

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 amending s. 626.8419, F.S.; requiring title insurance  
75 agencies to obtain surety bonds payable to appointing  
76 title insurers under certain circumstances; providing  
77 that such surety bonds must require notification of  
78 title insurers under certain circumstances; requiring  
79 title insurance agencies to periodically provide  
80 certain evidence relating to surety bonds; restricting  
81 title insurers from providing surety bonds under  
82 certain circumstances; creating s. 626.8548, F.S.;  
83 defining the term "all-lines adjuster"; amending s.  
84 626.855, F.S.; revising the definition of "independent

85 | adjuster"; amending s. 626.856, F.S.; revising the  
86 | definition of "company employee adjuster"; repealing  
87 | s. 626.858, F.S., relating to defining "nonresident  
88 | company employee adjuster"; amending s. 626.8584,  
89 | F.S.; revising the definition of "nonresident all-  
90 | lines adjuster"; amending s. 626.863, F.S.; conforming  
91 | provisions to changes made by the act relating to all-  
92 | lines adjusters; amending s. 626.864, F.S.; revising  
93 | provisions relating to adjuster license types;  
94 | amending s. 626.865, F.S.; requiring an applicant for  
95 | public adjuster to be licensed as a public adjuster  
96 | apprentice; amending s. 626.866, F.S.; conforming  
97 | provisions to changes made by the act relating to all-  
98 | lines adjusters; repealing s. 626.867, F.S., relating  
99 | to qualifications for company employee adjusters;  
100 | amending s. 626.869, F.S.; revising provisions  
101 | relating to an all-lines adjuster license; ceasing the  
102 | issuance of certain adjuster licenses; revising  
103 | continuing education requirements; amending s.  
104 | 626.8697, F.S.; revising provisions relating to the  
105 | violation of rules resulting in the suspension or  
106 | revocation of an adjuster's license; amending s.  
107 | 626.872, F.S.; conforming provisions to changes made  
108 | by the act relating to all-lines adjusters; repealing  
109 | s. 626.873, F.S., relating to licensure for  
110 | nonresident company employee adjusters; amending s.  
111 | 626.8734, F.S.; amending provisions relating to  
112 | nonresident all-lines adjusters; providing for

113 | verifying an applicant's status through the National  
114 | Association of Insurance Commissioners' Producer  
115 | Database; amending ss. 626.8736, 626.874, 626.875, and  
116 | 626.876, F.S.; conforming provisions to changes made  
117 | by the act relating to all-lines adjusters; amending  
118 | s. 626.927, F.S.; deleting a requirement that a  
119 | licensed surplus lines agent maintain a bond;  
120 | repealing s. 626.928, F.S., relating to a surplus  
121 | lines agent's bond; amending ss. 626.933, 626.935, and  
122 | 627.952, F.S.; conforming cross-references; amending  
123 | s. 635.051, F.S.; requiring persons transacting  
124 | mortgage guaranty insurance to be licensed and  
125 | appointed as a credit insurance agent; amending s.  
126 | 648.34, F.S.; requiring application information for  
127 | bail bond agents; amending s. 648.38, F.S.; revising  
128 | the notice of examination requirements for bail bond  
129 | agents; amending s. 648.385, F.S.; revising continuing  
130 | education courses for bail bond agents, to conform to  
131 | changes made by the act; amending s. 648.421, F.S.;  
132 | requiring a bail bond agent to provide notification of  
133 | a change in his or her e-mail address; providing  
134 | effective dates.

