any individual  
884 who participates in the appraisal, for the purpose of  
885 solicitation or otherwise attempting to procure future work from  
886 any person who participates in the appraisal, or as an  
887 inducement to entering into an appraisal with an umpire. This

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888 subsection does not prevent an umpire from accepting other  
889 appraisals where the appraisers agree upon the umpire or the  
890 court appoints the umpire.

891 (7) EX PARTE COMMUNICATION.—In any property insurance  
892 appraisal, ex parte communication between an umpire and an  
893 appraiser is prohibited. However, an appraiser may communicate  
894 with another appraiser if an umpire is not present or does not  
895 receive the ex parte communication.

896 626.9968 Conflicts of interest.—An insurer or a  
897 policyholder may challenge an umpire's impartiality and  
898 disqualify the proposed umpire only if:

899 (1) A familial relationship within the third degree exists  
900 between the umpire and a party or a representative of a party;

901 (2) The umpire has previously represented a party in a  
902 professional capacity in the same claim or matter involving the  
903 same property;

904 (3) The umpire has represented another person in a  
905 professional capacity in the same or a substantially related  
906 matter that includes the claim, the same property or an adjacent  
907 property, and the other person's interests are materially  
908 adverse to the interests of a party;

909 (4) The umpire has worked as an employer or employee of a  
910 party within the preceding 5 years; or

911 (5) The umpire has violated s. 626.9966.

912 Section 75. Effective October 1, 2016, section 627.70151,  
913 Florida Statutes, is repealed.

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914           Section 76. For the 2016-2017 fiscal year, the sums of  
915 \$24,000 in recurring funds from the Insurance Regulatory Trust  
916 Fund and \$73,107 in recurring funds and \$39,230 in nonrecurring  
917 funds from the Administrative Trust Fund are appropriated to the  
918 Department of Financial Services, and one full-time equivalent  
919 position with associated salary rate of 47,291 is authorized,  
920 for the purpose of implementing sections 46 through 75 of this  
921 act.

922           Section 77. Except as otherwise expressly provided in this  
923 act, this act shall take effect July 1, 2016.

924

925

926

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

927

Remove line 42 and insert:

928

amending s. 624.04, F.S.; revising the definition of

929

the term "person"; amending s. 624.303, F.S.;

930

exempting certificates issued to property insurance

931

appraisal umpires from the requirement to bear a seal

932

of the Department of Financial Services; amending s.

933

624.311, F.S.; providing a schedule for destruction of

934

property insurance appraisal umpire licensing files

935

and records; amending s. 624.317, F.S.; authorizing

936

the department to investigate property insurance

937

appraisal umpires for violations of the insurance

938

code; amending s. 624.501, F.S.; authorizing specified

939

licensing fees for property insurance appraisal

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940 umpires; amending s. 624.523, F.S.; requiring fees  
941 associated with property insurance appraisal umpires'  
942 appointments to be deposited into the Insurance  
943 Regulatory Trust Fund; amending s. 626.015, F.S.;  
944 providing a definition; amending s. 626.016, F.S.;  
945 revising the scope of the Chief Financial Officer's  
946 powers and duties and the department's enforcement  
947 jurisdiction to include umpires; amending s. 626.022,  
948 F.S.; including property insurance appraisal umpire  
949 licensing in the scope of part I of chapter 626, F.S.,  
950 relating to licensing procedures; amending s. 626.112,  
951 F.S.; requiring umpires to be licensed and appointed;  
952 requiring licensure as an adjuster when serving as an  
953 appraiser under certain conditions; amending s.  
954 626.171, F.S.; requiring applicants for licensure as  
955 an umpire to submit fingerprints to the department;  
956 amending s. 626.207, F.S.; excluding applicants for  
957 licensure as umpires from application of s. 112.011,  
958 F.S., relating to disqualification from license or  
959 public employment; amending s. 626.2815, F.S.;  
960 requiring specified continuing education for licensure  
961 as an umpire; amending s. 626.451, F.S.; providing  
962 requirements relating to the appointment of an umpire;  
963 amending s. 626.461, F.S.; providing that an umpire  
964 appointment continues in effect, subject to renewal or  
965 earlier written notice of termination, until the

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966 person's license is revoked or otherwise terminated;  
967 amending s. 626.521, F.S.; authorizing the department  
968 to obtain a credit and character report for certain  
969 umpire applicants; amending s. 626.541, F.S.;

970 requiring an umpire to provide certain information to  
971 the department when doing business under a different  
972 business name or when information in the licensure  
973 application changes; amending s. 626.601, F.S.;

974 authorizing the department to investigate improper  
975 conduct of any licensed umpire; amending s. 626.611,  
976 F.S.; requiring the department to refuse, suspend, or  
977 revoke an umpire's license under certain  
978 circumstances; amending s. 626.621, F.S.; authorizing  
979 the department to refuse, suspend, or revoke an  
980 umpire's license under certain circumstances; amending  
981 s. 626.641, F.S.; prohibiting an umpire from owning,  
982 controlling, or being employed by other licensees  
983 during the period the umpire's license is suspended or  
984 revoked; amending ss. 626.7845, 626.8305, and  
985 626.8411, F.S.; conforming provisions to changes made  
986 by the act; amending s. 626.8443, F.S.; prohibiting a  
987 title insurance agent from owning, controlling, or  
988 being employed by an umpire during the period the  
989 agent's license is suspended or revoked; amending s.  
990 626.854, F.S.; providing limitations on fees charged  
991 by a public adjuster during an appraisal; creating s.

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992 626.8791, F.S.; establishing required notice in a  
993 contract for appraisal services; amending s. 626.9957,  
994 F.S.; conforming a cross-reference; creating part XIV  
995 of chapter 626, F.S., relating to property insurance  
996 appraisal umpires; creating s. 626.9961, F.S.;  
997 providing a short title; creating s. 626.9962, F.S.;  
998 providing legislative findings; creating s. 626.9963,  
999 F.S.; providing that the part supplements part I of  
1000 chapter 626, F.S., the "Licensing Procedure Law;  
1001 creating s. 626.9964, F.S.; providing definitions;  
1002 creating s. 626.9965, F.S.; providing qualifications  
1003 for license as an umpire; creating s. 626.9966, F.S.;  
1004 authorizing the department to refuse, suspend, or  
1005 revoke an umpire's license under certain  
1006 circumstances; creating s. 626.9967, F.S.; providing  
1007 ethical standards for property insurance appraisal  
1008 umpires; creating s. 626.9968, F.S.; providing for  
1009 disqualification of an umpire under certain  
1010 circumstances; repealing s. 627.70151, F.S., relating  
1011 to appraisal conflicts of interest; providing an  
1012 appropriation and authorizing positions; providing  
1013 applicability; providing effective dates.

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