

By the Council for Competitive Commerce and Representative
Brown

1 A bill to be entitled
2 An act relating to insurance agents; amending
3 s. 624.318, F.S.; requiring maintenance of
4 separate records relating to insurance products
5 and transactions; amending s. 626.112, F.S.;
6 describing activities which constitute the
7 solicitation of insurance requiring licensure
8 as an insurance agent; prohibiting certain
9 referral payments or receipts of payments;
10 amending s. 626.171, F.S.; revising agent
11 application requirements; amending s. 626.181,
12 F.S.; extending a period of eligibility for
13 reappointment; creating s. 626.202, F.S.;
14 requiring fingerprinting of certain persons;
15 amending s. 626.431, F.S.; extending a period
16 of eligibility for reappointment; amending s.
17 626.5715, F.S.; applying requirements of the
18 Florida Insurance Code equally to all insurance
19 transactions; creating s. 626.9531, F.S.;
20 requiring identification of insurers, agents,
21 and insurance contracts; amending s. 626.541,
22 F.S.; revising requirements for notification of
23 name and information change; amending s.
24 626.601, F.S.; deleting a limitation on a
25 confidentiality provision; amending 626.611,
26 F.S.; prohibiting the sale of certain
27 unregistered securities; amending ss. 626.741,
28 626.792, and 626.835, F.S.; limiting authority
29 of certain nonresident licenses; amending ss.
30 626.927 and 626.8427, F.S.; revising certain
31 time provisions relating to licensure; amending

1 s. 626.872, F.S.; clarifying a temporary
2 license loss adjustment provision; amending s.
3 626.856, F.S.; revising a definition; amending
4 s. 626.873, F.S.; clarifying application of
5 certain adjuster provisions; amending s.
6 626.521, F.S.; revising certain information
7 reporting requirements; amending ss. 648.315,
8 648.38, and 648.384, F.S.; extending a period
9 of eligibility for reappointment; repealing s.
10 624.501(11) and (23), F.S., relating to
11 appointment fees for vending machines and
12 health care risk managers; providing an
13 effective date.

14
15 Be It Enacted by the Legislature of the State of Florida:

16
17 Section 1. Subsection (2) of section 624.318, Florida
18 Statutes, is amended to read:

19 624.318 Conduct of examination or investigation;
20 access to records; correction of accounts; appraisals.--

21 (2) Every person being examined or investigated, and
22 its officers, attorneys, employees, agents, and
23 representatives, shall make freely available to the department
24 or its examiners or investigators the accounts, records,
25 documents, files, information, assets, and matters in their
26 possession or control relating to the subject of the
27 examination or investigation. If the licensed insurance agent
28 markets other products, provides other services, or maintains
29 other information regarding the customer which relates to
30 other than insurance transactions, all records relating to
31 insurance products and transactions shall be separately

1 maintained, if separation is necessary to enable the
2 department to access and review the records relating to
3 insurance transactions. If records relating to the insurance
4 transactions are maintained by the agent on premises owned or
5 operated by a third party, the agent and the third party shall
6 provide access to the records by the department.

7 Section 2. Subsection (1) of section 626.112, Florida
8 Statutes, is amended, and subsection (8) is added to said
9 section, to read:

10 626.112 License and appointment required; agents,
11 customer representatives, solicitors, adjusters, insurance
12 agencies, service representatives, managing general agents.--

13 (1)(a) No person shall be, act as, or advertise or
14 hold himself or herself out to be an insurance agent, customer
15 representative, solicitor, or adjuster unless he or she is
16 currently licensed and appointed.

17 (b) Except as provided in subsection (6) or in
18 applicable department rules, and in addition to other conduct
19 described in this chapter with respect to particular types of
20 agents, a license as an insurance agent, service
21 representative, solicitor, customer representative, or limited
22 customer representative is required in order to engage in the
23 solicitation of insurance. For purposes of this requirement,
24 as applicable to any of the license types described in this
25 paragraph, the solicitation of insurance is the attempt to
26 persuade any person to purchase an insurance product by:

27 1. Describing the benefits or terms of insurance
28 coverage, including premiums or rates of return;

29 2. Distributing an invitation to contract to
30 prospective purchasers;