135

136 | Be It Enacted by the Legislature of the State of Florida:

137

138 | Section 1. Subsections (1) and (7) of section 626.015,  
139 | Florida Statutes, are amended to read:

140 | 626.015 Definitions.—As used in this part:

141 (1) "Adjuster" means a public adjuster as defined in s.  
 142 626.854, a public adjuster apprentice as defined in s. 626.8541,  
 143 or an all-lines adjuster as defined in s. 626.8548 ~~independent~~  
 144 ~~adjuster as defined in s. 626.855, or company employee adjuster~~  
 145 ~~as defined in s. 626.856.~~

146 (7) "Home state" means the District of Columbia and any  
 147 state or territory of the United States in which an ~~insurance~~  
 148 agent or adjuster maintains his or her principal place of  
 149 residence or principal place of business and is licensed to act  
 150 as an insurance agent or adjuster.

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

153 626.0428 Agency personnel powers, duties, and  
 154 limitations.—

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

158 (3) An ~~No~~ employee of an agent or agency may not initiate  
 159 contact with any person for the purpose of soliciting insurance  
 160 unless licensed and appointed as an ~~a general lines~~ agent or  
 161 customer representative. As to title insurance, an employee of  
 162 an agent or agency may not initiate contact with any individual  
 163 proposed insured for the purpose of soliciting title insurance  
 164 unless licensed as a title insurance agent or exempt from such  
 165 licensure pursuant to s. 626.8417(4).

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

168 626.171 Application for license as an agent, customer

169 representative, adjuster, service representative, managing  
 170 general agent, or reinsurance intermediary.-

171 (1) The department may ~~shall~~ not issue a license as agent,  
 172 customer representative, adjuster, service representative,  
 173 managing general agent, or reinsurance intermediary to any  
 174 person except upon written application ~~therefor~~ filed with the  
 175 department ~~it~~, meeting the qualifications for the license  
 176 applied for as determined by the department ~~qualification~~  
 177 ~~therefor~~, and payment in advance of all applicable fees. The ~~Any~~  
 178 ~~such~~ application must ~~shall~~ be made under the oath of the  
 179 applicant and be signed by the applicant. An applicant may  
 180 permit a third party to complete, submit, and sign an  
 181 application on the applicant's behalf, but is responsible for  
 182 ensuring that the information on the application is true and  
 183 correct and is accountable for any misstatements or  
 184 misrepresentations. The department shall accept the uniform  
 185 application for nonresident agent licensing. The department may  
 186 adopt revised versions of the uniform application by rule.

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

188 (b) A statement indicating the method the applicant used  
 189 or is using to meet any required prelicensing education,  
 190 knowledge, experience, or instructional requirements for the  
 191 type of license applied for. ~~Proof that he or she has completed~~  
 192 ~~or is in the process of completing any required prelicensing~~  
 193 ~~course.~~

194  
 195 However, the application must contain a statement that an  
 196 applicant is not required to disclose his or her race or

197 ethnicity, gender, or native language, that he or she will not  
 198 be penalized for not doing so, and that the department will use  
 199 this information exclusively for research and statistical  
 200 purposes and to improve the quality and fairness of the  
 201 examinations.

202 Section 4. Section 626.191, Florida Statutes, is amended  
 203 to read:

204 626.191 Repeated applications.—The failure of an applicant  
 205 to secure a license upon ~~an~~ application does ~~shall~~ not preclude  
 206 the applicant from applying again. However ~~as many times as~~  
 207 ~~desired, but~~ the department may ~~shall~~ not consider ~~give~~  
 208 ~~consideration to~~ or accept any further application by the same  
 209 applicant individual for a similar license dated or filed within  
 210 30 days after ~~subsequent to~~ the date the department denied the  
 211 last application, except as provided under ~~in~~ s. 626.281.

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

214 626.221 Examination requirement; exemptions.—

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

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

221 (b) An applicant for a limited license as agent for travel  
 222 insurance, motor vehicle rental personal accident insurance,  
 223 ~~baggage and motor vehicle excess liability insurance, credit~~  
 224 ~~life or disability~~ insurance, credit insurance, ~~credit property~~

225 ~~insurance,~~ in-transit and storage personal property insurance,  
 226 or portable electronics ~~communications equipment property~~  
 227 ~~insurance or communication equipment inland marine~~ insurance  
 228 under s. 626.321.

