

1 A bill to be entitled
2 An act relating to insurance agents and adjusters;
3 amending s. 626.015, F.S.; revising the definitions of
4 "adjuster" and "home state"; amending s. 626.0428,
5 F.S.; revising provisions relating to who may bind
6 insurance coverage; amending s. 626.171, F.S.;
7 providing that an applicant is responsible for the
8 information in an application even if completed by a
9 third party; requiring an application to include a
10 statement about the method used to meet certain
11 requirements; amending s. 626.191, F.S.; revising
12 provisions relating to when an applicant may apply for
13 a license after an initial application is denied by
14 the Department of Financial Services; amending s.
15 626.221, F.S.; revising provisions relating to license
16 examinations; conforming provisions relating to all-
17 lines adjusters; deleting an exemption from
18 examination for certain adjusters; amending s.
19 626.231, F.S.; providing for submitting an application
20 for examination on a designee's website; amending s.
21 626.241, F.S.; revising the scope of the examination
22 for an all-lines adjuster; amending s. 626.251, F.S.;
23 providing for e-mailing notices of examinations;
24 amending s. 626.281, F.S.; specifying how many times
25 an applicant may take an examination during a year;
26 amending s. 626.2815, F.S.; revising provisions
27 relating to continuing education requirements;
28 providing that persons on active military duty may

29 seek a waiver; providing for an update course and the
 30 contents of such course; deleting requirements
 31 relating specifically to certain types of insurance;
 32 providing education requirements for bail bond agents
 33 and public adjusters; eliminating the continuing
 34 education advisory board; amending s. 626.292, F.S.;
 35 conforming provisions to changes made by the act
 36 relating to all-lines adjusters; amending s. 626.311,
 37 F.S.; conforming provisions to changes made by the act
 38 relating to limited licenses; amending s. 626.321,
 39 F.S.; revising provisions relating to limited
 40 licenses; prohibiting the future issuance of new
 41 limited licenses for motor vehicle physical damage and
 42 mechanical breakdown insurance; combining limited
 43 licenses relating to credit insurance; specifying
 44 events covered by crop hail and multiple-peril crop
 45 insurance; revising in-transit and storage personal
 46 property insurance to create a limited license for
 47 portable electronics insurance; amending s. 626.342,
 48 F.S.; clarifying that the prohibition relating to the
 49 furnishing of supplies to unlicensed agents applies to
 50 all unlicensed agents; amending s. 626.381, F.S.;
 51 revising provisions relating to the reporting of
 52 administrative actions; amending s. 626.536, F.S.;
 53 clarifying requirements for reporting administrative
 54 actions taken against a licensee; amending s. 626.551,
 55 F.S.; shortening the time within which a licensee must
 56 report to the department a change in certain

57 information; authorizing the Department of Financial
58 Services to adopt rules relating to notification of a
59 change of address; amending s. 626.621, F.S.; adding
60 failure to comply with child support requirements as
61 grounds for action against a license; amending s.
62 626.641, F.S.; clarifying provisions relating to the
63 suspension or revocation of a license or appointment;
64 amending s. 626.651, F.S.; revising provisions
65 relating to the suspension or revocation of licenses;
66 amending ss. 626.730 and 626.732, F.S.; revising
67 provisions relating to the purpose of the general
68 lines and personal lines license and certain
69 requirements related to general lines and personal
70 lines agents; conforming provisions to changes made by
71 the act relating to limited licenses; amending s.
72 626.8411, F.S.; revising requirements and exemptions
73 relating to title insurance agents or agencies;
74 creating s. 626.8548, F.S.; defining the term "all-
75 lines adjuster"; amending s. 626.855, F.S.; revising
76 the definition of "independent adjuster"; amending s.
77 626.856, F.S.; revising the definition of "company
78 employee adjuster"; repealing s. 626.858, F.S.,
79 relating to defining "nonresident company employee
80 adjuster"; amending s. 626.8584, F.S.; revising the
81 definition of "nonresident all-lines adjuster";
82 amending s. 626.863, F.S.; conforming provisions to
83 changes made by the act relating to all-lines
84 adjusters; amending s. 626.864, F.S.; revising

85 provisions relating to adjuster license types;
86 amending s. 626.865, F.S.; requiring an applicant for
87 public adjuster to be licensed as a public adjuster
88 apprentice; amending s. 626.866, F.S.; conforming
89 provisions to changes made by the act relating to all-
90 lines adjusters; repealing s. 626.867, F.S., relating
91 to qualifications for company employee adjusters;
92 amending s. 626.869, F.S.; revising provisions
93 relating to an all-lines adjuster license; ceasing the
94 issuance of certain adjuster licenses; revising
95 continuing education requirements; amending s.
96 626.8697, F.S.; revising provisions relating to the
97 violation of rules resulting in the suspension or
98 revocation of an adjuster's license; amending s.
99 626.872, F.S.; conforming provisions to changes made
100 by the act relating to all-lines adjusters; repealing
101 s. 626.873, F.S., relating to licensure for
102 nonresident company employee adjusters; amending s.
103 626.8734, F.S.; amending provisions relating to
104 nonresident all-lines adjusters; providing for
105 verifying an applicant's status through the National
106 Association of Insurance Commissioners' Producer
107 Database; amending ss. 626.8736, 626.874, 626.875, and
108 626.876, F.S.; conforming provisions to changes made
109 by the act relating to all-lines adjusters; amending
110 s. 626.927, F.S.; deleting a requirement that a
111 licensed surplus lines agent maintain a bond;
112 repealing s. 626.928, F.S., relating to a surplus

113 lines agent's bond; amending ss. 626.933, 626.935, and
 114 627.952, F.S.; conforming cross-references; amending
 115 s. 635.051, F.S.; requiring persons transacting
 116 mortgage guaranty insurance to be licensed and
 117 appointed as a credit insurance agent; amending s.
 118 648.34, F.S.; requiring application information for
 119 bail bond agents; amending s. 648.38, F.S.; revising
 120 the notice of examination requirements for bail bond
 121 agents; amending s. 648.385, F.S.; revising continuing
 122 education courses for bail bond agents, to conform to
 123 changes made by the act; amending s. 648.421, F.S.;
 124 requiring a bail bond agent to provide notification of
 125 a change in his or her e-mail address; providing
 126 effective dates.

127
 128 Be It Enacted by the Legislature of the State of Florida:

129
 130 Section 1. Subsections (1) and (7) of section 626.015,
 131 Florida Statutes, are amended to read:

132 626.015 Definitions.—As used in this part:

133 (1) "Adjuster" means a public adjuster as defined in s.
 134 626.854, a public adjuster apprentice as defined in s. 626.8541,
 135 or an all-lines adjuster as defined in s. 626.8548 ~~independent~~
 136 ~~adjuster as defined in s. 626.855, or company employee adjuster~~
 137 ~~as defined in s. 626.856.~~

138 (7) "Home state" means the District of Columbia and any
 139 state or territory of the United States in which an ~~insurance~~
 140 agent or adjuster maintains his or her principal place of

141 residence or principal place of business and is licensed to act
 142 as an insurance agent or adjuster.

143 Section 2. Subsections (2) and (3) of section 626.0428,
 144 Florida Statutes, are amended to read:

145 626.0428 Agency personnel powers, duties, and
 146 limitations.—

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

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

154 Section 3. Subsection (1) and paragraph (b) of subsection
 155 (2) of section 626.171, Florida Statutes, are amended to read:

156 626.171 Application for license as an agent, customer
 157 representative, adjuster, service representative, managing
 158 general agent, or reinsurance intermediary.—

159 (1) The department may ~~shall~~ not issue a license as agent,
 160 customer representative, adjuster, service representative,
 161 managing general agent, or reinsurance intermediary to any
 162 person except upon written application ~~therefor~~ filed with the
 163 department ~~it~~, meeting the qualifications for the license
 164 applied for as determined by the department ~~qualification~~
 165 ~~therefor~~, and payment in advance of all applicable fees. The ~~Any~~
 166 ~~such~~ application must ~~shall~~ be made under the oath of the
 167 applicant and be signed by the applicant. An applicant may
 168 permit a third party to complete, submit, and sign an

169 application on the applicant's behalf, but is responsible for
 170 ensuring that the information on the application is true and
 171 correct and is accountable for any misstatements or
 172 misrepresentations. The department shall accept the uniform
 173 application for nonresident agent licensing. The department may
 174 adopt revised versions of the uniform application by rule.

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

176 (b) A statement indicating the method the applicant used
 177 or is using to meet any required prelicensing education,
 178 knowledge, experience, or instructional requirements for the
 179 type of license applied for. ~~Proof that he or she has completed~~
 180 ~~or is in the process of completing any required prelicensing~~
 181 ~~course.~~

182
 183 However, the application must contain a statement that an
 184 applicant is not required to disclose his or her race or
 185 ethnicity, gender, or native language, that he or she will not
 186 be penalized for not doing so, and that the department will use
 187 this information exclusively for research and statistical
 188 purposes and to improve the quality and fairness of the
 189 examinations.

190 Section 4. Section 626.191, Florida Statutes, is amended
 191 to read:

192 626.191 Repeated applications.—The failure of an applicant
 193 to secure a license upon ~~an~~ application does ~~shall~~ not preclude
 194 the applicant from applying again. However ~~as many times as~~
 195 ~~desired, but~~ the department may ~~shall~~ not consider ~~give~~
 196 ~~consideration to~~ or accept any further application by the same

197 applicant individual for a similar license dated or filed within
 198 30 days after ~~subsequent to~~ the date the department denied the
 199 last application, except as provided under ~~in~~ s. 626.281.

200 Section 5. Subsection (2) of section 626.221, Florida
 201 Statutes, is amended to read:

202 626.221 Examination requirement; exemptions.—

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

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

209 (b) An applicant for a limited license as agent for travel
 210 insurance, motor vehicle rental ~~personal accident insurance,~~
 211 ~~baggage and motor vehicle excess liability insurance, credit~~
 212 ~~life or disability~~ insurance, credit insurance, ~~credit property~~
 213 ~~insurance,~~ in-transit and storage personal property insurance,
 214 or portable electronics ~~communications equipment property~~
 215 ~~insurance or communication equipment inland marine~~ insurance
 216 under s. 626.321.

217 (c) In the discretion of the department, an applicant for
 218 reinstatement of license or appointment as an agent, customer
 219 representative, ~~company employee adjuster,~~ or all-lines
 220 ~~independent~~ adjuster whose license has been suspended within the
 221 4 years before ~~prior to~~ the date of application or written
 222 request for reinstatement.

223 (d) An applicant who, within the 4 years before ~~prior to~~
 224 application for license and appointment as an agent, customer

225 representative, or adjuster, was a full-time salaried employee
 226 of the department who and had ~~continuously been such an employee~~
 227 ~~with~~ responsible insurance duties for at least ~~not less than~~ 2
 228 continuous years and who had been a licensee within the 4 years
 229 before ~~prior to~~ employment by the department with the same class
 230 of license as that being applied for.

231 (e) An applicant ~~A person~~ who has been licensed as an all-
 232 lines adjuster and appointed as an independent adjuster or
 233 company employee adjuster ~~as to all property, casualty, and~~
 234 ~~surety insurances may be licensed and appointed as a company~~
 235 ~~employee adjuster or independent adjuster, as to these kinds of~~
 236 ~~insurance, without additional written examination if an~~
 237 application for licensure is filed with the department within 48
 238 months following the date of cancellation or expiration of the
 239 prior appointment.

240 ~~(f) A person who has been licensed as a company employee~~
 241 ~~adjuster or independent adjuster for motor vehicle, property and~~
 242 ~~easualty, workers' compensation, and health insurance may be~~
 243 ~~licensed as such an adjuster without additional written~~
 244 ~~examination if his or her application for licensure is filed~~
 245 ~~with the department within 48 months after cancellation or~~
 246 ~~expiration of the prior license.~~

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

249 ~~(g)(h)~~ An applicant for a license as a life or health
 250 agent ~~license~~ who has received the designation of chartered life
 251 underwriter (CLU) from the American College of Life Underwriters
 252 and ~~who~~ has been engaged in the insurance business within the

253 | past 4 years, except that the applicant ~~such an individual~~ may
 254 | be examined on pertinent provisions of this code.

255 | (h)-(i) An applicant for license as a general lines agent,
 256 | customer representative, or adjuster who has received the
 257 | designation of chartered property and casualty underwriter
 258 | (CPCU) from the American Institute for Property and Liability
 259 | Underwriters and ~~who~~ has been engaged in the insurance business
 260 | within the past 4 years, except that the applicant ~~such an~~
 261 | ~~individual~~ may be examined on pertinent provisions of this code.

262 | (i)-(j) An applicant for license as a customer
 263 | representative who has earned the designation of Accredited
 264 | Advisor in Insurance (AAI) from the Insurance Institute of
 265 | America, the designation of Certified Insurance Counselor (CIC)
 266 | from the Society of Certified Insurance Service Counselors, the
 267 | designation of Accredited Customer Service Representative (ACSR)
 268 | from the Independent Insurance Agents of America, the
 269 | designation of Certified Professional Service Representative
 270 | (CPSR) from the National Foundation for Certified Professional
 271 | Service Representatives, the designation of Certified Insurance
 272 | Service Representative (CISR) from the Society of Certified
 273 | Insurance Service Representatives, or the designation of
 274 | Certified Insurance Representative (CIR) from the National
 275 | Association of Christian Catastrophe Insurance Adjusters. Also,
 276 | an applicant for license as a customer representative who has
 277 | earned an associate degree or bachelor's degree from an
 278 | accredited college or university and has completed ~~with~~ at least
 279 | 9 academic hours of property and casualty insurance curriculum,
 280 | or the equivalent, or has earned the designation of Certified

281 Customer Service Representative (CCSR) from the Florida
 282 Association of Insurance Agents, or the designation of
 283 Registered Customer Service Representative (RCSR) from a
 284 regionally accredited postsecondary institution in this state,
 285 or the designation of Professional Customer Service
 286 Representative (PCSR) from the Professional Career Institute,
 287 whose curriculum has been approved by the department and which
 288 ~~whose curriculum~~ includes comprehensive analysis of basic
 289 property and casualty lines of insurance and testing at least
 290 equal to that of standard department testing for the customer
 291 representative license. The department shall adopt rules
 292 establishing standards for the approval of curriculum.

293 (j)~~(k)~~ An applicant for license as a resident or
 294 nonresident all-lines ~~an independent or company employee~~
 295 adjuster who has the designation of Accredited Claims Adjuster
 296 (ACA) from a regionally accredited postsecondary institution in
 297 this state, Professional Claims Adjuster (PCA) from the
 298 Professional Career Institute, Professional Property Insurance
 299 Adjuster (PPIA) from the HurriClaim Training Academy, Certified
 300 Adjuster (CA) from ALL LINES Training, or Certified Claims
 301 Adjuster (CCA) from the Association of Property and Casualty
 302 Claims Professionals whose curriculum has been approved by the
 303 department and which ~~whose curriculum~~ includes comprehensive
 304 analysis of basic property and casualty lines of insurance and
 305 testing at least equal to that of standard department testing
 306 for the all-lines adjuster license. The department shall adopt
 307 rules establishing standards for the approval of curriculum.