31

1 3. Making general or specific recommendations as to
2 insurance products;
3 4. Completing orders or applications for insurance
4 products; or
5 5. Comparing insurance products, advising as to
6 insurance matters, or interpreting policies or coverages.
7
8 However, an employee leasing company licensed pursuant to
9 chapter 468, which has entered into or is seeking to enter
10 into a contract with an employer which identifies products and
11 services offered to employees, may deliver proposals for the
12 purchase of employee leasing services to prospective clients
13 of the employee leasing company setting forth the terms and
14 conditions of doing business; classify employees as permitted
15 by s. 468.529; collect information from prospective clients
16 and other sources as necessary to perform due diligence on the
17 prospective client and to prepare a proposal for services;
18 provide and receive enrollment forms, plans, and other
19 documents; and discuss or explain in general terms the
20 conditions, limitations, options, and exclusions of insurance
21 benefit plans available to the client or employees of the
22 employee leasing company if the client were to contract with
23 the employee leasing company. Any advertising materials or
24 other documents describing specific insurance coverages must
25 identify and be from a licensed insurer or its licensed agent
26 or a licensed and appointed agent employed by the employee
27 leasing company. The employee leasing company may not advise
28 or inform the prospective business client or individual
29 employees of specific coverage provisions, exclusions, or
30 limitations of particular plans. As to clients for which the
31 employee leasing company is providing services pursuant to s.

1 468.525(4), the employee leasing company may engage in
2 activities permitted by ss. 626.041, 626.051, and 626.062,
3 subject to the restrictions specified in those sections. If a
4 prospective client requests more specific information about
5 the insurance provided by the employee leasing company, the
6 employee leasing company must refer the prospective business
7 client to the insurer or its licensed agent or to a licensed
8 and appointed agent employed by the employee leasing company.

9 (8) No insurance agent, insurance agency, or other
10 person licensed under the Florida Insurance Code may pay any
11 fee or other consideration to an unlicensed person other than
12 an insurance agency for the referral of prospective purchasers
13 to an insurance agent which is in any way dependent upon
14 whether the referral results in the purchase of an insurance
15 product.

16 Section 3. Subsections (2) and (5) of section 626.171,
17 Florida Statutes, are amended to read:

18 626.171 Application for license.--

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

20 (a) His or her full name, age, social security number,
21 residence, and place of business, ~~and occupation for the~~
22 ~~5-year period preceding the date of application.~~

23 (b) Proof that the applicant ~~His or her qualifications~~
24 ~~for the license, as follows:~~

25 1. ~~What efforts he or she has made or intends to make~~
26 ~~to become familiar with the insurance laws of this state and~~
27 ~~with the provisions of the contracts to be negotiated.~~

28 2. ~~What insurance experience he or she has had, if~~
29 ~~any.~~

30 3. ~~What insurance instruction he or she has had or~~
31 ~~expects to receive.~~

1 4. ~~What approved insurance courses he or she has~~
2 completed or is in the process of completing any prelicensing
3 course, if required ~~which may be used to meet any educational~~
4 ~~requirements.~~

5 (c) Whether he or she has been refused or has
6 voluntarily surrendered or has had suspended or revoked a
7 license to solicit insurance by the department or by the
8 supervising officials of any state.

9 (d) Whether any insurer or any managing general agent
10 claims the applicant is indebted under any agency contract or
11 otherwise and, if so, the name of the claimant, the nature of
12 the claim, and the applicant's defense thereto, if any.

13 (e) Proof that the applicant meets the requirements
14 for the type of license as provided in this chapter ~~Whether~~
15 ~~the applicant will devote all or part of his or her efforts to~~
16 ~~acting as an insurance representative and, if part only, how~~
17 ~~much time will be devoted to such work and in what other~~
18 ~~business or businesses he or she is engaged or employed.~~

19 (f) Such other or additional information as the
20 department may deem proper to enable it to determine the
21 character, experience, ability, and other qualifications of
22 the applicant to hold himself or herself out to the public as
23 an insurance representative.

24 (5) An application for a license as an agent, customer
25 representative, solicitor, adjuster, insurance agency, service
26 representative, managing general agent, or reinsurance
27 ~~intermediary, or claims investigator~~ shall be accompanied by a
28 set of the individual applicant's fingerprints, or, if the
29 applicant is not an individual, by a set of the fingerprints
30 of the sole proprietor, majority owner, partners, officers, or
31 directors, on a form adopted by rule of the department and

1 accompanied by the fingerprint processing fee set forth in s.
2 624.501. The fingerprints shall be certified by a law
3 enforcement officer.