229 (c) In the discretion of the department, an applicant for  
 230 reinstatement of license or appointment as an agent, customer  
 231 representative, ~~company employee adjuster,~~ or all-lines  
 232 ~~independent~~ adjuster whose license has been suspended within the  
 233 4 years before ~~prior to~~ the date of application or written  
 234 request for reinstatement.

235 (d) An applicant who, within the 4 years before ~~prior to~~  
 236 application for license and appointment as an agent, customer  
 237 representative, or adjuster, was a full-time salaried employee  
 238 of the department who ~~and~~ had ~~continuously been such an employee~~  
 239 ~~with~~ responsible insurance duties for at least ~~not less than~~ 2  
 240 continuous years and who had been a licensee within the 4 years  
 241 before ~~prior to~~ employment by the department with the same class  
 242 of license as that being applied for.

243 (e) An applicant ~~A person~~ who has been licensed as an all-  
 244 lines adjuster and appointed as an independent adjuster or  
 245 company employee adjuster ~~as to all property, casualty, and~~  
 246 ~~surety insurances may be licensed and appointed as a company~~  
 247 ~~employee adjuster or independent adjuster, as to these kinds of~~  
 248 ~~insurance, without additional written examination~~ if an  
 249 application for licensure is filed with the department within 48  
 250 months following the date of cancellation or expiration of the  
 251 prior appointment.

252 ~~(f) A person who has been licensed as a company employee~~

253 ~~adjuster or independent adjuster for motor vehicle, property and~~  
 254 ~~casualty, workers' compensation, and health insurance may be~~  
 255 ~~licensed as such an adjuster without additional written~~  
 256 ~~examination if his or her application for licensure is filed~~  
 257 ~~with the department within 48 months after cancellation or~~  
 258 ~~expiration of the prior license.~~

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

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

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

274 (i)~~(j)~~ An applicant for license as a customer  
 275 representative who has earned the designation of Accredited  
 276 Advisor in Insurance (AAI) from the Insurance Institute of  
 277 America, the designation of Certified Insurance Counselor (CIC)  
 278 from the Society of Certified Insurance Service Counselors, the  
 279 designation of Accredited Customer Service Representative (ACSR)  
 280 from the Independent Insurance Agents of America, the

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281 designation of Certified Professional Service Representative  
282 (CPSR) from the National Foundation for Certified Professional  
283 Service Representatives, the designation of Certified Insurance  
284 Service Representative (CISR) from the Society of Certified  
285 Insurance Service Representatives, or the designation of  
286 Certified Insurance Representative (CIR) from the National  
287 Association of Christian Catastrophe Insurance Adjusters. Also,  
288 an applicant for license as a customer representative who has  
289 earned an associate degree or bachelor's degree from an  
290 accredited college or university and has completed ~~with~~ at least  
291 9 academic hours of property and casualty insurance curriculum,  
292 or the equivalent, or has earned the designation of Certified  
293 Customer Service Representative (CCSR) from the Florida  
294 Association of Insurance Agents, or the designation of  
295 Registered Customer Service Representative (RCSR) from a  
296 regionally accredited postsecondary institution in this state,  
297 or the designation of Professional Customer Service  
298 Representative (PCSR) from the Professional Career Institute,  
299 whose curriculum has been approved by the department and which  
300 ~~whose curriculum~~ includes comprehensive analysis of basic  
301 property and casualty lines of insurance and testing at least  
302 equal to that of standard department testing for the customer  
303 representative license. The department shall adopt rules  
304 establishing standards for the approval of curriculum.