308 (k)~~(l)~~ An applicant qualifying for a license transfer

309 under s. 626.292~~7~~ if the applicant:

310 1. Has successfully completed the prelicensing examination
 311 requirements in the applicant's previous home state which are
 312 substantially equivalent to the examination requirements in this
 313 state, as determined by the department;

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

319 3. Has received the designation of chartered life
 320 underwriter (CLU) from the American College of Life Underwriters
 321 and ~~has~~ been engaged in the insurance business within the past 4
 322 years~~7~~ if applying to transfer a life or health agent license.

323 (1)~~(m)~~ An applicant for a license as a nonresident agent
 324 ~~license~~~~7~~ if the applicant:

325 1. Has successfully completed prelicensing examination
 326 requirements in the applicant's home state which are
 327 substantially equivalent to the examination requirements in this
 328 state, as determined by the department, as a requirement for
 329 obtaining a resident license in his or her home state;

330 2. Held a general lines agent license, life agent license,
 331 or health agent license before ~~prior to the time~~ a written
 332 examination was required;

333 3. Has received the designation of chartered property and
 334 casualty underwriter (CPCU) from the American Institute for
 335 Property and Liability Underwriters and has been engaged in the
 336 insurance business within the past 4 years, if an applicant for

337 a nonresident license as a general lines agent; or

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

343 Section 6. Subsection (2) of section 626.231, Florida
 344 Statutes, is amended to read:

345 626.231 Eligibility; application for examination.—

346 (2) A person required to take an examination for a license
 347 may ~~be permitted to~~ take an examination before ~~prior to~~
 348 submitting an application for licensure pursuant to s. 626.171
 349 by submitting an application for examination through the
 350 department's Internet website or the website of a person
 351 designated by the department to administer the examination. The
 352 department may require ~~In the application,~~ the applicant to
 353 provide the following information as part of the application
 354 ~~shall set forth:~~

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

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

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

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

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

366 (f) The applicant's native language.

367 (g) The highest level of education achieved by the
368 applicant.

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

371

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

379 Section 7. Subsection (6) of section 626.241, Florida
380 Statutes, is amended to read:

381 626.241 Scope of examination.—

382 (6) In order to reflect the differences between adjusting
383 claims for an insurer and adjusting claims for an insured, the
384 department shall create an examination for applicants seeking
385 licensure as a public adjuster and a separate examination for
386 applicants seeking licensure as an all-lines ~~a company employee~~
387 ~~adjuster or independent~~ adjuster.

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

- 393 ~~(a) Automobile physical damage insurance;~~
- 394 ~~(b) Property and casualty insurance;~~
- 395 ~~(c) Workers' compensation insurance; or~~
- 396 ~~(d) Health insurance.~~

397 (b) An ~~No~~ examination for workers' ~~on worker's~~
 398 compensation insurance or health insurance is not ~~shall be~~
 399 required for public adjusters.

400 Section 8. Subsection (1) of section 626.251, Florida
 401 Statutes, is amended to read:

402 626.251 Time and place of examination; notice.—

403 (1) The department, or a person designated by the
 404 department, shall provide ~~mail written~~ notice of the time and
 405 place of the examination to each applicant for examination and
 406 each applicant for license required to take an examination who
 407 will be eligible to take the examination as of the examination
 408 date. The notice shall be e-mailed ~~so mailed, postage prepaid,~~
 409 ~~and addressed~~ to the applicant at the e-mail ~~his or her~~ address
 410 shown on the application for license or examination ~~at such~~
 411 ~~other address as requested by the applicant in writing filed~~
 412 ~~with the department prior to the mailing of the notice.~~ Notice
 413 is ~~shall be~~ deemed given when so mailed.

414 Section 9. Section 626.281, Florida Statutes, is amended
 415 to read:

416 626.281 Reexamination.—

417 (1) An ~~Any~~ applicant for license or ~~applicant for~~
 418 examination who has ~~either~~:

- 419 (a) Taken an examination and failed to make a passing
- 420 grade, or

421 (b) Failed to appear for the examination or to take or
 422 complete the examination at the time and place specified in the
 423 notice of the department,

424
 425 may take additional examinations, after filing with the
 426 department or its designee an application for reexamination
 427 together with applicable fees. The failure of an applicant to
 428 pass an examination, ~~or the failure~~ to appear for the
 429 examination, or to take or complete the examination does not
 430 preclude the applicant from taking subsequent examinations.

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

433 (3)~~(2)~~ The department may require an ~~any~~ individual whose
 434 license as an agent, customer representative, or adjuster has
 435 expired or ~~has~~ been suspended to pass an examination before
 436 ~~prior to~~ reinstating or relicensing the individual as to any
 437 class of license. The examination fee must ~~shall~~ be paid for ~~as~~
 438 ~~to~~ each examination.

439 Section 10. Section 626.2815, Florida Statutes, is amended
 440 to read:

441 626.2815 Continuing education ~~required; application;~~
 442 ~~exceptions; requirements; penalties.-~~

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

447 (2) Except as otherwise provided in this section, ~~the~~
 448 ~~provisions of this section~~ applies ~~apply~~ to individuals ~~persons~~

449 | licensed to engage in the sale of insurance or adjustment of
 450 | insurance claims in this state for all lines of insurance for
 451 | which an examination is required for licensing and to each
 452 | insurer, employer, or appointing entity, including, but not
 453 | limited to, those created or existing pursuant to s. 627.351.
 454 | ~~The provisions of~~ This section does ~~shall~~ not apply to an ~~any~~
 455 | individual who holds ~~person holding~~ a license for the sale of
 456 | any line of insurance for which an examination is not required
 457 | by the laws of this state or who holds a, ~~nor shall the~~
 458 | ~~provisions of this section apply to any~~ limited license as a
 459 | crop or hail and multiple-peril crop insurance agent ~~the~~
 460 | ~~department may exempt by rule.~~ Licensees who are unable to
 461 | comply with the continuing education requirements due to active
 462 | duty in the military may submit a written request for a waiver
 463 | to the department.

464 | (3) ~~(a)~~ Each licensee ~~person~~ subject to ~~the provisions of~~
 465 | this section must, except as set forth in paragraphs (b), (c),
 466 | ~~and~~ (d), and (f), complete a minimum of 24 hours of continuing
 467 | education courses every 2 years in basic or higher-level courses
 468 | prescribed by this section or in other courses approved by the
 469 | department.

470 | (a) Each licensee ~~person~~ subject to ~~the provisions of this~~
 471 | ~~section~~ must complete, ~~as part of his or her required number of~~
 472 | ~~continuing education hours~~, 3 hours of continuing education,
 473 | approved by the department, every 2 years on the subject matter
 474 | of ethics. Each licensed general lines agent and customer
 475 | representative ~~subject to this section~~ must complete, ~~as part of~~
 476 | ~~his or her required number of continuing education hours~~, 1 hour

477 of continuing education, approved by the department, every 2
478 years on the subject matter of premium discounts available on
479 property insurance policies based on various hurricane
480 mitigation options and the means for obtaining the discounts.

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

486 (c) A licensee who has been licensed for 25 years or more
487 and is a CLU or a CPCU or has a Bachelor of Science degree in
488 risk management or insurance with evidence of 18 or more
489 semester hours in upper-level insurance-related courses must
490 complete 10 hours of continuing education courses every 2 years
491 in courses prescribed by this section or in other courses
492 approved by the department.

493 (d) An individual ~~Any person~~ who holds a license as a
494 customer representative, limited customer representative, title
495 agent, motor vehicle physical damage and mechanical breakdown
496 insurance agent, ~~crop or hail and multiple-peril crop insurance~~
497 ~~agent~~, or ~~as~~ an industrial fire insurance or burglary insurance
498 agent and who is not a licensed life or health ~~insurance~~ agent,
499 must ~~shall be required to~~ complete 10 hours of continuing
500 education courses every 2 years.

501 (e) An individual ~~Any person~~ who holds a license to
502 solicit or sell life or health insurance and a license to
503 solicit or sell property, casualty, surety, or surplus lines
504 insurance must complete ~~the continuing education requirements by~~

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505 ~~completing~~ courses in life or health insurance for one-half of
506 the total hours required and courses in property, casualty,
507 surety, or surplus lines insurance for one-half of the total
508 hours required. However, a licensee who holds an industrial fire
509 or burglary insurance license and who is a licensed life or
510 health agent must ~~shall be required to~~ complete 4 hours of
511 continuing education courses every 2 years related to industrial
512 fire or burglary insurance and the remaining number of hours of
513 continuing education courses ~~required~~ related to life or health
514 insurance.

515 (f) An individual subject to chapter 648 must complete a
516 minimum of 14 hours of continuing education courses every 2
517 years.

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

520 (h) An individual teaching an approved course of
521 instruction or lecturing at any approved seminar and attending
522 the entire course or seminar qualifies for the same number of
523 classroom hours as would be granted to a person taking and
524 successfully completing such course or seminar. Credit is
525 limited to the number of hours actually taught unless a person
526 attends the entire course or seminar. An individual who is an
527 official of or employed by a governmental entity in this state
528 and serves as a professor, instructor, or other position or
529 office, the duties and responsibilities of which are determined
530 by the department to require monitoring and review of insurance
531 laws or insurance regulations and practices, is exempt from this
532 section.

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

537 (a)2.a. An appointing entity, except one that appoints
538 individuals who are employees or exclusive independent
539 contractors of the appointing entity, may not require, directly
540 or indirectly, as a condition of such appointment or the
541 continuation of such appointment, the taking of an approved
542 course or program by any appointee or potential appointee which
543 ~~that~~ is not of the appointee's choosing.

544 (b)2.b. Any entity created or existing pursuant to s.
545 627.351 may require employees to take training of any type
546 relevant to their employment but may not require appointees who
547 are not employees to take any approved course or program unless
548 the course or program deals solely with the appointing entity's
549 internal procedures or products or with subjects substantially
550 unique to the appointing entity.

551 ~~(g) A person teaching any approved course of instruction~~
552 ~~or lecturing at any approved seminar and attending the entire~~
553 ~~course or seminar shall qualify for the same number of classroom~~
554 ~~hours as would be granted to a person taking and successfully~~
555 ~~completing such course, seminar, or program. Credit shall be~~
556 ~~limited to the number of hours actually taught unless a person~~
557 ~~attends the entire course or seminar. Any person who is an~~
558 ~~official of or employed by any governmental entity in this state~~
559 ~~and serves as a professor, instructor, or in any other position~~
560 ~~or office the duties and responsibilities of which are~~

561 ~~determined by the department to require monitoring and review of~~
562 ~~insurance laws or insurance regulations and practices shall be~~
563 ~~exempt from this section.~~

564 ~~(h) Excess classroom hours accumulated during any~~
565 ~~compliance period may be carried forward to the next compliance~~
566 ~~period.~~

567 (5)(i) For good cause shown, the department may grant an
568 extension of time during which the requirements of imposed by
569 this section may be completed, but such extension ~~of time~~ may
570 not exceed 1 year.

571 (6)(j) A nonresident licensee who must complete continuing
572 education requirements in his or her home state may use the home
573 state requirements to also meet this state's continuing
574 education requirements ~~as well,~~ if the licensee's resident's
575 home state recognizes reciprocity with this state's continuing
576 education requirements. A nonresident licensee whose home state
577 does not have a continuing education requirement but is licensed
578 for the same class of business in another state that has ~~which~~
579 ~~does have~~ a continuing education requirement may comply with
580 this section by furnishing proof of compliance with the other
581 state's requirement if that state has a reciprocal agreement
582 with this state relative to continuing education. A nonresident
583 licensee whose home state does not have such continuing
584 education requirements, and who is not licensed as a nonresident
585 licensee agent in a state that has continuing education
586 requirements and reciprocates with this state, must meet the
587 continuing education requirements of this state.

588 (7)(k) Any person who holds a license to solicit or sell

589 | life insurance in this state must complete a minimum of 3 hours
 590 | in continuing education, approved by the department, on the
 591 | subject of suitability in annuity and life insurance
 592 | transactions. This requirement does not apply to an agent who
 593 | does not have any active life insurance or annuity contracts. In
 594 | applying this exemption, the department may require the filing
 595 | of a certification attesting that the agent has not sold life
 596 | insurance or annuities during the continuing education
 597 | compliance cycle in question and does not have any active life
 598 | insurance or annuity contracts. A licensee may use the hours
 599 | obtained under this paragraph to satisfy the requirement for
 600 | continuing education in ethics under paragraph (3)(a).

601 | ~~(8)~~(4) The following courses may be completed in order to
 602 | meet the elective continuing education course requirements:

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

605 | (b) Any part of the American College "CLU" diploma
 606 | curriculum: 24 hours.

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

609 | (d) Any part of the American Institute for Property and
 610 | Liability Underwriters' Chartered Property Casualty Underwriter
 611 | (CPCU) professional designation program: 24 hours.

612 | (e) Any part of the Certified Insurance Counselor program:
 613 | 21 hours.

614 | (f) Any part of the Accredited Advisor in Insurance: 21
 615 | hours.

616 | (g) In the case of title agents, completion of the

617 Certified Land Closer (CLC) professional designation program and
618 receipt of the designation: 24 hours.

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

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

625 (j) Any course, including courses relating to agency
626 management or errors and omissions, developed or sponsored by an
627 ~~any~~ authorized insurer or recognized agents' association or
628 insurance trade association or an ~~any~~ independent study program
629 of instruction, subject to approval by the department, qualifies
630 for the equivalency of the number of classroom hours assigned
631 ~~thereto~~ by the department. However, unless otherwise provided in
632 this section, continuing education hours may not be credited
633 toward meeting the requirements of this section unless the
634 course is provided by classroom instruction or results in a
635 monitored examination. A monitored examination is not required
636 for:

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

641 2. An independent study program of instruction presented
642 on paper or in printed material which ~~that~~ imposes a final
643 closed book examination that meets the requirements of the
644 department's rule for self-study courses. The examination may be

645 taken without a proctor if ~~provided~~ the student presents to the
646 provider a sworn affidavit certifying that the student did not
647 consult any written materials or receive outside assistance of
648 any kind or from any person, directly or indirectly, while
649 taking the examination. If the student is an employee of an
650 agency or corporate entity, the student's supervisor or a
651 manager or owner of the agency or corporate entity must also
652 sign the sworn affidavit. If the student is self-employed, a
653 sole proprietor, or a partner, or if the examination is
654 administered online, the sworn affidavit must also be signed by
655 a disinterested third party. The sworn affidavit must be
656 received by the approved provider before ~~prior to~~ reporting
657 continuing education credits to the department.

658 (9) ~~(*)~~ Each person or entity sponsoring a course for
659 continuing education credit must furnish, within 15 ~~30~~ days
660 after completion of the course, in a form satisfactory to the
661 department or its designee, a ~~written and certified~~ roster
662 showing the name and license number of all persons successfully
663 completing such course and requesting credit, ~~accompanied by the~~
664 ~~required fee.~~

665 (10) ~~(5)~~ The department may immediately terminate or shall
666 refuse to renew the appointment of an any agent or adjuster who
667 has been notified by the department that who has not had his or
668 her continuing education requirements have not been certified,
669 unless the agent or adjuster has been granted an extension or
670 waiver by the department. The department may not issue a new
671 appointment of the same or similar type, ~~with any insurer,~~ to a
672 licensee ~~an agent~~ who was denied a renewal appointment for

673 failing ~~failure~~ to complete continuing education as required
674 until the licensee ~~agent~~ completes his or her continuing
675 education requirement.

