241560

LEGISLATIVE ACTION Senate House Comm: 00 02/04/2020

The Committee on Banking and Insurance (Rouson) recommended the following:

Senate Amendment (with title amendment)

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Delete lines 260 - 281

4 and insert:

> contract to adjust a claim without penalty or obligation within 5 calendar 3 business days after the date on which the contract is executed or within 5 calendar 3 business days after the date on which the insured or claimant has notified the insurer of the claim, whichever is later. During a state of emergency declared by the Governor or during the 1-year period after the date of



loss, an insured or claimant may cancel a public adjuster's contract to adjust a claim without penalty or obligation within 10 calendar days after the date on which the contract is executed or within 10 calendar days after the date on which the insured or claimant has notified the insurer of the claim, whichever is later. The public adjuster's contract must disclose to the insured or claimant his or her right to cancel the contract and advise the insured or claimant that notice of cancellation must be submitted in writing and sent by certified mail, return receipt requested, or other form of mailing that provides proof thereof, to the public adjuster at the address specified in the contract; provided, during any state of emergency as declared by the Governor and for 1 year after the date of loss, the insured or claimant has 5 business days after the date on which the contract is executed to cancel a public adjuster's contract. An insurer, insurance representative, or insurance agent may not advise against the employment of a public adjuster or encourage the insured to rescind an executed public adjuster agreement.

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======= T I T L E A M E N D M E N T ========= And the title is amended as follows:

Delete line 39

and insert:

without penalty; deleting a provision that insureds or claimants may cancel a public adjuster's contract without obligation under certain circumstances; prohibiting certain actions by an insurer, insurance representative, or insurance agent; amending s.

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626.916, 40