305 (j) ~~(\*)~~ An applicant for license as a resident or  
306 nonresident all-lines ~~an independent or company employee~~  
307 adjuster who has the designation of Accredited Claims Adjuster  
308 (ACA) from a regionally accredited postsecondary institution in

309 | this state, Professional Claims Adjuster (PCA) from the  
 310 | Professional Career Institute, Professional Property Insurance  
 311 | Adjuster (PPIA) from the HurriClaim Training Academy, Certified  
 312 | Adjuster (CA) from ALL LINES Training, or Certified Claims  
 313 | Adjuster (CCA) from the Association of Property and Casualty  
 314 | Claims Professionals whose curriculum has been approved by the  
 315 | department and which ~~whose curriculum~~ includes comprehensive  
 316 | analysis of basic property and casualty lines of insurance and  
 317 | testing at least equal to that of standard department testing  
 318 | for the all-lines adjuster license. The department shall adopt  
 319 | rules establishing standards for the approval of curriculum.

320 |       (k) ~~(l)~~ An applicant qualifying for a license transfer  
 321 | under s. 626.292~~7~~ if the applicant:

322 |           1. Has successfully completed the prelicensing examination  
 323 | requirements in the applicant's previous home state which are  
 324 | substantially equivalent to the examination requirements in this  
 325 | state, as determined by the department;

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

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

335 |       (l) ~~(m)~~ An applicant for a license as a nonresident agent  
 336 | ~~license~~~~7~~ if the applicant:

337 1. Has successfully completed prelicensing examination  
 338 requirements in the applicant's home state which are  
 339 substantially equivalent to the examination requirements in this  
 340 state, as determined by the department, as a requirement for  
 341 obtaining a resident license in his or her home state;

342 2. Held a general lines agent license, life agent license,  
 343 or health agent license before ~~prior to the time~~ a written  
 344 examination was required;

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

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

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

357 626.231 Eligibility; application for examination.—

358 (2) A person required to take an examination for a license  
 359 may ~~be permitted to~~ take an examination before ~~prior to~~  
 360 submitting an application for licensure pursuant to s. 626.171  
 361 by submitting an application for examination through the  
 362 department's Internet website or the website of a person  
 363 designated by the department to administer the examination. The  
 364 department may require ~~In the application,~~ the applicant to

365 provide the following information as part of the application  
366 ~~shall set forth:~~

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

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

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

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

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

378 (f) The applicant's native language.

379 (g) The highest level of education achieved by the  
380 applicant.

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

383

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

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

393 626.241 Scope of examination.—

394 (6) In order to reflect the differences between adjusting  
 395 claims for an insurer and adjusting claims for an insured, the  
 396 department shall create an examination for applicants seeking  
 397 licensure as a public adjuster and a separate examination for  
 398 applicants seeking licensure as an all-lines ~~a company employee~~  
 399 ~~adjuster or independent~~ adjuster.

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

- 405 ~~(a) Automobile physical damage insurance;~~
- 406 ~~(b) Property and casualty insurance;~~
- 407 ~~(c) Workers' compensation insurance; or~~
- 408 ~~(d) Health insurance.~~

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

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

414 626.251 Time and place of examination; notice.—

415 (1) The department, or a person designated by the  
 416 department, shall provide ~~mail written~~ notice of the time and  
 417 place of the examination to each applicant for examination and  
 418 each applicant for license required to take an examination who  
 419 will be eligible to take the examination as of the examination  
 420 date. The notice shall be e-mailed ~~so mailed, postage prepaid,~~

421 ~~and addressed~~ to the applicant at the e-mail ~~his or her~~ address  
 422 shown on the application for license or examination ~~at such~~  
 423 ~~other address as requested by the applicant in writing filed~~  
 424 ~~with the department prior to the mailing of the notice.~~ Notice  
 425 is ~~shall be~~ deemed given when so mailed.