676 ~~(6) (a) There is created an 11-member continuing education~~
677 ~~advisory board to be appointed by the Chief Financial Officer.~~
678 ~~Appointments shall be for terms of 4 years. The purpose of the~~
679 ~~board is to advise the department in determining standards by~~
680 ~~which courses may be evaluated and categorized as basic,~~
681 ~~intermediate, or advanced. The board shall submit~~
682 ~~recommendations to the department of changes needed in such~~
683 ~~criteria not less frequently than every 2 years. The department~~
684 ~~shall require all approved course providers to submit courses~~
685 ~~for approval to the department using the criteria. All~~
686 ~~materials, brochures, and advertisements related to the approved~~
687 ~~courses must specify the level assigned to the course.~~

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

689 ~~1. Seven members representing agents of which at least one~~
690 ~~must be a representative from each of the following~~
691 ~~organizations: the Florida Association of Insurance Agents; the~~
692 ~~Florida Association of Insurance and Financial Advisors; the~~
693 ~~Professional Insurance Agents of Florida, Inc.; the Florida~~
694 ~~Association of Health Underwriters; the Specialty Agents'~~
695 ~~Association; the Latin American Agents' Association; and the~~
696 ~~National Association of Insurance Women. Such board members must~~
697 ~~possess at least a bachelor's degree or higher from an~~
698 ~~accredited college or university with major coursework in~~
699 ~~insurance, risk management, or education or possess the~~
700 ~~designation of CLU, CPCU, ChFC, CFP, AAI, or CIC. In addition,~~

701 ~~each member must possess 5 years of classroom instruction~~
 702 ~~experience or 5 years of experience in the development or design~~
 703 ~~of educational programs or 10 years of experience as a licensed~~
 704 ~~resident agent. Each organization may submit to the department a~~
 705 ~~list of recommendations for appointment. If one organization~~
 706 ~~does not submit a list of recommendations, the Chief Financial~~
 707 ~~Officer may select more than one recommended person from a list~~
 708 ~~submitted by other eligible organizations.~~

709 ~~2. Two members representing insurance companies at least~~
 710 ~~one of whom must represent a Florida Domestic Company and one of~~
 711 ~~whom must represent the Florida Insurance Council. Such board~~
 712 ~~members must be employed within the training department of the~~
 713 ~~insurance company. At least one such member must be a member of~~
 714 ~~the Society of Insurance Trainers and Educators.~~

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

720 ~~4. One member, appointed by the Chief Financial Officer,~~
 721 ~~who represents the department.~~

722 ~~(c) The members of the board shall serve at the pleasure~~
 723 ~~of the Chief Financial Officer. Each board member shall be~~
 724 ~~entitled to reimbursement for expenses pursuant to s. 112.061.~~
 725 ~~The board shall designate one member as chair. The board shall~~
 726 ~~meet at the call of the chair or the Chief Financial Officer.~~

727 ~~(11)(7)~~ The department may contract services relative to
 728 the administration of the continuing education program to a

729 private entity. The contract shall be procured as a ~~contract for~~
730 ~~a~~ contractual service pursuant to s. 287.057.

731 Section 11. Effective October 1, 2014, subsections (3) and
732 (7) of section 626.2815, Florida Statutes, as amended by this
733 act, are amended, and subsections (8) through (11) of that
734 section are redesignated as subsections (7) through (10),
735 respectively, to read:

736 626.2815 Continuing education requirements.—

737 (3) Each licensee ~~subject to this section~~ must, ~~except as~~
738 ~~set forth in paragraphs (b), (c), (d), and (f),~~ complete a 7-
739 hour update course every 2 years which is specific to the
740 license held by the licensee. The course must be developed and
741 offered by providers and approved by the department. The content
742 of the course must address all lines of insurance for which
743 examination and license is required and include the following
744 subject areas: insurance law updates, ethics for insurance
745 professionals, disciplinary trends and case studies, industry
746 trends, premium discounts, determining suitability of products
747 and services, and other similar insurance-related topics the
748 department determines are relevant to legally and ethically
749 carrying out the responsibilities of the license granted. A
750 licensee who holds multiple insurance licenses must complete an
751 update course that is specific to at least one of the licenses
752 held. Except as otherwise specified, any remaining required
753 hours of continuing education are elective and may consist of
754 any continuing education course approved by the department or
755 under this section ~~minimum of 24 hours of continuing education~~
756 ~~courses every 2 years in basic or higher level courses~~

757 ~~prescribed by this section or in other courses approved by the~~
 758 ~~department.~~

759 (a) Except as provided in paragraphs (b), (c), (d), and
 760 (e), each licensee must also complete 17 ~~3~~ hours of elective
 761 continuing education courses, ~~approved by the department,~~ every
 762 2 years ~~on the subject matter of ethics. Each licensed general~~
 763 ~~lines agent and customer representative must complete 1 hour of~~
 764 ~~continuing education, approved by the department, every 2 years~~
 765 ~~on the subject matter of premium discounts available on property~~
 766 ~~insurance policies based on various hurricane mitigation options~~
 767 ~~and the means for obtaining the discounts.~~

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

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

780 (d) An individual who holds a license as a customer
 781 representative, limited customer representative, title agent,
 782 motor vehicle physical damage and mechanical breakdown insurance
 783 agent, or an industrial fire insurance or burglary insurance
 784 agent and who is not a licensed life or health agent, must also

785 complete a minimum of 3 ~~10~~ hours of continuing education courses
 786 every 2 years.

787 ~~(e) An individual who holds a license to solicit or sell~~
 788 ~~life or health insurance and a license to solicit or sell~~
 789 ~~property, casualty, surety, or surplus lines insurance must~~
 790 ~~complete courses in life or health insurance for one-half of the~~
 791 ~~total hours required and courses in property, casualty, surety,~~
 792 ~~or surplus lines insurance for one-half of the total hours~~
 793 ~~required. However, a licensee who holds an industrial fire or~~
 794 ~~burglary insurance license and who is a licensed life or health~~
 795 ~~agent must complete 4 hours of continuing education courses~~
 796 ~~every 2 years related to industrial fire or burglary insurance~~
 797 ~~and the remaining number of hours of continuing education~~
 798 ~~courses related to life or health insurance.~~

799 (e)(f) An individual subject to chapter 648 must complete
 800 the 7-hour update course and a minimum of 7 ~~14~~ hours of elective
 801 continuing education courses every 2 years.

802 (f) Elective continuing education courses for public
 803 adjusters must be specifically designed for public adjusters and
 804 approved by the department. Notwithstanding this subsection,
 805 public adjusters for workers' compensation insurance or health
 806 insurance are not required to take continuing education courses
 807 pursuant to this section.

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

810 (h) An individual teaching an approved course of
 811 instruction or lecturing at any approved seminar and attending
 812 the entire course or seminar qualifies for the same number of

813 | classroom hours as would be granted to a person taking and
 814 | successfully completing such course or seminar. Credit is
 815 | limited to the number of hours actually taught unless a person
 816 | attends the entire course or seminar. An individual who is an
 817 | official of or employed by a governmental entity in this state
 818 | and serves as a professor, instructor, or other position or
 819 | office, the duties and responsibilities of which are determined
 820 | by the department to require monitoring and review of insurance
 821 | laws or insurance regulations and practices, is exempt from this
 822 | section.

823 | ~~(7) Any person who holds a license to solicit or sell life~~
 824 | ~~insurance in this state must complete a minimum of 3 hours in~~
 825 | ~~continuing education, approved by the department, on the subject~~
 826 | ~~of suitability in annuity and life insurance transactions. This~~
 827 | ~~requirement does not apply to an agent who does not have any~~
 828 | ~~active life insurance or annuity contracts. In applying this~~
 829 | ~~exemption, the department may require the filing of a~~
 830 | ~~certification attesting that the agent has not sold life~~
 831 | ~~insurance or annuities during the continuing education~~
 832 | ~~compliance cycle in question and does not have any active life~~
 833 | ~~insurance or annuity contracts. A licensee may use the hours~~
 834 | ~~obtained under this paragraph to satisfy the requirement for~~
 835 | ~~continuing education in ethics under paragraph (3) (a).~~

836 | Section 12. Subsections (1) and (2) of section 626.292,
 837 | Florida Statutes, are amended to read:

838 | 626.292 Transfer of license from another state.—

839 | (1) An ~~Any~~ individual licensed in good standing in another
 840 | state may apply to the department to have the license

841 transferred to this state to obtain a ~~Florida~~ resident agent or
842 all-lines adjuster license for the same lines of authority
843 covered by the license in the other state.

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

846 (a) The individual must ~~shall~~ become a resident of this
847 state.

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

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

856 1. A certification issued by the appropriate official of
857 the applicant's home state identifying the type of license and
858 lines of authority under the license and stating that, at the
859 time the license from the home state was canceled, the applicant
860 was in good standing in that state or that the state's Producer
861 Database records, maintained by the National Association of
862 Insurance Commissioners, its affiliates, or subsidiaries,
863 indicate that the agent or all-lines adjuster is or was licensed
864 in good standing for the line of authority requested.

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

867 (d) The individual must ~~shall~~ satisfy prelicensing
868 education requirements in this state, unless the completion of

869 prelicensing education requirements was a prerequisite for
 870 licensure in the other state and the prelicensing education
 871 requirements in the other state are substantially equivalent to
 872 the prelicensing requirements of this state as determined by the
 873 department. This paragraph does not apply to all-lines
 874 adjusters.

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

877 Section 13. Subsections (2) and (3) of section 626.311,
 878 Florida Statutes, are amended to read:

879 626.311 Scope of license.—

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

883 (3) Except with respect ~~as~~ to a limited license as a
 884 travel personal accident insurance agent, the license of a
 885 health agent covers ~~shall cover~~ all kinds of health insurance,
 886 and such ~~no~~ license may not ~~shall~~ be ~~issued~~ limited to a
 887 particular class of health insurance.

888 Section 14. Subsections (1) and (4) of section 626.321,
 889 Florida Statutes, are amended to read:

890 626.321 Limited licenses.—

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

896 (a) *Motor vehicle physical damage and mechanical breakdown*

897 *insurance.*—License covering insurance against only the loss of
 898 or damage to a any motor vehicle that ~~which~~ is designed for use
 899 upon a highway, including trailers and semitrailers designed for
 900 use with such vehicles. Such license also covers insurance
 901 against the failure of an original or replacement part to
 902 perform any function for which it was designed. ~~The applicant~~
 903 ~~for such a license shall pass a written examination covering~~
 904 ~~motor vehicle physical damage insurance and mechanical breakdown~~
 905 ~~insurance.~~ A licensee under this paragraph may not ~~No individual~~
 906 ~~while so licensed shall~~ hold a license as an agent for ~~as to~~ any
 907 other or additional kind or class of insurance coverage except
 908 ~~as to~~ a limited license for credit insurance ~~life and disability~~
 909 ~~insurances~~ as provided in paragraph (e). Effective October 1,
 910 2012, all licensees holding such limited license and appointment
 911 may renew the license and appointment, but no new or additional
 912 licenses may be issued pursuant to this paragraph, and a
 913 licensee whose limited license under this paragraph has been
 914 terminated, suspended, or revoked may not have such license
 915 reinstated.

916 (b) *Industrial fire insurance or burglary insurance.*—
 917 License covering only industrial fire insurance or burglary
 918 insurance. The applicant for such a license must ~~shall~~ pass a
 919 written examination covering such insurance. A licensee under
 920 this paragraph may not ~~No individual while so licensed shall~~
 921 hold a license as an agent for ~~as to~~ any other or additional
 922 kind or class of insurance coverage except for ~~as to~~ life
 923 insurance and health insurance ~~insurances~~.

924 (c) *Travel insurance.*—License covering only policies and

925 certificates of travel insurance, which are subject to review by
 926 the office under s. 624.605(1)(q). Policies and certificates of
 927 travel insurance may provide coverage for risks incidental to
 928 travel, planned travel, or accommodations while traveling,
 929 including, but not limited to, accidental death and
 930 dismemberment of a traveler; trip cancellation, interruption, or
 931 delay; loss of or damage to personal effects or travel
 932 documents; baggage delay; emergency medical travel or evacuation
 933 of a traveler; or medical, surgical, and hospital expenses
 934 related to an illness or emergency of a traveler. ~~Any~~ Such
 935 policy or certificate may be issued for terms longer than 60
 936 days, but ~~each policy or certificate~~, other than a policy or
 937 certificate providing coverage for air ambulatory services only,
 938 each policy or certificate must be limited to coverage for
 939 travel or use of accommodations of no longer than 60 days. The
 940 license may be issued only:

941 1. To a full-time salaried employee of a common carrier or
 942 a full-time salaried employee or owner of a transportation
 943 ticket agency and may authorize the sale of such ticket policies
 944 only in connection with the sale of transportation tickets, or
 945 to the full-time salaried employee of such an agent. ~~No~~ Such
 946 policy may not ~~shall~~ be for a ~~duration of~~ more than 48 hours or
 947 more than ~~for~~ the duration of a specified one-way trip or round
 948 trip.

949 2. To an entity or individual that is:
 950 a. The developer of a timeshare plan that is the subject
 951 of an approved public offering statement under chapter 721;
 952 b. An exchange company operating an exchange program

953 approved under chapter 721;

954 c. A managing entity operating a timeshare plan approved
955 under chapter 721;

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

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

959

960 A licensee shall require each employee who offers policies or
961 certificates under this subparagraph to receive initial training
962 from a general lines agent or an insurer authorized under
963 chapter 624 to transact insurance within this state. For an
964 entity applying for a license as a travel insurance agent, the
965 fingerprinting requirement of this section applies only to the
966 president, secretary, and treasurer and to any other officer or
967 person who directs or controls the travel insurance operations
968 of the entity.

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

970 1. License covering only insurance of the risks set forth
971 in this paragraph when offered, sold, or solicited with and
972 incidental to the rental or lease of a motor vehicle and which
973 applies only to the motor vehicle that is the subject of the
974 lease or rental agreement and the occupants of the motor
975 vehicle:

976 a. Excess motor vehicle liability insurance providing
977 coverage in excess of the standard liability limits provided by
978 the lessor in the lessor's lease to a person renting or leasing
979 a motor vehicle from the licensee's employer for liability
980 arising in connection with the negligent operation of the leased

981 or rented motor vehicle.

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

984 c. Insurance covering the loss of or damage to baggage,
985 personal effects, or travel documents of a person renting or
986 leasing a motor vehicle.