4 Section 4. Subsection (2) of section 626.181, Florida
5 Statutes, is amended to read:

6 626.181 Number of applications for licensure
7 required.--After a license as agent, customer representative,
8 or adjuster has been issued to an individual, the same
9 individual shall not be required to take another examination
10 for a similar license, regardless, in the case of an agent, of
11 the number of insurers to be represented by him or her as
12 agent, unless:

13 (2) During any period of 48 ~~24~~ months since the filing
14 of the original license application, such individual was not
15 appointed as an agent, customer representative, or adjuster,
16 unless the failure to be so appointed was due to military
17 service, in which event the period within which a new
18 application is not required may, in the discretion of the
19 department, be extended to 12 months following the date of
20 discharge from military service if the military service does
21 not exceed 3 years, but in no event to extend under this
22 clause for a period of more than 6 ~~4~~ years from the date of
23 filing of the original application for license.

24 Section 5. Section 626.202, Florida Statutes, is
25 created to read:

26 626.202 Fingerprinting; owner; officers, directors, or
27 partners.--If there is a change in ownership or control of any
28 entity licensed under the provisions of this chapter, or if
29 any new partner, officer, or director is employed or
30 appointed, a set of fingerprints of any new owner, partner,
31 officer, or director must be filed with the department within

1 30 days after such change. Finally acquiring 10 percent or
2 more of the voting securities of a licensed entity is deemed a
3 change of ownership or control. The fingerprints shall be
4 certified by a law enforcement officer and be accompanied by
5 the fingerprint processing fee set forth in s. 624.501.

6 Section 6. Subsections (2) and (3) of section 626.431,
7 Florida Statutes, are amended to read:

8 626.431 Effect of expiration of license and
9 appointment.--

10 (2) When a licensee's last appointment for a
11 particular class of insurance has been terminated or not
12 renewed, the department must notify the licensee that his or
13 her eligibility for appointment as such an appointee will
14 expire unless he or she is appointed prior to expiration of
15 the 48-month ~~24-month~~ period referred to in subsection (3).

16 (3) An individual who fails to maintain an appointment
17 with an appointing entity writing the class of business listed
18 on his or her license during any 48-month ~~24-month~~ period
19 shall not be granted an appointment for that class of
20 insurance until he or she qualifies as a first-time applicant.

21 Section 7. Section 626.5715, Florida Statutes, is
22 amended to read:

23 626.5715 Parity of regulation of insurance agents and
24 agencies.--The requirements of the insurance code shall apply
25 equally to all ~~department shall adopt rules to assure the~~
26 ~~parity of regulation in this state of~~ insurance transactions
27 as between an insurance agency owned by or an agent associated
28 with a federally chartered financial institution, an insurance
29 agency owned by or an agent associated with a state-chartered
30 financial institution, and an insurance agency owned by or an
31 agent associated with an entity that is not a financial

1 institution. Except as may be expressly provided in the
2 insurance code, such rules shall be limited to assuring that
3 no insurance agency or agent shall be ~~is~~ subject to more
4 stringent or less stringent regulation than another insurance
5 agency or agent on the basis of the regulatory status of the
6 entity that owns the agency or is associated with the agent.
7 For the purposes of this section, a person is "associated
8 with" another entity if the person is employed by, retained
9 by, under contract to, or owned or controlled by the entity
10 directly or indirectly. This section does not apply with
11 respect to a financial institution that is prohibited from
12 owning an insurance agency or that is prohibited from being
13 associated with an insurance agent under state or federal law.

14 Section 8. Section 626.9531, Florida Statutes, is
15 created to read:

16 626.9531 Identification of insurers, agents, and
17 insurance contracts.--Advertising materials and other
18 communications developed by insurers regarding insurance
19 products shall clearly indicate that the communication relates
20 to insurance products. When soliciting or selling insurance
21 products, agents shall clearly indicate to prospective
22 insureds that they are acting as insurance agents with regard
23 to insurance products and identified insurers.