426 Section 9. Section 626.281, Florida Statutes, is amended  
 427 to read:

428 626.281 Reexamination.—

429 (1) An ~~Any~~ applicant for license or ~~applicant for~~  
 430 examination who has ~~either~~:

431 (a) Taken an examination and failed to make a passing  
 432 grade, or

433 (b) Failed to appear for the examination or to take or  
 434 complete the examination at the time and place specified in the  
 435 notice of the department,

436  
 437 may take additional examinations, after filing with the  
 438 department or its designee an application for reexamination  
 439 together with applicable fees. The failure of an applicant to  
 440 pass an examination, ~~or the failure~~ to appear for the  
 441 examination, or to take or complete the examination does not  
 442 preclude the applicant from taking subsequent examinations.

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

445 (3) ~~(2)~~ The department may require an ~~any~~ individual whose  
 446 license as an agent, customer representative, or adjuster has  
 447 expired or ~~has~~ been suspended to pass an examination before  
 448 ~~prior to~~ reinstating or relicensing the individual as to any

449 class of license. The examination fee must ~~shall~~ be paid for ~~as~~  
 450 ~~to~~ each examination.

451 Section 10. Section 626.2815, Florida Statutes, is amended  
 452 to read:

453 626.2815 Continuing education ~~required; application;~~  
 454 ~~exceptions; requirements; penalties.-~~

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

459 (2) Except as otherwise provided in this section, ~~the~~  
 460 ~~provisions of this section~~ applies ~~apply~~ to individuals ~~persons~~  
 461 licensed to engage in the sale of insurance or adjustment of  
 462 insurance claims in this state for all lines of insurance for  
 463 which an examination is required for licensing and to each  
 464 insurer, employer, or appointing entity, including, but not  
 465 limited to, those created or existing pursuant to s. 627.351.  
 466 ~~The provisions of~~ This section does ~~shall~~ not apply to an ~~any~~  
 467 individual who holds ~~person holding~~ a license for the sale of  
 468 any line of insurance for which an examination is not required  
 469 by the laws of this state or who holds a, ~~nor shall the~~  
 470 ~~provisions of this section apply to any~~ limited license as a  
 471 crop or hail and multiple-peril crop insurance agent ~~the~~  
 472 ~~department may exempt by rule.~~ Licensees who are unable to  
 473 comply with the continuing education requirements due to active  
 474 duty in the military may submit a written request for a waiver  
 475 to the department.

476 (3)(a) Each licensee ~~person~~ subject to ~~the provisions of~~

477 | this section must, except as set forth in paragraphs (b), (c),  
478 | ~~and (d), and (f),~~ complete a minimum of 24 hours of continuing  
479 | education courses every 2 years in basic or higher-level courses  
480 | prescribed by this section or in other courses approved by the  
481 | department.

482 |       (a) Each licensee ~~person subject to the provisions of this~~  
483 | ~~section~~ must complete, ~~as part of his or her required number of~~  
484 | ~~continuing education hours,~~ 3 hours of continuing education,  
485 | approved by the department, every 2 years on the subject matter  
486 | of ethics. Each licensed general lines agent and customer  
487 | representative ~~subject to this section~~ must complete, ~~as part of~~  
488 | ~~his or her required number of continuing education hours,~~ 1 hour  
489 | of continuing education, approved by the department, every 2  
490 | years on the subject matter of premium discounts available on  
491 | property insurance policies based on various hurricane  
492 | mitigation options and the means for obtaining the discounts.

493 |       (b) A licensee ~~person~~ who has been licensed for a ~~period~~  
494 | ~~of~~ 6 or more years must complete 20 hours of continuing  
495 | education every 2 years in intermediate or advanced-level  
496 | courses prescribed by this section or in other courses approved  
497 | by the department.

498 |       (c) A licensee who has been licensed for 25 years or more  
499 | and is a CLU or a CPCU or has a Bachelor of Science degree in  
500 | risk management or insurance with evidence of 18 or more  
501 | semester hours in upper-level insurance-related courses must  
502 | complete 10 hours of continuing education courses every 2 years  
503 | in courses prescribed by this section or in other courses  
504 | approved by the department.