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

990 2. Insurance under a motor vehicle rental insurance
991 license may be issued only if the lease or rental agreement is
992 for no more than 60 days, the lessee is not provided coverage
993 for more than 60 consecutive days per lease period, and the
994 lessee is given written notice that his or her personal
995 insurance policy providing coverage on an owned motor vehicle
996 may provide coverage of such risks and that the purchase of the
997 insurance is not required in connection with the lease or rental
998 of a motor vehicle. If the lease is extended beyond 60 days, the
999 coverage may be extended one time only for a period not to
1000 exceed an additional 60 days. Insurance may be provided to the
1001 lessee as an additional insured on a policy issued to the
1002 licensee's employer.

1003 3. The license may be issued only to the full-time
1004 salaried employee of a licensed general lines agent or to a
1005 business entity that offers motor vehicles for rent or lease if
1006 insurance sales activities authorized by the license are in
1007 connection with and incidental to the rental or lease of a motor
1008 vehicle.

1009 a. A license issued to a business entity that offers motor
 1010 vehicles for rent or lease encompasses ~~shall encompass~~ each
 1011 office, branch office, or place of business making use of the
 1012 entity's business name in order to offer, solicit, and sell
 1013 insurance pursuant to this paragraph.

1014 b. The application for licensure must list the name,
 1015 address, and phone number for each office, branch office, or
 1016 place of business that is to be covered by the license. The
 1017 licensee shall notify the department of the name, address, and
 1018 phone number of any new location that is to be covered by the
 1019 license before the new office, branch office, or place of
 1020 business engages in the sale of insurance pursuant to this
 1021 paragraph. The licensee must ~~shall~~ notify the department within
 1022 30 days after closing or terminating an office, branch office,
 1023 or place of business. Upon receipt of the notice, the department
 1024 shall delete the office, branch office, or place of business
 1025 from the license.

1026 c. A licensed and appointed entity is directly responsible
 1027 and accountable for all acts of the licensee's employees.

1028 (e) ~~Credit life or disability insurance.~~—License covering
 1029 ~~only~~ credit life, credit or disability insurance, credit
 1030 property, credit unemployment, involuntary unemployment,
 1031 mortgage life, mortgage guaranty, mortgage disability,
 1032 guaranteed automobile protection (GAP) insurance, and any other
 1033 form of insurance offered in connection with an extension of
 1034 credit which is limited to partially or wholly extinguishing a
 1035 credit obligation that the department determines should be
 1036 designated a form of limited line credit insurance. Effective

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2012

1037 October 1, 2012, all valid licenses held by persons for any of
1038 the lines of insurance listed in this paragraph shall be
1039 converted to a credit insurance license. Licensees who wish to
1040 obtain a new license reflecting such change must request a
1041 duplicate license and pay a \$5 fee as specified in s.
1042 624.501(15). The license may be issued only to an individual
1043 employed by a life or health insurer as an officer or other
1044 salaried or commissioned representative, to an individual
1045 employed by or associated with a lending or financial
1046 institution or creditor, or to a lending or financial
1047 institution or creditor, and may authorize the sale of such
1048 insurance only with respect to borrowers or debtors of such
1049 lending or financing institution or creditor. However, only the
1050 individual or entity whose tax identification number is used in
1051 receiving or is credited with receiving the commission from the
1052 sale of such insurance shall be the licensed agent of the
1053 insurer. No individual while so licensed shall hold a license as
1054 an agent as to any other or additional kind or class of life or
1055 health insurance coverage. ~~An entity holding a limited license~~
1056 ~~under this paragraph is also authorized to sell credit insurance~~
1057 ~~and credit property insurance.~~

1058 ~~(f) Credit insurance. License covering only credit~~
1059 ~~insurance, as such insurance is defined in s. 624.605(1)(i), and~~
1060 ~~no individual or entity so licensed shall, during the same~~
1061 ~~period, hold a license as an agent as to any other or additional~~
1062 ~~kind of life or health insurance with the exception of credit~~
1063 ~~life or disability insurance as defined in paragraph (e). The~~
1064 ~~same licensing provisions as outlined in paragraph (e) apply to~~

1065 ~~entities licensed as credit insurance agents under this~~
 1066 ~~paragraph.~~

1067 ~~(g) Credit property insurance. A license covering only~~
 1068 ~~credit property insurance may be issued to any individual except~~
 1069 ~~an individual employed by or associated with a financial~~
 1070 ~~institution as defined in s. 655.005 and authorized to sell such~~
 1071 ~~insurance only with respect to a borrower or debtor, not to~~
 1072 ~~exceed the amount of the loan.~~

1073 ~~(f)(h) Crop hail and multiple-peril crop insurance.-~~
 1074 License for insurance covering crops subject to unfavorable
 1075 weather conditions, fire or lightening, flood, hail, insect
 1076 infestation, disease, or other yield-reducing conditions or
 1077 perils which is provided by the private insurance market, or
 1078 which is subsidized by the Federal Group Insurance Corporation
 1079 including multi-peril crop insurance ~~only crop hail and~~
 1080 ~~multiple-peril crop insurance.~~ Notwithstanding any other
 1081 provision of law, the limited license may be issued to a bona
 1082 fide salaried employee of an association chartered under the
 1083 Farm Credit Act of 1971, 12 U.S.C. ss. 2001 et seq., who
 1084 satisfactorily completes the examination prescribed by the
 1085 department pursuant to s. 626.241(5). The ~~limited~~ agent must be
 1086 appointed by, and his or her limited license requested by, a
 1087 licensed general lines agent. All business transacted by the
 1088 ~~limited~~ agent must be on ~~shall be in~~ behalf of, in the name of,
 1089 and countersigned by the agent by whom he or she is appointed.
 1090 Sections 626.561 and 626.748, relating to records, apply to all
 1091 business written pursuant to this section. The ~~limited~~ licensee
 1092 may be appointed by and licensed for only one general lines

1093 agent or agency.

1094 ~~(g)(i) In-transit and storage personal property insurance,~~
 1095 ~~communications equipment property insurance, communications~~
 1096 ~~equipment inland marine insurance, and communications equipment~~
 1097 ~~service warranty agreement sales.-~~

1098 ~~1. A License for insurance covering only ~~the insurance of~~~~
 1099 ~~personal property not held for resale, covering the risks of~~
 1100 ~~transportation or storage in rented or leased motor vehicles,~~
 1101 ~~trailers, or self-service storage facilities, as the latter are~~
 1102 ~~defined in s. 83.803. Such license, may be issued, without~~
 1103 ~~examination, only to employees or authorized representatives of~~
 1104 ~~lessors who rent or lease motor vehicles, trailers, or self-~~
 1105 ~~service storage facilities and who are authorized by an insurer~~
 1106 ~~to issue certificates or other evidences of insurance to lessees~~
 1107 ~~of such motor vehicles, trailers, or self-service storage~~
 1108 ~~facilities under an insurance policy issued to the lessor. A~~
 1109 ~~person licensed under this paragraph must ~~shall~~ give a~~
 1110 ~~prospective purchaser of in-transit or storage personal property~~
 1111 ~~insurance written notice that his or her homeowner's policy may~~
 1112 ~~provide coverage for the loss of personal property and that the~~
 1113 ~~purchase of such insurance is not required under the lease~~
 1114 ~~terms.~~

1115 ~~2. A license covering only communications equipment, for~~
 1116 ~~the loss, theft, mechanical failure, malfunction of or damage~~
 1117 ~~to, communications equipment. The license may be issued only to:~~

1118 ~~a. Employees or authorized representatives of a licensed~~
 1119 ~~general lines agent;~~

1120 ~~b. The lead business location of a retail vendor of~~

1121 ~~communications equipment and its branch locations; or~~
 1122 ~~e. Employees, agents, or authorized representatives of a~~
 1123 ~~retail vendor of communications equipment.~~
 1124
 1125 ~~The license authorizes the sale of such policies, or~~
 1126 ~~certificates under a group master policy, only with respect to~~
 1127 ~~the sale of, or provision of communications service for,~~
 1128 ~~communications equipment. A general lines agent is not required~~
 1129 ~~to obtain a license under this subparagraph to offer or sell~~
 1130 ~~communications equipment property insurance or communication~~
 1131 ~~equipment inland marine insurance. The license also authorizes~~
 1132 ~~sales of service warranty agreements covering only~~
 1133 ~~communications equipment to the same extent as if licensed under~~
 1134 ~~s. 634.419 or s. 634.420. The provisions of this chapter~~
 1135 ~~requiring submission of fingerprints do not apply to~~
 1136 ~~communications equipment licenses issued to qualified entities~~
 1137 ~~under this subparagraph. Licensees offering policies under this~~
 1138 ~~subparagraph must receive initial training from, and have a~~
 1139 ~~contractual relationship with, a general lines agent. For the~~
 1140 ~~purposes of this subparagraph, the term "communications~~
 1141 ~~equipment" means handsets, pagers, personal digital assistants,~~
 1142 ~~portable computers, automatic answering devices, and other~~
 1143 ~~devices or accessories used to originate or receive~~
 1144 ~~communications signals or service, and includes services related~~
 1145 ~~to the use of such devices, such as consumer access to a~~
 1146 ~~wireless network; however, the term does not include~~
 1147 ~~telecommunications switching equipment, transmission wires, cell~~
 1148 ~~site transceiver equipment, or other equipment and systems used~~

1149 ~~by telecommunications companies to provide telecommunications~~
1150 ~~service to consumers. A branch location of a retail vendor of~~
1151 ~~communications equipment licensed pursuant to paragraph (2) (b)~~
1152 ~~may, in lieu of obtaining an appointment from an insurer or~~
1153 ~~warranty association as provided in paragraph (2) (c), obtain a~~
1154 ~~single appointment from the associated lead business location~~
1155 ~~licensee licensed under paragraph (2) (a) and pay the prescribed~~
1156 ~~appointment fee under s. 624.501 provided the lead business~~
1157 ~~location has a single appointment from each insurer or warranty~~
1158 ~~association represented and such appointment provides that it~~
1159 ~~applies to the lead business location and all of its branch~~
1160 ~~locations. Any branch location individually appointed by an~~
1161 ~~insurer under paragraph (2) (c) prior to January 1, 2006, may~~
1162 ~~replace its appointments with an appointment from its lead~~
1163 ~~location at no charge. Branch location appointments shall be~~
1164 ~~renewed on the first annual anniversary of licensure of the lead~~
1165 ~~business location occurring more than 24 months after the~~
1166 ~~initial appointment date and every 24 months thereafter.~~
1167 ~~Notwithstanding s. 624.501, after July 1, 2006, the renewal fee~~
1168 ~~applicable to such branch location appointments shall be \$30 per~~
1169 ~~appointment.~~

1170 (h) Portable electronics insurance.—License for property
1171 insurance or inland marine insurance that covers only loss,
1172 theft, mechanical failure, malfunction, or damage for portable
1173 electronics.

1174 1. The license may be issued only to:

1175 a. Employees or authorized representatives of a licensed
1176 general lines agent; or

1177 b. The lead business location of a retail vendor that
 1178 sells portable electronics insurance. The lead business location
 1179 must have a contractual relationship with a general lines agent.

1180 2. Employees or authorized representatives of a licensee
 1181 under subparagraph 1. may sell or offer for sale portable
 1182 electronics coverage without being subject to licensure as an
 1183 insurance agent if:

1184 a. Such insurance is sold or offered for sale at a
 1185 licensed location or at one of the licensee's branch locations
 1186 if the branch location is appointed by the licensed lead
 1187 business location or its appointing insurers;

1188 b. The insurer issuing the insurance directly supervises
 1189 or appoints a general lines agent to supervise the sale of such
 1190 insurance, including the development of a training program for
 1191 the employees and authorized representatives of vendors that are
 1192 directly engaged in the activity of selling or offering the
 1193 insurance; and

1194 c. At each location where the insurance is offered,
 1195 brochures or other written materials that provide the
 1196 information required by this subparagraph are made available to
 1197 all prospective customers. The brochures or written materials
 1198 may include information regarding portable electronics
 1199 insurance, service warranty agreements, or other incidental
 1200 services or benefits offered by a licensee.

1201 3. Individuals not licensed to sell portable electronics
 1202 insurance may not be paid commissions based on the sale of such
 1203 coverage. However, a licensee who uses a compensation plan for
 1204 employees and authorized representatives which includes

1205 supplemental compensation for the sale of noninsurance products,
1206 in addition to a regular salary or hourly wages, may include
1207 incidental compensation for the sale of portable electronics
1208 insurance as a component of the overall compensation plan.

1209 4. Brochures or other written materials related to
1210 portable electronics insurance must:

1211 a. Disclose that such insurance may duplicate coverage
1212 already provided by a customer's homeowners' insurance policy,
1213 renters' insurance policy, or other source of coverage;

1214 b. State that enrollment in insurance coverage is not
1215 required in order to purchase or lease portable electronics or
1216 services;

1217 c. Summarize the material terms of the insurance coverage,
1218 including the identity of the insurer, the identity of the
1219 supervising entity, the amount of any applicable deductible and
1220 how it is to be paid, the benefits of coverage, and key terms
1221 and conditions of coverage, such as whether portable electronics
1222 may be repaired or replaced with similar make and model
1223 reconditioned or nonoriginal manufacturer parts or equipment;

1224 d. Summarize the process for filing a claim, including a
1225 description of how to return portable electronics and the
1226 maximum fee applicable if the customer fails to comply with
1227 equipment return requirements; and

1228 e. State that an enrolled customer may cancel coverage at
1229 any time and that the person paying the premium will receive a
1230 refund of any unearned premium.

1231 5. A licensed and appointed general lines agent is not
1232 required to obtain a portable electronics insurance license to

1233 offer or sell portable electronics insurance at locations
1234 already licensed as an insurance agency, but may apply for a
1235 portable electronics insurance license for branch locations not
1236 otherwise licensed to sell insurance.

1237 6. A portable electronics license authorizes the sale of
1238 individual policies or certificates under a group or master
1239 insurance policy. The license also authorizes the sale of
1240 service warranty agreements covering only portable electronics
1241 to the same extent as if licensed under s. 634.419 or s.
1242 634.420.

1243 7. A licensee may bill and collect the premium for the
1244 purchase of portable electronics insurance provided that:

1245 a. If the insurance is included with the purchase or lease
1246 of portable electronics or related services, the licensee
1247 clearly and conspicuously discloses that insurance coverage is
1248 included with the purchase. Disclosure of the stand-alone cost
1249 of the premium for same or similar insurance must be made on the
1250 customer's bill and in any marketing materials made available at
1251 the point of sale. If the insurance is not included, the charge
1252 to the customer for the insurance must be separately itemized on
1253 the customer's bill.

1254 b. Premiums are incidental to other fees collected, are
1255 maintained in a manner that is readily identifiable, and are
1256 accounted for and remitted to the insurer or supervising entity
1257 within 60 days of receipt. Licensees are not required to
1258 maintain such funds in a segregated account.

1259 c. All funds received by a licensee from an enrolled
1260 customer for the sale of the insurance are considered funds held

1261 in trust by the licensee in a fiduciary capacity for the benefit
 1262 of the insurer. Licensees may receive compensation for billing
 1263 and collection services.

1264 8. Notwithstanding any other provision of law, the terms
 1265 for the termination or modification of coverage under a policy
 1266 of portable electronics insurance are those set forth in the
 1267 policy.