24 Section 9. Section 626.541, Florida Statutes, is
25 amended to read:

26 626.541 Firm, corporate, and business names; officers;
27 associates; notice of changes.--

28 (1) Any licensed agent or adjuster doing business
29 under a firm or corporate name or under any business name
30 other than his or her own individual name shall, within 30
31 days after the initial transaction of insurance under such

1 business name, ~~annually on or before January 1~~ file with the
2 department, on forms furnished by it, a written statement of
3 the firm, corporate, or business name being so used, the
4 address of any office or offices or places of business making
5 use of such name, and the name and social security number of
6 each officer and director of the corporation and of each
7 individual associated in such firm or corporation as to the
8 insurance transactions thereof or in the use of such business
9 name.

10 (2) In the event of any change of such name, or of any
11 of the officers and directors, or of any of such addresses, or
12 in the personnel so associated, written notice of such change
13 shall be filed with the department within 30 ~~60~~ days by or on
14 behalf of those licensees terminating any such firm,
15 corporate, or business name or continuing to operate
16 thereunder.

17 (3) Any licensed insurance agency shall promptly, but
18 in no event later than 30 days ~~annually on or before January~~
19 ~~1~~, notify the department of any change in the information
20 contained in the application filed pursuant to s. 626.172.

21 Section 10. Subsection (6) of section 626.601, Florida
22 Statutes, is amended to read:

23 626.601 Improper conduct; inquiry; fingerprinting.--

24 (6) The complaint and any information obtained
25 pursuant to the investigation by the department are
26 confidential and are exempt from the provisions of s. 119.07,
27 unless the department files a formal administrative complaint,
28 emergency order, or consent order against the licensee, ~~or~~
29 ~~unless the licensee waives confidentiality~~. Nothing in this
30 subsection shall be construed to prevent the department from
31 disclosing the complaint or such information as it deems

1 necessary to conduct the investigation, to update the
2 complainant as to the status and outcome of the complaint, or
3 to share such information with any law enforcement agency.

4 Section 11. Subsection (16) is added to section
5 626.611, Florida Statutes, to read:

6 626.611 Grounds for compulsory refusal, suspension, or
7 revocation of agent's, title agency's, solicitor's,
8 adjuster's, customer representative's, service
9 representative's, or managing general agent's license or
10 appointment.--The department shall deny an application for,
11 suspend, revoke, or refuse to renew or continue the license or
12 appointment of any applicant, agent, title agency, solicitor,
13 adjuster, customer representative, service representative, or
14 managing general agent, and it shall suspend or revoke the
15 eligibility to hold a license or appointment of any such
16 person, if it finds that as to the applicant, licensee, or
17 appointee any one or more of the following applicable grounds
18 exist:

19 (16) Having sold a security which was not registered
20 but which was required to be registered under chapter 517.

21 Section 12. Subsection (2) of section 626.741, Florida
22 Statutes, is amended to read:

23 626.741 Nonresident agents; licensing and
24 restrictions.--

25 (2) The department shall not, however, issue any
26 license and appointment to any nonresident who has an office
27 or place of business in this state, or who has any direct or
28 indirect pecuniary interest in any insurance agent, insurance
29 agency, or in any solicitor licensed as a resident of this
30 state; nor to any individual who does not, at the time of
31 issuance and throughout the existence of the Florida license,

1 hold a license as agent or broker issued by the state of his
2 or her residence; nor to any individual who is employed by any
3 insurer as a service representative or who is a managing
4 general agent in any state, whether or not also licensed in
5 another state as an agent or broker. The foregoing
6 requirement to hold a similar license in the applicant's state
7 of residence does not apply to customer representatives unless
8 the home state licenses residents of that state in a like
9 manner. The prohibition against having an office or place of
10 business in this state does not apply to customer
11 representatives who are required to conduct business solely
12 within the confines of the office of a licensed and appointed
13 Florida resident general lines agent in this state. The
14 authority of such nonresident license, if issued, is limited
15 to the specific lines of authority granted the agent by the
16 license issued in the state of residence and further limited
17 to the specific lines authorized under the nonresident license
18 issued by this state.The department shall have discretion to
19 refuse to issue any license or appointment to a nonresident
20 when it has reason to believe that the applicant by ruse or
21 subterfuge is attempting to avoid the intent and prohibitions
22 contained in this subsection or to believe that any of the
23 grounds exist as for suspension or revocation of license as
24 set forth in ss. 626.611 and 626.621.

25 Section 13. Subsection (6) of section 626.792, Florida
26 Statutes, is amended to read:

27 626.792 Nonresident agents.--

28 (6) The licensee shall, throughout the existence of
29 the Florida nonresident life license and appointment, hold a
30 license as a resident life agent in his or her state of
31 residence. The authority of such nonresident license, if

1 issued, is limited to the specific lines of authority granted
2 the agent by the license issued in the state of residence and
3 further limited to the specific lines authorized under the
4 nonresident license issued by this state.