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505           (d) An individual ~~Any person~~ who holds a license as a  
506 customer representative, limited customer representative, title  
507 agent, motor vehicle physical damage and mechanical breakdown  
508 insurance agent, ~~crop or hail and multiple-peril crop insurance~~  
509 ~~agent~~, or as an industrial fire insurance or burglary insurance  
510 agent and who is not a licensed life or health ~~insurance~~ agent,  
511 must ~~shall be required to~~ complete 10 hours of continuing  
512 education courses every 2 years.

513           (e) An individual ~~Any person~~ who holds a license to  
514 solicit or sell life or health insurance and a license to  
515 solicit or sell property, casualty, surety, or surplus lines  
516 insurance must complete ~~the continuing education requirements by~~  
517 ~~completing~~ courses in life or health insurance for one-half of  
518 the total hours required and courses in property, casualty,  
519 surety, or surplus lines insurance for one-half of the total  
520 hours required. However, a licensee who holds an industrial fire  
521 or burglary insurance license and who is a licensed life or  
522 health agent must ~~shall be required to~~ complete 4 hours of  
523 continuing education courses every 2 years related to industrial  
524 fire or burglary insurance and the remaining number of hours of  
525 continuing education courses ~~required~~ related to life or health  
526 insurance.

527           (f) An individual subject to chapter 648 must complete a  
528 minimum of 14 hours of continuing education courses every 2  
529 years.

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

532           (h) An individual teaching an approved course of

533 instruction or lecturing at any approved seminar and attending  
534 the entire course or seminar qualifies for the same number of  
535 classroom hours as would be granted to a person taking and  
536 successfully completing such course or seminar. Credit is  
537 limited to the number of hours actually taught unless a person  
538 attends the entire course or seminar. An individual who is an  
539 official of or employed by a governmental entity in this state  
540 and serves as a professor, instructor, or other position or  
541 office, the duties and responsibilities of which are determined  
542 by the department to require monitoring and review of insurance  
543 laws or insurance regulations and practices, is exempt from this  
544 section.

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

549 (a)2.a. An appointing entity, except one that appoints  
550 individuals who are employees or exclusive independent  
551 contractors of the appointing entity, may not require, directly  
552 or indirectly, as a condition of such appointment or the  
553 continuation of such appointment, the taking of an approved  
554 course or program by any appointee or potential appointee which  
555 ~~that~~ is not of the appointee's choosing.

556 (b)b. Any entity created or existing pursuant to s.  
557 627.351 may require employees to take training of any type  
558 relevant to their employment but may not require appointees who  
559 are not employees to take any approved course or program unless  
560 the course or program deals solely with the appointing entity's

561 internal procedures or products or with subjects substantially  
562 unique to the appointing entity.

563 ~~(g) A person teaching any approved course of instruction~~  
564 ~~or lecturing at any approved seminar and attending the entire~~  
565 ~~course or seminar shall qualify for the same number of classroom~~  
566 ~~hours as would be granted to a person taking and successfully~~  
567 ~~completing such course, seminar, or program. Credit shall be~~  
568 ~~limited to the number of hours actually taught unless a person~~  
569 ~~attends the entire course or seminar. Any person who is an~~  
570 ~~official of or employed by any governmental entity in this state~~  
571 ~~and serves as a professor, instructor, or in any other position~~  
572 ~~or office the duties and responsibilities of which are~~  
573 ~~determined by the department to require monitoring and review of~~  
574 ~~insurance laws or insurance regulations and practices shall be~~  
575 ~~exempt from this section.~~

576 ~~(h) Excess classroom hours accumulated during any~~  
577 ~~compliance period may be carried forward to the next compliance~~  
578 ~~period.~~

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

583 (6)(j) A nonresident licensee who must complete continuing  
584 education requirements in his or her home state may use the home  
585 state requirements to also meet this state's continuing  
586 education requirements ~~as well,~~ if the licensee's ~~resident's~~  
587 home state recognizes reciprocity with this state's continuing  
588 education requirements. A nonresident licensee whose home state