1268 9. Notice or correspondence required by the policy, or
 1269 otherwise required by law, may be provided by electronic means
 1270 if the insurer or licensee maintains proof that the notice or
 1271 correspondence was sent. Such notice or correspondence may be
 1272 sent on behalf of the insurer or licensee by the general lines
 1273 agent appointed by the insurer to supervise the administration
 1274 of the program. For purposes of this subparagraph, an enrolled
 1275 customer's provision of an electronic mail address to the
 1276 insurer or licensee is deemed to be consent to receive notices
 1277 and correspondence by electronic means if a conspicuously
 1278 located disclosure is provided to the customer indicating the
 1279 same.

1280 10. The provisions of this chapter requiring submission of
 1281 fingerprints do not apply to licenses issued to qualified
 1282 entities under this paragraph.

1283 11. A branch location that sells portable electronics
 1284 insurance may, in lieu of obtaining an appointment from an
 1285 insurer or warranty association, obtain a single appointment
 1286 from the associated lead business location licensee and pay the
 1287 prescribed appointment fee under s. 624.501 if the lead business
 1288 location has a single appointment from each insurer or warranty

1289 association represented and such appointment applies to the lead
 1290 business location and all of its branch locations. Branch
 1291 location appointments shall be renewed 24 months after the
 1292 initial appointment date of the lead business location and every
 1293 24 months thereafter. Notwithstanding s. 624.501, the renewal
 1294 fee applicable to such branch location appointments is \$30 per
 1295 appointment.

1296 12. For purposes of this paragraph:

1297 a. "Branch location" means any physical location in this
 1298 state at which a licensee offers its products or services for
 1299 sale.

1300 b. "Portable electronics" means personal, self-contained,
 1301 easily carried by an individual, battery-operated electronic
 1302 communication, viewing, listening, recording, gaming, computing
 1303 or global positioning devices, including cell or satellite
 1304 phones, pagers, personal global positioning satellite units,
 1305 portable computers, portable audio listening, video viewing or
 1306 recording devices, digital cameras, video camcorders, portable
 1307 gaming systems, docking stations, automatic answering devices,
 1308 and other similar devices and their accessories, and service
 1309 related to the use of such devices.

1310 c. "Portable electronics transaction" means the sale or
 1311 lease of portable electronics or a related service, including
 1312 portable electronics insurance.

1313 (4) Except as otherwise expressly provided, a person
 1314 applying for or holding a limited license is ~~shall be~~ subject to
 1315 the same applicable requirements and responsibilities that ~~as~~
 1316 apply to general lines agents in general, ~~if licensed as to~~

1317 motor vehicle physical damage and mechanical breakdown
 1318 insurance, ~~credit property insurance,~~ industrial fire insurance
 1319 or burglary insurance, motor vehicle rental insurance, credit
 1320 insurance, crop hail and multiple-peril crop insurance, in-
 1321 transit and storage personal property insurance, or portable
 1322 electronics insurance ~~communications equipment property~~
 1323 ~~insurance or communications equipment inland marine insurance,~~
 1324 ~~baggage and motor vehicle excess liability insurance, or credit~~
 1325 ~~insurance;~~ or as apply to life agents or health agents in
 1326 general, as applicable ~~the case may be,~~ if licensed as to travel
 1327 ~~personal accident insurance or credit life or credit disability~~
 1328 insurance.

1329 Section 15. Section 626.342, Florida Statutes, is amended
 1330 to read:

1331 626.342 Furnishing supplies to unlicensed ~~life, health, or~~
 1332 ~~general lines~~ agent prohibited; civil liability.-

1333 (1) An insurer, a managing general agent, an insurance
 1334 agency, or an agent, directly or through a ~~any~~ representative,
 1335 may not furnish to an ~~any~~ agent any blank forms, applications,
 1336 stationery, or other supplies to be used in soliciting,
 1337 negotiating, or effecting contracts of insurance on its behalf
 1338 unless such blank forms, applications, stationery, or other
 1339 supplies relate to a class of business for ~~with respect to~~ which
 1340 the agent is licensed and appointed, whether for that insurer or
 1341 another insurer.

1342 (2) An ~~Any~~ insurer, general agent, insurance agency, or
 1343 agent who furnishes any of the supplies specified in subsection
 1344 (1) to an ~~any~~ agent or prospective agent not appointed to

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1345 represent the insurer and who accepts from or writes any
 1346 insurance business for such agent or agency is subject to civil
 1347 liability to an ~~any~~ insured of such insurer to the same extent
 1348 and ~~in the same~~ manner as if such agent or prospective agent had
 1349 been appointed or authorized by the insurer or such agent to act
 1350 on ~~in~~ its or his or her behalf. The provisions of this
 1351 subsection do not apply to insurance risk apportionment plans
 1352 under s. 627.351.

1353 (3) This section does not apply to the placing of surplus
 1354 lines business under the provisions of ss. 626.913-626.937.

1355 Section 16. Subsection (1) of section 626.381, Florida
 1356 Statutes, is amended to read:

1357 626.381 Renewal, continuation, reinstatement, or
 1358 termination of appointment.—

1359 (1) The appointment of an appointee continues ~~shall~~
 1360 ~~continue~~ in force until suspended, revoked, or otherwise
 1361 terminated, but is subject to a renewal request filed by the
 1362 appointing entity in the appointee's birth month as to natural
 1363 persons or the month the original appointment was issued ~~license~~
 1364 ~~date~~ as to entities and every 24 months thereafter, accompanied
 1365 by payment of the renewal appointment fee and taxes as
 1366 prescribed in s. 624.501.

1367 Section 17. Section 626.536, Florida Statutes, is amended
 1368 to read:

1369 626.536 Reporting of administrative actions.—~~Each agent~~
 1370 ~~and insurance agency shall submit to the department,~~ Within 30
 1371 days after the final disposition of an ~~any~~ administrative action
 1372 taken against a licensee ~~the agent~~ or insurance agency by a

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1373 governmental agency or other regulatory agency in this or any
 1374 other state or jurisdiction relating to the business of
 1375 insurance, the sale of securities, or activity involving fraud,
 1376 dishonesty, trustworthiness, or breach of a fiduciary duty, the
 1377 licensee or insurance agency must submit a copy of the order,
 1378 consent to order, or other relevant legal documents to the
 1379 department. The department may adopt rules to administer
 1380 ~~implementing the provisions of~~ this section.

1381 Section 18. Section 626.551, Florida Statutes, is amended
 1382 to read:

1383 626.551 Notice of change of address, name.—A ~~Every~~
 1384 licensee must ~~shall~~ notify the department, in writing, within 30
 1385 ~~60~~ days after a change of name, residence address, principal
 1386 business street address, mailing address, contact telephone
 1387 numbers, including a business telephone number, or e-mail
 1388 address. A licensee ~~licensed agent~~ who has moved his or her
 1389 residence from this state shall have his or her license and all
 1390 appointments immediately terminated by the department. Failure
 1391 to notify the department within the required time ~~period~~ shall
 1392 result in a fine not to exceed \$250 for the first offense and,
 1393 ~~for subsequent offenses,~~ a fine of at least \$500 or suspension
 1394 or revocation of the license pursuant to s. 626.611, s.
 1395 626.6115, ~~or~~ s. 626.621, or s. 626.6215 for a subsequent
 1396 offense. The department may adopt rules to administer and
 1397 enforce this section.

1398 Section 19. Subsection (14) is added to section 626.621,
 1399 Florida Statutes, to read:

1400 626.621 Grounds for discretionary refusal, suspension, or

1401 revocation of agent's, adjuster's, customer representative's,
 1402 service representative's, or managing general agent's license or
 1403 appointment.—The department may, in its discretion, deny an
 1404 application for, suspend, revoke, or refuse to renew or continue
 1405 the license or appointment of any applicant, agent, adjuster,
 1406 customer representative, service representative, or managing
 1407 general agent, and it may suspend or revoke the eligibility to
 1408 hold a license or appointment of any such person, if it finds
 1409 that as to the applicant, licensee, or appointee any one or more
 1410 of the following applicable grounds exist under circumstances
 1411 for which such denial, suspension, revocation, or refusal is not
 1412 mandatory under s. 626.611:

1413 (14) Failure to comply with any civil, criminal, or
 1414 administrative action taken by the child support enforcement
 1415 program under Title IV-D of the Social Security Act, 42 U.S.C.
 1416 ss. 651 et seq., to determine paternity or to establish, modify,
 1417 enforce, or collect support.

1418 Section 20. Subsection (4) of section 626.641, Florida
 1419 Statutes, is amended to read:

1420 626.641 Duration of suspension or revocation.—

1421 (4) During the period of suspension or revocation of a the
 1422 license or appointment, and until the license is reinstated or,
 1423 if revoked, a new license issued, the former licensee or
 1424 appointee may shall not engage in or attempt or profess to
 1425 engage in any transaction or business for which a license or
 1426 appointment is required under this code or directly or
 1427 indirectly own, control, or be employed in any manner by an any
 1428 insurance agent, or agency, or adjuster, or adjusting firm.

1429 Section 21. Subsection (1) of section 626.651, Florida
 1430 Statutes, is amended to read:

1431 626.651 Effect of suspension, revocation upon associated
 1432 licenses and appointments and licensees and appointees.—

1433 (1) Upon suspension, revocation, or refusal to renew or
 1434 continue any one license of a licensee ~~an agent or customer~~
 1435 ~~representative~~, or upon suspension or revocation of eligibility
 1436 to hold a license or appointment, the department shall at the
 1437 same time likewise suspend or revoke all other licenses,
 1438 appointments, or status of eligibility held by the licensee or
 1439 appointee under this code.

1440 Section 22. Subsection (4) of section 626.730, Florida
 1441 Statutes, is amended, and subsection (5) of that section is
 1442 created, to read:

1443 626.730 Purpose of license.—

1444 (4) This section does not prohibit ~~the licensing under a~~
 1445 licensee holding a limited license for credit insurance or as to
 1446 motor vehicle physical damage and mechanical breakdown insurance
 1447 from being ~~or credit property insurance of any person~~ employed
 1448 by or associated with a motor vehicle sales or financing agency,
 1449 a retail sales establishment, or a consumer loan office for the
 1450 purpose of insuring, ~~other than a consumer loan office owned by~~
 1451 ~~or affiliated with a financial institution as defined in s.~~
 1452 ~~655.005, with respect to insurance of~~ the interest of such
 1453 entity ~~agency~~ in a motor vehicle sold or financed by it or in
 1454 personal property if used as collateral for a loan.

1455 (5) This section does not apply ~~with respect~~ to the
 1456 interest of a real estate mortgagee in or as to insurance

1457 covering such interest or in the real estate subject to such
 1458 mortgage.

1459 Section 23. Section 626.732, Florida Statutes, is amended
 1460 to read:

1461 626.732 Requirement as to knowledge, experience, or
 1462 instruction.-

1463 (1) Except as provided in subsection (4) ~~(3)~~, an ~~no~~
 1464 applicant for a license as a general lines agent ~~or personal~~
 1465 ~~lines agent~~, except for a chartered property and casualty
 1466 underwriter (CPCU), may not ~~other than as to a limited license~~
 1467 ~~as to baggage and motor vehicle excess liability insurance,~~
 1468 ~~credit property insurance, credit insurance, in-transit and~~
 1469 ~~storage personal property insurance, or communications equipment~~
 1470 ~~property insurance or communication equipment inland marine~~
 1471 ~~insurance, shall~~ be qualified or licensed unless, within the 4
 1472 years immediately preceding the date the application for license
 1473 is filed with the department, the applicant has:

1474 (a) Taught or successfully completed classroom courses in
 1475 insurance, 3 hours of which must ~~shall~~ be on the subject matter
 1476 of ethics, ~~satisfactory to the department~~ at a school, college,
 1477 or extension division thereof, approved by the department. ~~To~~
 1478 ~~qualify for licensure as a personal lines agent, the applicant~~
 1479 ~~must complete a total of 52 hours of classroom courses in~~
 1480 ~~insurance;~~

1481 (b) Completed a correspondence course in insurance, 3
 1482 hours of which must ~~shall~~ be on the subject matter of ethics,
 1483 satisfactory to the department and regularly offered by
 1484 accredited institutions of higher learning in this state, and

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1485 ~~have, except if he or she is applying for a limited license~~
1486 ~~under s. 626.321, for licensure as a general lines agent, has~~
1487 ~~had at least 6 months of responsible insurance duties as a~~
1488 ~~substantially full-time bona fide employee in all lines of~~
1489 ~~property and casualty insurance set forth in the definition of~~
1490 ~~general lines agent under s. 626.015 or, for licensure as a~~
1491 ~~personal lines agent, has completed at least 3 months in~~
1492 ~~responsible insurance duties as a substantially full-time~~
1493 ~~employee in property and casualty insurance sold to individuals~~
1494 ~~and families for noncommercial purposes;~~

1495 (c) ~~For licensure as a general lines agent,~~ Completed at
1496 least 1 year in responsible insurance duties as a substantially
1497 full-time bona fide employee in all lines of property and
1498 casualty insurance, ~~exclusive of aviation and wet marine and~~
1499 ~~transportation insurances but not exclusive of boats of less~~
1500 ~~than 36 feet in length or aircraft not held out for hire,~~ as set
1501 forth in the definition of a general lines agent under s.
1502 626.015, but without the education requirement described
1503 ~~mentioned in paragraph (a) or paragraph (b) or, for licensure as~~
1504 ~~a personal lines agent, has completed at least 6 months in~~
1505 ~~responsible insurance duties as a substantially full-time~~
1506 ~~employee in property and casualty insurance sold to individuals~~
1507 ~~and families for noncommercial purposes without the education~~
1508 ~~requirement in paragraph (a) or paragraph (b);~~

1509 (d)1. ~~For licensure as a general lines agent,~~ Completed at
1510 least 1 year of responsible insurance duties as a licensed and
1511 appointed customer representative or limited customer
1512 representative in commercial or personal lines of property and

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1513 | casualty insurance and 40 hours of classroom courses approved by
 1514 | the department covering the areas of property, casualty, surety,
 1515 | health, and marine insurance; or

1516 | ~~2. For licensure as a personal lines agent, completed at~~
 1517 | ~~least 6 months of responsible duties as a licensed and appointed~~
 1518 | ~~customer representative or limited customer representative in~~
 1519 | ~~property and casualty insurance sold to individuals and families~~
 1520 | ~~for noncommercial purposes and 20 hours of classroom courses~~
 1521 | ~~approved by the department which are related to property and~~
 1522 | ~~casualty insurance sold to individuals and families for~~
 1523 | ~~noncommercial purposes;~~

1524 | ~~(e)1. For licensure as a general lines agent, Completed at~~
 1525 | ~~least 1 year of responsible insurance duties as a licensed and~~
 1526 | ~~appointed service representative in either commercial or~~
 1527 | ~~personal lines of property and casualty insurance and 80 hours~~
 1528 | ~~of classroom courses approved by the department covering the~~
 1529 | ~~areas of property, casualty, surety, health, and marine~~
 1530 | ~~insurance.; or~~