5 Section 14. Subsection (6) of section 626.835, Florida
6 Statutes, is amended to read:

7 626.835 Nonresident agents.--

8 (6) The licensee shall, throughout the existence of
9 his or her Florida nonresident health license and appointment,
10 hold a license as a resident health agent in his or her state
11 of residence. The authority of such nonresident license, if
12 issued, is limited to the specific lines of authority granted
13 the agent by the license issued in the state of residence and
14 further limited to the specific lines authorized under the
15 nonresident license issued by this state.

16 Section 15. Subsections (1) and (7) of section
17 626.927, Florida Statutes, are amended to read:

18 626.927 Licensing of surplus lines agent.--

19 (1) Any individual while licensed and appointed as a
20 resident general lines agent as to property, casualty, and
21 surety insurances, and who is deemed by the department to have
22 had sufficient experience in the insurance business to be
23 competent for the purpose, and who, within the 4 years
24 immediately preceding the date the application for license as
25 a surplus lines agent is filed with the department, has a
26 minimum of 1 year's experience working for a licensed surplus
27 lines agent or who has successfully completed 60 class hours
28 in surplus and excess lines in a course approved by the
29 department, may be licensed as a surplus lines agent, upon
30 taking and successfully passing a written examination as to
31 surplus lines, as given by the department.

1 (7) Any individual who has been licensed by the
2 department as a surplus lines agent as provided in this
3 section may be subsequently appointed without additional
4 written examination if his or her application for appointment
5 is filed with the department within 48 ~~24~~ months next
6 following the date of cancellation or expiration of the prior
7 appointment. The department may, in its discretion, require
8 any individual to take and successfully pass an examination as
9 for original issuance of license as a condition precedent to
10 the reinstatement or continuation of the licensee's current
11 license or reinstatement or continuation of the licensee's
12 appointment.

13 Section 16. Subsection (3) of section 626.872, Florida
14 Statutes, is amended to read:

15 626.872 Temporary license.--

16 (3) In no event shall an adjuster licensed under this
17 section adjust losses in this state after expiration of the
18 temporary license without having been issued ~~passed the~~
19 ~~written examination as for~~ a regular adjuster's license.

20 Section 17. Section 626.8427, Florida Statutes, is
21 amended to read:

22 626.8427 Number of applications for licensure
23 required; exemption; effect of expiration of license.--

24 (1) After a license as a title insurance agent has
25 been issued to a title insurance agent, the agent is not
26 required to file another license application for a similar
27 license, irrespective of the number of insurers to be
28 represented by the agent, unless:

29 (a) The agent is specifically ordered by the
30 department to complete a new application; or

31

1 (b) During any period of 48 ~~24~~ months since the filing
2 of the original license application, the agent was not
3 appointed, unless in the case of individuals the failure to be
4 so appointed was due to military service, in which event the
5 period within which a new application is not required may, in
6 the discretion of the Department of Insurance, be extended for
7 12 months following the date of discharge from military
8 service if the military service does not exceed 3 years, but
9 in no event shall the period be extended under this clause for
10 a period of more than 6 ~~4~~ years from the date of filing the
11 original application.

12 (2) The department shall not charge a fee for filing
13 an application for license with respect to any applicant for
14 license who is exempted under this section from filing an
15 application.

16 (3) Upon the expiration or termination of a title
17 insurance agent's appointment, the title insurance agent is
18 without authority conferred by the license and shall not
19 engage or attempt to engage in any activity requiring a title
20 insurance agent's license and appointment. The agent shall
21 not again be granted an appointment until he or she fully
22 qualifies therefor as provided in this chapter. An
23 application shall be required in all cases for qualification
24 of a new title insurance agent's license when application is
25 made after the expiration of 4 ~~2~~ years from the date of the
26 expiration or termination of the last appointment held by a
27 licensee.

28 Section 18. Section 626.856, Florida Statutes, is
29 amended to read:

30 626.856 "Company employee adjuster" defined.--A
31 "company employee adjuster" is a person employed on an

1 insurer's staff of adjusters or by a wholly owned subsidiary
2 of an insurer, and who undertakes on behalf of such insurer or
3 other insurers under common control or ownership to ascertain
4 and determine the amount of any claim, loss, or damage payable
5 under a contract of insurance, or undertakes to effect
6 settlement of such claim, loss, or damage.