589 | does not have a continuing education requirement but is licensed  
 590 | for the same class of business in another state that has ~~which~~  
 591 | ~~does have~~ a continuing education requirement may comply with  
 592 | this section by furnishing proof of compliance with the other  
 593 | state's requirement if that state has a reciprocal agreement  
 594 | with this state relative to continuing education. A nonresident  
 595 | licensee whose home state does not have such continuing  
 596 | education requirements, and who is not licensed as a nonresident  
 597 | licensee agent in a state that has continuing education  
 598 | requirements and reciprocates with this state, must meet the  
 599 | continuing education requirements of this state.

600 |        ~~(7)(\*)~~ Any person who holds a license to solicit or sell  
 601 | life insurance in this state must complete a minimum of 3 hours  
 602 | in continuing education, approved by the department, on the  
 603 | subject of suitability in annuity and life insurance  
 604 | transactions. This requirement does not apply to an agent who  
 605 | does not have any active life insurance or annuity contracts. In  
 606 | applying this exemption, the department may require the filing  
 607 | of a certification attesting that the agent has not sold life  
 608 | insurance or annuities during the continuing education  
 609 | compliance cycle in question and does not have any active life  
 610 | insurance or annuity contracts. A licensee may use the hours  
 611 | obtained under this paragraph to satisfy the requirement for  
 612 | continuing education in ethics under paragraph (3) (a).

613 |        ~~(8)(4)~~ The following courses may be completed in order to  
 614 | meet the elective continuing education course requirements:

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

- 617 (b) Any part of the American College "CLU" diploma  
618 curriculum: 24 hours.
- 619 (c) Any part of the Insurance Institute of America's  
620 program in general insurance: 12 hours.
- 621 (d) Any part of the American Institute for Property and  
622 Liability Underwriters' Chartered Property Casualty Underwriter  
623 (CPCU) professional designation program: 24 hours.
- 624 (e) Any part of the Certified Insurance Counselor program:  
625 21 hours.
- 626 (f) Any part of the Accredited Advisor in Insurance: 21  
627 hours.
- 628 (g) In the case of title agents, completion of the  
629 Certified Land Closer (CLC) professional designation program and  
630 receipt of the designation: 24 hours.
- 631 (h) In the case of title agents, completion of the  
632 Certified Land Searcher (CLS) professional designation program  
633 and receipt of the designation: 24 hours.
- 634 (i) Any insurance-related course that ~~which~~ is approved by  
635 the department and taught by an accredited college or university  
636 per credit hour granted: 12 hours.
- 637 (j) Any course, including courses relating to agency  
638 management or errors and omissions, developed or sponsored by an  
639 ~~any~~ authorized insurer or recognized agents' association or  
640 insurance trade association or an ~~any~~ independent study program  
641 of instruction, subject to approval by the department, qualifies  
642 for the equivalency of the number of classroom hours assigned  
643 ~~thereto~~ by the department. However, unless otherwise provided in  
644 this section, continuing education hours may not be credited

645 toward meeting the requirements of this section unless the  
646 course is provided by classroom instruction or results in a  
647 monitored examination. A monitored examination is not required  
648 for:

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

653 2. An independent study program of instruction presented  
654 on paper or in printed material which ~~that~~ imposes a final  
655 closed book examination that meets the requirements of the  
656 department's rule for self-study courses. The examination may be  
657 taken without a proctor if ~~provided~~ the student presents to the  
658 provider a sworn affidavit certifying that the student did not  
659 consult any written materials or receive outside assistance of  
660 any kind or from any person, directly or indirectly, while  
661 taking the examination. If the student is an employee of an  
662 agency or corporate entity, the student's supervisor or a  
663 manager or owner of the agency or corporate entity must also  
664 sign the sworn affidavit. If the student is self-employed, a  
665 sole proprietor, or a partner, or if the examination is  
666 administered online, the sworn affidavit must also be signed by  
667 a disinterested third party. The sworn affidavit must be  
668 received by the approved provider before ~~prior to~~ reporting  
669 continuing education credits to the department.