1531 | ~~2. For licensure as a personal lines agent, completed at~~
 1532 | ~~least 6 months of responsible insurance duties as a licensed and~~
 1533 | ~~appointed service representative in property and casualty~~
 1534 | ~~insurance sold to individuals and families for noncommercial~~
 1535 | ~~purposes and 40 hours of classroom courses approved by the~~
 1536 | ~~department related to property and casualty insurance sold to~~
 1537 | ~~individuals and families for noncommercial purposes; or~~

1538 | (2) Except as provided under subsection (4), an applicant
 1539 | for a license as a personal lines agent, except for a chartered
 1540 | property and casualty underwriter (CPCU), may not be qualified

1541 or licensed unless, within the 4 years immediately preceding the
1542 date the application for license is filed with the department,
1543 the applicant has:

1544 (a) Taught or successfully completed classroom courses in
1545 insurance, 3 hours of which must be on the subject matter of
1546 ethics, at a school, college, or extension division thereof,
1547 approved by the department. To qualify for licensure, the
1548 applicant must complete a total of 52 hours of classroom courses
1549 in insurance;

1550 (b) Completed a correspondence course in insurance, 3
1551 hours of which must be on the subject matter of ethics,
1552 satisfactory to the department and regularly offered by
1553 accredited institutions of higher learning in this state, and
1554 completed at least 3 months of responsible insurance duties as a
1555 substantially full-time employee in the area of property and
1556 casualty insurance sold to individuals and families for
1557 noncommercial purposes;

1558 (c) Completed at least 6 months of responsible insurance
1559 duties as a substantially full-time employee in the area of
1560 property and casualty insurance sold to individuals and families
1561 for noncommercial purposes, but without the education
1562 requirement described in paragraph (a) or paragraph (b);

1563 (d) Completed at least 6 months of responsible duties as a
1564 licensed and appointed customer representative or limited
1565 customer representative in property and casualty insurance sold
1566 to individuals and families for noncommercial purposes and 20
1567 hours of classroom courses approved by the department which are
1568 related to property and casualty insurance sold to individuals

1569 and families for noncommercial purposes;

1570 (e) Completed at least 6 months of responsible insurance
 1571 duties as a licensed and appointed service representative in
 1572 property and casualty insurance sold to individuals and families
 1573 for noncommercial purposes and 40 hours of classroom courses
 1574 approved by the department related to property and casualty
 1575 insurance sold to individuals and families for noncommercial
 1576 purposes; or

1577 ~~(f) For licensure as a personal lines agent,~~ Completed at
 1578 least 3 years of responsible duties as a licensed and appointed
 1579 customer representative in property and casualty insurance sold
 1580 to individuals and families for noncommercial purposes.

1581 ~~(3)-(2) If~~ Where an applicant's qualifications as required
 1582 under subsection (1) or subsection (2) in paragraph (1)(b) or
 1583 paragraph (1)(c) are based in part upon the periods of
 1584 employment in at responsible insurance duties prescribed
 1585 therein, the applicant shall submit with the license application
 1586 for license, on a form prescribed by the department, an the
 1587 affidavit of his or her employer setting forth the period of
 1588 such employment, that the employment same was substantially
 1589 full-time, and giving a brief abstract of the nature of the
 1590 duties performed by the applicant.

1591 ~~(4)-(3)~~ An individual who was or became qualified to sit
 1592 for an agent's, customer representative's, or adjuster's
 1593 examination at or during the time he or she was employed by the
 1594 department or office and who, while so employed, was employed in
 1595 responsible insurance duties as a full-time bona fide employee
 1596 may shall be permitted to take an examination if application for

1597 such examination is made within 90 days after the date of
 1598 termination of ~~his or her~~ employment with the department or
 1599 office.

1600 (5)~~(4)~~ Classroom and correspondence courses under
 1601 subsections (1) and (2) ~~subsection (1)~~ must include instruction
 1602 on the subject matter of unauthorized entities engaging in the
 1603 business of insurance. The scope of the topic of unauthorized
 1604 entities must ~~shall~~ include the Florida Nonprofit Multiple-
 1605 Employer Welfare Arrangement Act and the Employee Retirement
 1606 Income Security Act, 29 U.S.C. ss. 1001 et seq., as it relates
 1607 to the provision of health insurance by employers and the
 1608 regulation thereof.

1609 (6) This section does not apply to an individual holding
 1610 only a limited license for travel insurance, motor vehicle
 1611 rental insurance, credit insurance, in-transit and storage
 1612 personal property insurance, or portable electronics insurance.

1613 Section 24. Section 626.8411, Florida Statutes, is amended
 1614 to read:

1615 626.8411 Application of Florida Insurance Code provisions
 1616 to title insurance agents or agencies.—

1617 (1) The following provisions of part II, ~~as~~ applicable to
 1618 general lines agents or agencies, ~~also~~ apply to title insurance
 1619 agents or agencies:

1620 (a) Section 626.734, relating to liability of certain
 1621 agents.

1622 ~~(b) Section 626.175, relating to temporary licenses.~~

1623 (b)~~(e)~~ Section 626.747, relating to branch agencies.

1624 (c) Section 626.749, relating to place of business in

1625 residence.
 1626 (d) Section 626.753, relating to sharing of commissions.
 1627 (e) Section 626.754, relating to rights of agent following
 1628 termination of appointment.
 1629 (2) The following provisions of part I do not apply to
 1630 title insurance agents or title insurance agencies:
 1631 (a) Section 626.112(7), relating to licensing of insurance
 1632 agencies.
 1633 (b) Section 626.231, relating to eligibility for
 1634 examination.
 1635 (c) Section 626.572, relating to rebating, when allowed.
 1636 (d) Section 626.172, relating to agent in full-time
 1637 charge.
 1638 Section 25. Section 626.8548, Florida Statutes, is created
 1639 to read:
 1640 626.8548 "All-lines adjuster" defined.—An "all-lines
 1641 adjuster" is a person who is self-employed or employed by an
 1642 insurer, a wholly owned subsidiary of an insurer, or an
 1643 independent adjusting firm or other independent adjuster, and
 1644 who undertakes on behalf of an insurer or other insurers under
 1645 common control or ownership to ascertain and determine the
 1646 amount of any claim, loss, or damage payable under an insurance
 1647 contract or undertakes to effect settlement of such claim, loss,
 1648 or damage. The term does not apply to life insurance or annuity
 1649 contracts.
 1650 Section 26. Section 626.855, Florida Statutes, is amended
 1651 to read:
 1652 626.855 "Independent adjuster" defined.—An "independent

1653 | adjuster" means ~~is any~~ person licensed as an all-lines
 1654 | adjuster who is self-appointed ~~self-employed~~ or appointed and ~~is~~
 1655 | ~~associated with or~~ employed by an independent adjusting firm or
 1656 | other independent adjuster, and who undertakes on behalf of an
 1657 | insurer to ascertain and determine the amount of any claim,
 1658 | loss, or damage payable under an insurance contract or
 1659 | undertakes to effect settlement of such claim, loss, or damage.

1660 | Section 27. Section 626.856, Florida Statutes, is amended
 1661 | to read:

1662 | 626.856 "Company employee adjuster" defined.—A "company
 1663 | employee adjuster" means ~~is~~ a person licensed as an all-lines
 1664 | adjuster who is appointed and employed on an insurer's staff of
 1665 | adjusters or a wholly owned subsidiary of the insurer, and who
 1666 | undertakes on behalf of such insurer or other insurers under
 1667 | common control or ownership to ascertain and determine the
 1668 | amount of any claim, loss, or damage payable under a contract of
 1669 | insurance, or undertakes to effect settlement of such claim,
 1670 | loss, or damage.

1671 | Section 28. Section 626.858, Florida Statutes, is
 1672 | repealed.

1673 | Section 29. Section 626.8584, Florida Statutes, is amended
 1674 | to read:

1675 | 626.8584 "Nonresident all-lines independent adjuster"
 1676 | defined.—A "nonresident all-lines independent adjuster" means ~~is~~
 1677 | a person who:

- 1678 | (1) Is not a resident of this state;
- 1679 | (2) Is ~~a~~ currently licensed as an independent adjuster in
 1680 | his or her state of residence for all lines of insurance except

1681 ~~life and annuities the type or kinds of insurance for which the~~
 1682 ~~licensee intends to adjust claims in this state or, if a~~
 1683 ~~resident of a state that does not license such independent~~
 1684 ~~adjusters, meets the qualifications has passed the department's~~
 1685 ~~adjuster examination as prescribed in s. 626.8734(1)(b); and~~

1686 (3) Is licensed as an all-lines adjuster and self-
 1687 appointed or appointed and a self-employed independent adjuster
 1688 ~~or associated with or~~ employed by an independent adjusting firm
 1689 or other independent adjuster, by an insurer admitted to do
 1690 business in this state or a wholly-owned subsidiary of an
 1691 insurer admitted to do business in this state, or by other
 1692 insurers under the common control or ownership of such insurer.

1693 Section 30. Section 626.863, Florida Statutes, is amended
 1694 to read:

1695 626.863 Claims referrals to licensed independent adjusters
 1696 ~~required; insurers' responsibility.-~~

1697 (1) An insurer may ~~shall~~ not knowingly refer any claim or
 1698 loss for adjustment in this state to any person purporting to be
 1699 or acting as an independent adjuster unless the person is
 1700 currently licensed as an all-lines adjuster and appointed as an
 1701 independent adjuster under this code.

1702 (2) Before referring any claim or loss, the insurer shall
 1703 ascertain from the department whether the proposed independent
 1704 adjuster is currently licensed as an all-lines adjuster and
 1705 appointed as an independent adjuster ~~such~~. Having ~~once~~
 1706 ascertained that a particular person is so licensed and
 1707 appointed, the insurer may assume that he or she will continue
 1708 to be so licensed and appointed until the insurer has knowledge,

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1709 or receives information from the department, to the contrary.

1710 (3) This section does not apply to catastrophe or
 1711 emergency adjusters as provided ~~for~~ in this part.

1712 Section 31. Section 626.864, Florida Statutes, is amended
 1713 to read:

1714 626.864 Adjuster license types.-

1715 (1) A qualified individual may be licensed ~~and appointed~~
 1716 as ~~either~~:

1717 (a) A public adjuster; or

1718 (b) An all-lines independent adjuster; ~~or~~

1719 ~~(c) A company employee adjuster.~~

1720 (2) The same individual may ~~shall~~ not be concurrently
 1721 licensed appointed as a public adjuster and an all-lines
 1722 adjuster to more than one of the adjuster types referred to in
 1723 subsection (1).

1724 (3) An all-lines adjuster may be appointed as an
 1725 independent adjuster or company employee adjuster, but not both
 1726 concurrently.

1727 Section 32. Paragraph (e) is added to subsection (1) of
 1728 section 626.865, Florida Statutes, to read:

1729 626.865 Public adjuster's qualifications, bond.-

1730 (1) The department shall issue a license to an applicant
 1731 for a public adjuster's license upon determining that the
 1732 applicant has paid the applicable fees specified in s. 624.501
 1733 and possesses the following qualifications:

1734 (e) Is licensed as a public adjuster apprentice under s.
 1735 626.8651 and complies with the requirements of that license
 1736 throughout the licensure period.

1737 Section 33. Section 626.866, Florida Statutes, is amended
 1738 to read:

1739 626.866 All-lines adjuster ~~Independent adjuster's~~
 1740 qualifications.—The department shall issue ~~a license to an~~
 1741 ~~applicant for an~~ all-lines adjuster ~~independent adjuster's~~
 1742 license to an applicant upon determining that the applicable
 1743 license fee specified in s. 624.501 has been paid and that the
 1744 applicant possesses the following qualifications:

- 1745 (1) Is a natural person at least 18 years of age.
- 1746 (2) Is a United States citizen or legal alien who
 1747 possesses work authorization from the United States Bureau of
 1748 Citizenship and Immigration Services and a bona fide resident of
 1749 this state.
- 1750 (3) Is trustworthy and has such business reputation as
 1751 would reasonably assure that the applicant will conduct his or
 1752 her business as insurance adjuster fairly and in good faith and
 1753 without detriment to the public.
- 1754 (4) Has had sufficient experience, training, or
 1755 instruction concerning the adjusting of damage or loss under
 1756 insurance contracts, other than life and annuity contracts, is
 1757 sufficiently informed as to the terms and the effects of the
 1758 provisions of such types of contracts, and possesses adequate
 1759 knowledge of the insurance laws of this state relating to such
 1760 contracts as to enable and qualify him or her to engage in the
 1761 business of insurance adjuster fairly and without injury to the
 1762 public or any member thereof with whom he or she may have
 1763 relations as an insurance adjuster and to adjust all claims in
 1764 accordance with the policy or contract and the insurance laws of

1765 | this state.

1766 | (5) Has passed any required written examination or has met
 1767 | one of the exemptions prescribed under s. 626.221.

1768 | Section 34. Section 626.867, Florida Statutes, is
 1769 | repealed.

1770 | Section 35. Section 626.869, Florida Statutes, is amended
 1771 | to read:

1772 | 626.869 License, adjusters; continuing education.—

1773 | (1) Having An ~~applicant for~~ a license as an all-lines
 1774 | adjuster qualifies the licensee to adjust ~~may qualify and his or~~
 1775 | ~~her license when issued may cover adjusting in any one of the~~
 1776 | ~~following classes of insurance:~~

- 1777 | ~~(a) all lines of insurance except life and annuities.~~
- 1778 | ~~(b) Motor vehicle physical damage insurance.~~
- 1779 | ~~(c) Property and casualty insurance.~~
- 1780 | ~~(d) Workers' compensation insurance.~~
- 1781 | ~~(e) Health insurance.~~

1782 |

1783 | ~~No examination on workers' compensation insurance or health~~
 1784 | ~~insurance shall be required for public adjusters.~~

1785 | (2) All individuals who on October 1, 1990, hold an
 1786 | adjuster's license and appointment limited to fire and allied
 1787 | lines, including marine or casualty or boiler and machinery, may
 1788 | remain licensed and appointed under the limited license and may
 1789 | renew their appointment, but a ~~no~~ license or appointment that
 1790 | ~~which~~ has been terminated, not renewed, suspended, or revoked
 1791 | may not ~~shall~~ be reinstated, and ~~no~~ new or additional licenses
 1792 | or appointments may not ~~shall~~ be issued.

1793 (3) All individuals who on October 1, 2012, hold an
 1794 adjuster's license and appointment limited to motor vehicle
 1795 physical damage and mechanical breakdown, property and casualty,
 1796 workers' compensation, or health insurance may remain licensed
 1797 and appointed under such limited license and may renew their
 1798 appointment, but a license that has been terminated, suspended,
 1799 or revoked may not be reinstated, and new or additional licenses
 1800 may not be issued. The applicant's application for license shall
 1801 specify which of the foregoing classes of business the
 1802 application for license is to cover.