7 Section 19. Section 626.873, Florida Statutes, is
8 amended to read:

9 626.873 Nonresident ~~adjusters and nonresident~~ company
10 employee adjusters.--

11 (1) The department shall, upon application therefor,
12 issue a license to an applicant for a nonresident adjuster's
13 license upon determining that the applicant has paid the
14 applicable license fees required under s. 624.501 and:

15 (a) Is a currently licensed insurance adjuster in his
16 or her home state, if such state requires a license.

17 (b) Is an employee of an insurer, or a wholly owned
18 subsidiary of an insurer, admitted to do business in this
19 state.

20 (c) Has filed a certificate or letter of authorization
21 from the insurance department of his or her home state, if
22 such state requires an adjuster to be licensed, stating that
23 he or she holds a current license or authorization to adjust
24 insurance losses. Such certificate or authorization must be
25 signed by the insurance commissioner, or his or her deputy, of
26 the adjuster's home state and must reflect whether or not the
27 adjuster has ever had his or her license or authorization in
28 the adjuster's home state suspended or revoked and, if such is
29 the case, the reason for such action.

30 (2) Any individual who holds a Florida nonresident
31 adjuster's license, upon becoming a resident of this state

1 may, for a period not to exceed 90 days, continue to adjust
2 claims in this state under his or her nonresident license and
3 appointment. Such individual must make application for
4 resident licensure and must become licensed as a resident
5 adjuster within 90 days of becoming a resident of this state.

6 (3) Upon becoming a resident of this state, an
7 individual who holds a Florida nonresident adjuster's license
8 is no longer eligible for licensure as a nonresident adjuster
9 if such individual fails to make application for a resident
10 license and become licensed as a resident adjuster within 90
11 days. Such individual may apply for a resident license
12 pursuant to s. 626.865, s. 626.866, or s. 626.867.

13 Section 20. Subsection (2) of section 626.521, Florida
14 Statutes, is amended to read:

15 626.521 Character, credit reports.--

16 (2) If requested by the department ~~within 60 days~~
17 ~~after such appointment or employment has been made or~~
18 ~~commenced~~, the insurer, manager, general agent, general lines
19 agent, or employer, as the case may be, shall furnish to the
20 department on a form furnished by the department, such
21 information as it may reasonably require relative to such
22 individual and investigation.

23 Section 21. Subsection (2) of section 648.315, Florida
24 Statutes, is amended to read:

25 648.315 Number of applications for licensure
26 required.--After a license as a bail bond agent has been
27 issued to an individual, the same individual is not required
28 to file another application for a similar license unless:

29 (2) A period of 48 ~~24~~ months transpires between the
30 time the licensee's last limited surety agent or professional
31 bail bond agent's appointment is terminated and the date an

1 application for a similar appointment is received by the
2 department.

3 Section 22. Subsection (10) of section 648.38, Florida
4 Statutes, is amended to read:

5 648.38 Licensure examination for bail bond agents;
6 time; place; fees; scope.--

7 (10) Any bail bond agent who successfully passes an
8 examination and is subsequently licensed as a bail bond agent
9 must be appointed within 48 ~~24~~ months after the date of
10 licensure or be subject to another examination unless failure
11 to be so appointed was due to military service, in which case
12 the period of time in which another examination is not
13 required may, in the department's discretion, be extended to
14 12 months following the date of discharge from military
15 service, if the military service does not exceed 3 years. An
16 extension of more than 6 ~~4~~ years may not be granted under this
17 subsection.

18 Section 23. Subsection (2) of section 648.384, Florida
19 Statutes, is amended to read:

20 648.384 Effect of expiration of appointment; bail bond
21 agents and runners.--

22 (2) If a bail bond agent fails to maintain an
23 appointment with an insurer or if a runner fails to maintain
24 an appointment with an insurer, managing general agent, or
25 bail bond agent during any 48-month ~~24-month~~ period, the bail
26 bond agent or runner may not be granted a reappointment until
27 he or she qualifies as a first-time applicant.

28 Section 24. Subsections (11) and (23) of section
29 624.501, Florida Statutes, are repealed.

30 Section 25. This act shall take effect October 1,
31 2001.