1803 (4) ~~(a)~~ An ~~Any~~ individual holding a license as a public
 1804 adjuster or an all-lines ~~a company employee adjuster~~ must
 1805 complete all continuing education requirements as specified in
 1806 s. 626.2815. ~~or independent adjuster for 24 consecutive months~~
 1807 ~~or longer must, beginning in his or her birth month and every 2~~
 1808 ~~years thereafter, have completed 24 hours of courses, 2 hours of~~
 1809 ~~which relate to ethics, in subjects designed to inform the~~
 1810 ~~licensee regarding the current insurance laws of this state, so~~
 1811 ~~as to enable him or her to engage in business as an insurance~~
 1812 ~~adjuster fairly and without injury to the public and to adjust~~
 1813 ~~all claims in accordance with the policy or contract and the~~
 1814 ~~laws of this state.~~

1815 ~~(b)~~ ~~Any~~ individual holding a license as ~~a public~~ adjuster
 1816 ~~for 24 consecutive months or longer, beginning in his or her~~
 1817 ~~birth month and every 2 years thereafter, must have completed 24~~
 1818 ~~hours of courses, 2 hours of which relate to ethics, in subjects~~
 1819 ~~designed to inform the licensee regarding the current laws of~~
 1820 ~~this state pertaining to all lines of insurance other than life~~

1821 ~~and annuities, the current laws of this state pertaining to the~~
 1822 ~~duties and responsibilities of public adjusters as set forth in~~
 1823 ~~this part, and the current rules of the department applicable to~~
 1824 ~~public adjusters and standard or representative policy forms~~
 1825 ~~used by insurers, other than forms for life insurance and~~
 1826 ~~annuities, so as to enable him or her to engage in business as~~
 1827 ~~an adjuster fairly and without injury to the public and to~~
 1828 ~~adjust all claims in accordance with the policy or contract and~~
 1829 ~~laws of this state. In order to receive credit for continuing~~
 1830 ~~education courses, public adjusters must take courses that are~~
 1831 ~~specifically designed for public adjusters and approved by the~~
 1832 ~~department, provided, however, no continuing education course~~
 1833 ~~shall be required for public adjusters for workers' compensation~~
 1834 ~~insurance or health insurance.~~

1835 ~~(c) The department shall adopt rules necessary to~~
 1836 ~~implement and administer the continuing education requirements~~
 1837 ~~of this subsection. For good cause shown, the department may~~
 1838 ~~grant an extension of time during which the requirements imposed~~
 1839 ~~by this section may be completed, but such extension of time may~~
 1840 ~~not exceed 1 year.~~

1841 ~~(d) A nonresident public adjuster must complete the~~
 1842 ~~continuing education requirements provided by this section;~~
 1843 ~~provided, a nonresident public adjuster may meet the~~
 1844 ~~requirements of this section if the continuing education~~
 1845 ~~requirements of the nonresident public adjuster's home state are~~
 1846 ~~determined to be substantially comparable to the requirements of~~
 1847 ~~this state's continuing education requirements and if the~~
 1848 ~~resident's state recognizes reciprocity with this state's~~

1849 ~~continuing education requirements. A nonresident public adjuster~~
 1850 ~~whose home state does not have such continuing education~~
 1851 ~~requirements for adjusters, and who is not licensed as a~~
 1852 ~~nonresident adjuster in a state that has continuing education~~
 1853 ~~requirements and reciprocates with this state, must meet the~~
 1854 ~~continuing education requirements of this section.~~

1855 (5) The regulation of continuing education for licensees,
 1856 course providers, instructors, school officials, and monitor
 1857 groups shall be as provided ~~for~~ in s. 626.2816.

1858 Section 36. Paragraph (c) of subsection (2) of section
 1859 626.8697, Florida Statutes, is amended to read:

1860 626.8697 Grounds for refusal, suspension, or revocation of
 1861 adjusting firm license.—

1862 (2) The department may, in its discretion, deny, suspend,
 1863 revoke, or refuse to continue the license of any adjusting firm
 1864 if it finds that any of the following applicable grounds exist
 1865 with respect to the firm or any owner, partner, manager,
 1866 director, officer, or other person who is otherwise involved in
 1867 the operation of the firm:

1868 (c) Violation of an ~~any~~ order or rule of the department,
 1869 office, or commission.

1870 Section 37. Subsections (1) and (5) of section 626.872,
 1871 Florida Statutes, are amended to read:

1872 626.872 Temporary license.—

1873 (1) The department may, ~~in its discretion,~~ issue a
 1874 temporary license as an all-lines independent adjuster ~~or as a~~
 1875 ~~company employee adjuster,~~ subject to the following conditions:

1876 (a) The applicant must be an employee of an adjuster

1877 currently licensed by the department, ~~an employee of an~~
 1878 authorized insurer, or ~~an employee of an established adjusting~~
 1879 firm or corporation who ~~which~~ is supervised by a currently
 1880 licensed all-lines independent adjuster.

1881 ~~(b) The application must be accompanied by a certificate~~
 1882 ~~of employment and a report as to the applicant's integrity and~~
 1883 ~~moral character on a form prescribed by the department and~~
 1884 ~~executed by the employer.~~

1885 ~~(b)(e)~~ The applicant must be a natural person of at least
 1886 18 years of age, ~~must be~~ a bona fide resident of this state,
 1887 ~~must be~~ trustworthy, and ~~must~~ have a such business reputation
 1888 that ~~as~~ would reasonably ensure ~~assure~~ that the applicant will
 1889 conduct his or her business as an adjuster fairly and in good
 1890 faith and without detriment to the public.

1891 ~~(c)(d)~~ The applicant's employer is responsible for the
 1892 adjustment acts of the temporary ~~any~~ licensee ~~under this~~
 1893 ~~section.~~

1894 ~~(d)(e)~~ The applicable license fee ~~specified~~ must be paid
 1895 before issuance of the temporary license.

1896 ~~(e)(f)~~ The temporary license is ~~shall be~~ effective for a
 1897 ~~period of~~ 1 year, but is subject to earlier termination at the
 1898 request of the employer, ~~or~~ if the licensee fails to take an
 1899 examination as an all-lines independent adjuster ~~or company~~
 1900 ~~employee adjuster~~ within 6 months after issuance of the
 1901 temporary license, or if the temporary license is suspended or
 1902 revoked by the department.

1903 (5) The department may ~~shall~~ not issue a temporary license
 1904 as an all-lines independent adjuster ~~or as a company employee~~

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1905 ~~adjuster~~ to an ~~any~~ individual who has ~~ever~~ held such a license
 1906 in this state.

1907 Section 38. Section 626.873, Florida Statutes, is
 1908 repealed.

1909 Section 39. Section 626.8734, Florida Statutes, is amended
 1910 to read:

1911 626.8734 Nonresident all-lines adjuster license
 1912 ~~independent adjuster's~~ qualifications.—

1913 (1) The department shall, ~~upon application therefor,~~ issue
 1914 a license to an applicant for a nonresident all-lines adjuster
 1915 ~~independent adjuster's~~ license upon determining that the
 1916 applicant has paid the applicable license fees required under s.
 1917 624.501 and:

1918 (a) Is a natural person at least 18 years of age.

1919 (b) Has passed to the satisfaction of the department a
 1920 written Florida all-lines adjuster ~~independent adjuster's~~
 1921 examination of the scope prescribed in s. 626.241(6); however,
 1922 the requirement for the examination does not apply to ~~any of the~~
 1923 ~~following:~~

1924 1. An applicant who is licensed as an all-lines ~~a resident~~
 1925 ~~independent~~ adjuster in his or her home state if of residence
 1926 ~~when~~ that state has entered into ~~requires the passing of a~~
 1927 ~~written examination in order to obtain the license and a~~
 1928 reciprocal agreement with the ~~appropriate official of that state~~
 1929 ~~has been entered into by the department; or~~

1930 2. An applicant who is licensed as a nonresident all-lines
 1931 ~~independent~~ adjuster in a state other than his or her home state
 1932 ~~of residence when the state of licensure requires the passing of~~

1933 ~~a written examination in order to obtain the license and a~~
 1934 reciprocal agreement with the appropriate official of the state
 1935 of licensure has been entered into with ~~by~~ the department.

1936 (c) Is licensed as an all-lines adjuster and is self-
 1937 appointed or appointed and employed by an independent adjusting
 1938 firm or other independent adjuster, or is an employee of an
 1939 insurer admitted to do business in this state, a wholly-owned
 1940 subsidiary of an insurer admitted to do business in this state,
 1941 or other insurers under the common control or ownership of such
 1942 insurer ~~self-employed or associated with or employed by an~~
 1943 ~~independent adjusting firm or other independent adjuster.~~

1944 Applicants licensed as nonresident all-lines independent
 1945 adjusters under this section must be appointed as an independent
 1946 adjuster or company employee adjuster ~~such~~ in accordance with
 1947 ~~the provisions of~~ ss. 626.112 and 626.451. Appointment fees as
 1948 ~~in the amount~~ specified in s. 624.501 must be paid to the
 1949 department in advance. The appointment of a nonresident
 1950 independent adjuster continues ~~shall continue~~ in force until
 1951 suspended, revoked, or otherwise terminated, but is subject to
 1952 biennial renewal or continuation by the licensee in accordance
 1953 with ~~procedures prescribed in~~ s. 626.381 for licensees in
 1954 general.

1955 (d) Is trustworthy and has such business reputation as
 1956 would reasonably ensure ~~assure~~ that he or she will conduct his
 1957 or her business as a nonresident all-lines independent adjuster
 1958 fairly and in good faith and without detriment to the public.

1959 (e) Has had sufficient experience, training, or
 1960 instruction concerning the adjusting of damages or losses under

1961 insurance contracts, other than life and annuity contracts; is
 1962 sufficiently informed as to the terms and effects of ~~the~~
 1963 ~~provisions of~~ those types of insurance contracts; and possesses
 1964 adequate knowledge of the laws of this state relating to such
 1965 contracts as to enable and qualify him or her to engage in the
 1966 business of insurance adjuster fairly and without injury to the
 1967 public or any member thereof with whom he or she may have
 1968 business as an all-lines ~~independent~~ adjuster.

1969 (2) The applicant must ~~shall~~ furnish the following with
 1970 his or her application:

1971 (a) A complete set of his or her fingerprints. The
 1972 applicant's fingerprints must be certified by an authorized law
 1973 enforcement officer.

1974 (b) If currently licensed as an all-lines ~~a resident~~
 1975 ~~independent~~ adjuster in the applicant's home state ~~of residence~~,
 1976 a certificate or letter of authorization from the licensing
 1977 authority of the applicant's home state ~~of residence~~, stating
 1978 that the applicant holds a current license to act as an all-
 1979 lines independent adjuster. The ~~Such~~ certificate or letter of
 1980 authorization must be signed by the insurance commissioner, or
 1981 his or her deputy or the appropriate licensing official, and
 1982 must disclose whether the adjuster has ever had a ~~any~~ license or
 1983 eligibility to hold any license declined, denied, suspended,
 1984 revoked, or placed on probation or whether an administrative
 1985 fine or penalty has been levied against the adjuster and, if so,
 1986 the reason for the action. Such certificate or letter is not
 1987 required if the nonresident applicant's licensing status can be
 1988 verified through the Producer Database maintained by the

1989 National Association of Insurance Commissioners, its affiliates,
 1990 or subsidiaries.

1991 (c) If the applicant's home state ~~of residence~~ does not
 1992 require licensure as an all-lines ~~independent~~ adjuster and the
 1993 applicant has been licensed as a resident insurance adjuster,
 1994 agent, broker, or other insurance representative in his or her
 1995 home state ~~of residence~~ or any other state within the past 3
 1996 years, a certificate or letter of authorization from the
 1997 licensing authority stating that the applicant holds or has held
 1998 a license to act as an insurance adjuster, agent, or other
 1999 insurance representative. The certificate or letter of
 2000 authorization must be signed by the insurance commissioner, or
 2001 his or her deputy or the appropriate licensing official, and
 2002 must disclose whether the adjuster, agent, or other insurance
 2003 representative has ever had a ~~any~~ license or eligibility to hold
 2004 any license declined, denied, suspended, revoked, or placed on
 2005 probation or whether an administrative fine or penalty has been
 2006 levied against the adjuster and, if so, the reason for the
 2007 action. Such certificate or letter is not required if the
 2008 nonresident applicant's licensing status can be verified through
 2009 the Producer Database maintained by the National Association of
 2010 Insurance Commissioners, its affiliates, or subsidiaries.

2011 (3) The usual and customary records pertaining to
 2012 transactions under the license of a nonresident all-lines
 2013 ~~independent~~ adjuster must be retained for at least 3 years after
 2014 completion of the adjustment and ~~must~~ be made available in this
 2015 state to the department upon request. The failure of a
 2016 nonresident all-lines ~~independent~~ adjuster to properly maintain

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2017 records and make them available to the department upon request
 2018 constitutes grounds for the immediate suspension of the license
 2019 issued under this section.

2020 (4) ~~After licensure as a nonresident independent adjuster,~~
 2021 As a condition of doing business in this state as a nonresident
 2022 independent adjuster, the appointee must ~~licensee must annually~~
 2023 ~~on or before January 1, on a form prescribed by the department,~~
 2024 submit an affidavit to the department certifying that the
 2025 licensee is familiar with and understands the insurance laws and
 2026 administrative rules of this state and the provisions of the
 2027 contracts negotiated or to be negotiated. Compliance with this
 2028 filing requirement is a condition precedent to the issuance,
 2029 continuation, reinstatement, or renewal of a nonresident
 2030 independent adjuster's appointment.

2031 Section 40. Section 626.8736, Florida Statutes, is amended
 2032 to read:

2033 626.8736 Nonresident independent or public adjusters;
 2034 service of process.—

2035 (1) Each licensed nonresident ~~independent or public~~
 2036 adjuster or all-lines adjuster appointed as an independent
 2037 adjuster shall appoint the Chief Financial Officer and his or
 2038 her successors in office as his or her attorney to receive
 2039 service of legal process issued against such ~~the nonresident~~
 2040 ~~independent or public~~ adjuster in this state, upon causes of
 2041 action arising within this state out of transactions under his
 2042 license and appointment. Service upon the Chief Financial
 2043 Officer as attorney constitutes ~~shall constitute~~ effective legal
 2044 service upon the nonresident independent or public adjuster.

2045 (2) The appointment of the Chief Financial Officer for
 2046 service of process is ~~shall be~~ irrevocable ~~for~~ as long as there
 2047 could be any cause of action against the nonresident ~~independent~~
 2048 ~~or~~ public adjuster or all-lines adjuster appointed as an
 2049 independent adjuster arising out of his or her insurance
 2050 transactions in this state.

2051 (3) Duplicate copies of legal process against the
 2052 nonresident ~~independent or~~ public adjuster or all-lines adjuster
 2053 appointed as an independent adjuster shall be served upon the
 2054 Chief Financial Officer by a person competent to serve a
 2055 summons.

2056 (4) Upon receiving the service, the Chief Financial
 2057 Officer shall ~~forthwith~~ send one of the copies of the process,
 2058 by registered mail with return receipt requested, to the
 2059 defendant nonresident ~~independent or~~ public adjuster or all-
 2060 lines adjuster appointed as an independent adjuster at his or
 2061 her last address of record with the department.

2062 (5) The Chief Financial Officer shall keep a record of the
 2063 day and hour of service upon him or her of all legal process
 2064 received under this section.

2065 Section 41. Subsection (1) of section 626.874, Florida
 2066 Statutes, is amended to read:

2067 626.874 Catastrophe or emergency adjusters.—

2068 (1) In the event of a catastrophe or emergency, the
 2069 department may issue a license, for the purposes and under the
 2070 conditions ~~which it shall fix~~ and for the period of emergency as
 2071 it shall determine, to persons who are residents or nonresidents
 2072 of this state, who are at least 18 years of age, who are United

2073 States citizens or legal aliens who possess work authorization
 2074 from the United States Bureau of Citizenship and Immigration
 2075 Services, and who are not licensed adjusters under this part but
 2076 who have been designated and certified to it as qualified to act
 2077 as adjusters by all-lines ~~independent~~ resident adjusters, ~~or~~ by
 2078 an authorized insurer, or by a licensed general lines agent to
 2079 adjust claims, losses, or damages under policies or contracts of
 2080 insurance issued by such insurers. The fee for the license is
 2081 ~~shall be~~ as provided in s. 624.501(12)(c).

2082 Section 42. Subsection (1) of section 626.875, Florida
 2083 Statutes, is amended to read:

2084 626.875 Office and records.—

2085 (1) Each appointed ~~Every licensed~~ independent adjuster and
 2086 ~~every~~ licensed public adjuster must ~~shall have and~~ maintain ~~in~~
 2087 ~~this state~~ a place of business in this state which is accessible
 2088 to the public and keep therein the usual and customary records
 2089 pertaining to transactions under the license. This provision
 2090 does ~~shall not be deemed to~~ prohibit maintenance of such an
 2091 office in the home of the licensee.

2092 Section 43. Section 626.876, Florida Statutes, is amended
 2093 to read:

2094 626.876 Exclusive employment; public adjusters,
 2095 independent adjusters.—

2096 (1) An ~~No~~ individual licensed and appointed as a public
 2097 adjuster may not ~~shall~~ be ~~so~~ employed during the same period by
 2098 more than one public adjuster or public adjuster firm or
 2099 corporation.

2100 (2) An ~~No~~ individual licensed as an all-lines adjuster and

2101 appointed as an independent adjuster may not ~~shall~~ be ~~so~~
 2102 employed during the same period by more than one independent
 2103 adjuster or independent adjuster firm or corporation.

2104 Section 44. Subsections (5), (6), and (7) of section
 2105 626.927, Florida Statutes, are amended to read:

2106 626.927 Licensing of surplus lines agent.-

2107 ~~(5) The applicant must file and thereafter maintain the~~
 2108 ~~bond as required under s. 626.928.~~

2109 (5) ~~(6)~~ Examinations as to surplus lines, as required under
 2110 subsections (1) and (2), are ~~shall be~~ subject to the provisions
 2111 of part I as applicable to applicants for licenses in general.
 2112 ~~No such examination shall be required as to persons who held a~~
 2113 ~~Florida surplus lines agent's license as of January 1, 1959,~~
 2114 ~~except when examinations subsequent to issuance of an initial~~
 2115 ~~license are provided for in general under part I.~~

2116 (6) ~~(7)~~ An ~~Any~~ individual who has been licensed by the
 2117 department as a surplus lines agent as provided in this section
 2118 may be subsequently appointed without additional written
 2119 examination if his or her application for appointment is filed
 2120 with the department within 48 months after ~~next following~~ the
 2121 date of cancellation or expiration of the prior appointment. The
 2122 department may, ~~in its discretion,~~ require an ~~any~~ individual to
 2123 take and successfully pass an examination as for original
 2124 issuance of license as a condition precedent to the
 2125 reinstatement or continuation of the licensee's current license
 2126 or reinstatement or continuation of the licensee's appointment.

2127 Section 45. Section 626.928, Florida Statutes, is
 2128 repealed.

2129 Section 46. Section 626.933, Florida Statutes, is amended
 2130 to read:

2131 626.933 Collection of tax and service fee.—If the tax or
 2132 service fee payable by a surplus lines agent under the ~~this~~
 2133 Surplus Lines Law is not so paid within the time prescribed, it
 2134 ~~the same~~ shall be recoverable in a suit brought by the
 2135 department against the surplus lines agent ~~and the surety or~~
 2136 ~~sureties on the bond filed by the surplus lines agent under s.~~
 2137 ~~626.928~~. The department may authorize the Florida Surplus Lines
 2138 Service Office to file suit on its behalf. All costs and
 2139 expenses incurred in a suit brought by the office which are not
 2140 recoverable from the agent or surety shall be borne by the
 2141 office.

2142 Section 47. Subsection (1) of section 626.935, Florida
 2143 Statutes, is amended to read:

2144 626.935 Suspension, revocation, or refusal of surplus
 2145 lines agent's license.—

2146 (1) The department shall deny an application for, suspend,
 2147 revoke, or refuse to renew the appointment of a surplus lines
 2148 agent and all other licenses and appointments held by the
 2149 licensee under this code, on ~~upon~~ any of the following grounds:

2150 (a) Removal of the licensee's office from the licensee's
 2151 state of residence.

2152 (b) Removal of the accounts and records of his or her
 2153 surplus lines business from this state or the licensee's state
 2154 of residence during the period when such accounts and records
 2155 are required to be maintained under s. 626.930.

2156 (c) Closure of the licensee's office for ~~a period of~~ more

2157 | than 30 consecutive days.

2158 | (d) Failure to make and file his or her affidavit or
2159 | reports when due as required by s. 626.931.

2160 | (e) Failure to pay the tax or service fee on surplus lines
2161 | premiums, as provided ~~for~~ in the ~~this~~ Surplus Lines Law.

2162 | ~~(f) Failure to maintain the bond as required by s.~~
2163 | ~~626.928.~~

2164 | (f) ~~(g)~~ Suspension, revocation, or refusal to renew or
2165 | continue the license or appointment as a general lines agent,
2166 | service representative, or managing general agent.

2167 | (g) ~~(h)~~ Lack of qualifications as for an original surplus
2168 | lines agent's license.

2169 | (h) ~~(i)~~ Violation of this Surplus Lines Law.

2170 | (i) ~~(j)~~ For any other applicable cause for which the
2171 | license of a general lines agent could be suspended, revoked, or
2172 | refused under s. 626.611 or s. 626.621.

2173 | Section 48. Paragraph (b) of subsection (1) of section
2174 | 627.952, Florida Statutes, is amended to read:

2175 | 627.952 Risk retention and purchasing group agents.—

2176 | (1) Any person offering, soliciting, selling, purchasing,
2177 | administering, or otherwise servicing insurance contracts,
2178 | certificates, or agreements for any purchasing group or risk
2179 | retention group to any resident of this state, either directly
2180 | or indirectly, by the use of mail, advertising, or other means
2181 | of communication, shall obtain a license and appointment to act
2182 | as a resident general lines agent, if a resident of this state,
2183 | or a nonresident general lines agent if not a resident. Any such
2184 | person shall be subject to all requirements of the Florida

2185 Insurance Code.

2186 (b) Any person required to be licensed and appointed under

2187 ~~by~~ this subsection, in order to place business through Florida

2188 eligible surplus lines carriers, must ~~shall~~, if a resident of

2189 this state, be licensed and appointed as a surplus lines agent.

2190 ~~Any such person,~~ If not a resident of this state, such person

2191 must ~~shall~~ be licensed and appointed as a surplus lines agent in

2192 her or his state of residence and ~~shall~~ file and ~~thereafter~~

2193 maintain a fidelity bond in favor of the people of the State of

2194 Florida executed by a surety company admitted in this state and

2195 payable to the State of Florida; ~~provided,~~ however, ~~any~~

2196 ~~activities carried out by~~ such nonresident is ~~pursuant to this~~

2197 ~~part shall be~~ limited to the provision of insurance for

2198 purchasing groups. The bond must ~~shall~~ be continuous in form and

2199 ~~maintained~~ in the amount of not less than \$50,000, aggregate

2200 liability set out in s. 626.928. The bond must ~~shall~~ remain in

2201 force and effect until the surety is released from liability by

2202 the department or until the bond is canceled by the surety. The

2203 surety may cancel the bond and be released from further

2204 liability ~~thereunder~~ upon 30 days' prior written notice to the

2205 department. The cancellation does ~~shall~~ not affect any liability

2206 incurred or accrued ~~thereunder~~ before the termination of the 30-

2207 day period. Upon receipt of a notice of cancellation, the

2208 department shall immediately notify the agent.

2209 Section 49. Subsections (1) and (2) of section 635.051,

2210 Florida Statutes, are amended to read:

2211 635.051 Licensing and appointment of mortgage guaranty

2212 insurance agents.-

2213 (1) Effective October 1, 2012, a person may not transact
 2214 mortgage guaranty insurance unless licensed and appointed as a
 2215 credit insurance agent in accordance with the applicable
 2216 provisions of the insurance code. Mortgage guaranty licenses
 2217 held by persons on October 1, 2012, shall be transferred to a
 2218 credit insurance agent license. Persons who wish to obtain a new
 2219 license identification card that reflects this change must
 2220 submit the \$5 fee as prescribed in s. 624.501(15). ~~Agents of~~
 2221 ~~mortgage guaranty insurers shall be licensed and appointed and~~
 2222 ~~shall be subject to the same qualifications and requirements~~
 2223 ~~applicable to general lines agents under the laws of this state,~~
 2224 ~~except that:~~

2225 ~~(a) Particular preliminary specialized education or~~
 2226 ~~training is not required of an applicant for such an agent's~~
 2227 ~~license, and continuing education is not required for renewal of~~
 2228 ~~the agent's appointment if, as part of the application for~~
 2229 ~~license and appointment, the insurer guarantees that the~~
 2230 ~~applicant will receive the necessary training to enable him or~~
 2231 ~~her properly to hold himself or herself out to the public as a~~
 2232 ~~mortgage guaranty insurance agent and if the department, in its~~
 2233 ~~discretion, accepts such guaranty;~~

2234 ~~(b) The agent's license and appointment shall be a limited~~
 2235 ~~license, limited to the handling of mortgage guaranty insurance~~
 2236 ~~only; and~~

2237 ~~(c) An examination may be required of an applicant for~~
 2238 ~~such a license if the insurer fails to provide the guaranty~~
 2239 ~~described in paragraph (a).~~

2240 (2) Any general lines agent licensed under chapter 626 is

2241 | qualified to represent a mortgage guaranty insurer without
 2242 | additional licensure ~~examination~~.

2243 | Section 50. Subsection (1) of section 648.34, Florida
 2244 | Statutes, is amended to read:

2245 | 648.34 Bail bond agents; qualifications.—

2246 | (1) An application for licensure as a bail bond agent must
 2247 | be submitted on forms prescribed by the department. The
 2248 | application must include the applicant's full name; date of
 2249 | birth; social security number; residence, business, and mailing
 2250 | addresses; contact telephone numbers, including a business
 2251 | telephone number; and e-mail address.

2252 | Section 51. Subsection (2) of section 648.38, Florida
 2253 | Statutes, is amended to read:

2254 | 648.38 Licensure examination for bail bond agents; time;
 2255 | place; fees; scope.—

2256 | (2) The department or a person designated by the
 2257 | department shall provide ~~mail written~~ notice of the time and
 2258 | place of the examination to each applicant for licensure
 2259 | required to take an examination who will be eligible to take the
 2260 | examination as of the examination date. The notice shall be e-
 2261 | mailed ~~so mailed, postage prepaid, and addressed~~ to the
 2262 | applicant at the e-mail ~~his or her~~ address shown on his or her
 2263 | application for licensure ~~or at such other address as requested~~
 2264 | ~~by the applicant in writing filed with the department prior to~~
 2265 | ~~the mailing of the notice~~. Notice shall be deemed given when so
 2266 | mailed.

2267 | Section 52. Section 648.385, Florida Statutes, is amended
 2268 | to read:

2269 648.385 Continuing education required; application;
 2270 exceptions; requirements; penalties.—

2271 (1) The purpose of this section is to establish
 2272 requirements and standards for continuing education courses for
 2273 persons authorized to write bail bonds in this state.

2274 (2)(a) Each person subject to ~~the provisions of this~~
 2275 chapter must complete a minimum of 14 hours of continuing
 2276 education courses every 2 years as specified in s. 626.2815 in
 2277 ~~courses approved by the department. Compliance with continuing~~
 2278 ~~education requirements is a condition precedent to the issuance,~~
 2279 ~~continuation, or renewal of any appointment subject to the~~
 2280 ~~provisions of this chapter.~~

2281 ~~(b) A person teaching any approved course of instruction~~
 2282 ~~or lecturing at any approved seminar and attending the entire~~
 2283 ~~course or seminar shall qualify for the same number of classroom~~
 2284 ~~hours as would be granted to a person taking and successfully~~
 2285 ~~completing such course, seminar, or program. Credit shall be~~
 2286 ~~limited to the number of hours actually taught unless a person~~
 2287 ~~attends the entire course or seminar.~~

2288 ~~(c) For good cause shown, the department may grant an~~
 2289 ~~extension of time during which the requirements imposed by this~~
 2290 ~~section may be completed, but such extension of time may not~~
 2291 ~~exceed 1 year.~~

2292 ~~(3)(a) Any bail-related course developed or sponsored by~~
 2293 ~~any authorized insurer or recognized bail bond agents'~~
 2294 ~~association, or any independent study program of instruction,~~
 2295 ~~subject to approval by the department, qualifies for the~~
 2296 ~~equivalency of the number of classroom hours assigned to such~~

2297 ~~course by the department. However, unless otherwise provided in~~
 2298 ~~this section, continuing education credit may not be credited~~
 2299 ~~toward meeting the requirements of this section unless the~~
 2300 ~~course is provided by classroom instruction or results in a~~
 2301 ~~monitored examination.~~

2302 ~~(b) Each person or entity sponsoring a course for~~
 2303 ~~continuing education credit must furnish, within 30 days after~~
 2304 ~~completion of the course, in a form satisfactory to the~~
 2305 ~~department or its designee, a written and certified roster~~
 2306 ~~showing the name and license number of all persons successfully~~
 2307 ~~completing such course and requesting credit, accompanied by the~~
 2308 ~~required fee. The department shall refuse to issue, continue, or~~
 2309 ~~renew the appointment of any bail bond agent who has not had the~~
 2310 ~~continuing education requirements certified unless the agent has~~
 2311 ~~been granted an extension by the department.~~

2312 Section 53. Section 648.421, Florida Statutes, is amended
 2313 to read:

2314 648.421 Notice of change of address or telephone number.-
 2315 Each licensee under this chapter shall notify in writing the
 2316 department, insurer, managing general agent, and the clerk of
 2317 each court in which the licensee is registered within 10 working
 2318 days after a change in the licensee's principal business address
 2319 or telephone number. The licensee shall also notify the
 2320 department within 10 working days after a change of the name,
 2321 address, or telephone number of each agency or firm for which he
 2322 or she writes bonds and any change in the licensee's name, home
 2323 address, e-mail address, or telephone number.

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2324 Section 54. Except as otherwise expressly provided in this
2325 act, this act shall take effect October 1, 2012.