670 (9) ~~(\*)~~ Each person or entity sponsoring a course for  
671 continuing education credit must furnish, within 15 ~~30~~ days  
672 after completion of the course, in a form satisfactory to the

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673 department or its designee, a ~~written and certified~~ roster  
674 showing the name and license number of all persons successfully  
675 completing such course and requesting credit, ~~accompanied by the~~  
676 ~~required fee.~~

677 (10)(5) The department may immediately terminate or shall  
678 refuse to renew the appointment of an any agent or adjuster who  
679 has been notified by the department that who has not had his or  
680 her continuing education requirements have not been certified,  
681 unless the agent or adjuster has been granted an extension or  
682 waiver by the department. The department may not issue a new  
683 appointment of the same or similar type, ~~with any insurer,~~ to a  
684 licensee ~~an agent~~ who was denied a renewal appointment for  
685 failing failure to complete continuing education as required  
686 until the licensee ~~agent~~ completes his or her continuing  
687 education requirement.

688 ~~(6)(a) There is created an 11-member continuing education~~  
689 ~~advisory board to be appointed by the Chief Financial Officer.~~  
690 ~~Appointments shall be for terms of 4 years. The purpose of the~~  
691 ~~board is to advise the department in determining standards by~~  
692 ~~which courses may be evaluated and categorized as basic,~~  
693 ~~intermediate, or advanced. The board shall submit~~  
694 ~~recommendations to the department of changes needed in such~~  
695 ~~criteria not less frequently than every 2 years. The department~~  
696 ~~shall require all approved course providers to submit courses~~  
697 ~~for approval to the department using the criteria. All~~  
698 ~~materials, brochures, and advertisements related to the approved~~  
699 ~~courses must specify the level assigned to the course.~~

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

701           1. ~~Seven members representing agents of which at least one~~  
 702 ~~must be a representative from each of the following~~  
 703 ~~organizations: the Florida Association of Insurance Agents; the~~  
 704 ~~Florida Association of Insurance and Financial Advisors; the~~  
 705 ~~Professional Insurance Agents of Florida, Inc.; the Florida~~  
 706 ~~Association of Health Underwriters; the Specialty Agents'~~  
 707 ~~Association; the Latin American Agents' Association; and the~~  
 708 ~~National Association of Insurance Women. Such board members must~~  
 709 ~~possess at least a bachelor's degree or higher from an~~  
 710 ~~accredited college or university with major coursework in~~  
 711 ~~insurance, risk management, or education or possess the~~  
 712 ~~designation of CLU, CPCU, ChFC, CFP, AAI, or CIC. In addition,~~  
 713 ~~each member must possess 5 years of classroom instruction~~  
 714 ~~experience or 5 years of experience in the development or design~~  
 715 ~~of educational programs or 10 years of experience as a licensed~~  
 716 ~~resident agent. Each organization may submit to the department a~~  
 717 ~~list of recommendations for appointment. If one organization~~  
 718 ~~does not submit a list of recommendations, the Chief Financial~~  
 719 ~~Officer may select more than one recommended person from a list~~  
 720 ~~submitted by other eligible organizations.~~

721           2. ~~Two members representing insurance companies at least~~  
 722 ~~one of whom must represent a Florida Domestic Company and one of~~  
 723 ~~whom must represent the Florida Insurance Council. Such board~~  
 724 ~~members must be employed within the training department of the~~  
 725 ~~insurance company. At least one such member must be a member of~~  
 726 ~~the Society of Insurance Trainers and Educators.~~

727           3. ~~One member representing the general public who is not~~  
 728 ~~directly employed in the insurance industry. Such board member~~

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729 ~~must possess a minimum of a bachelor's degree or higher from an~~  
730 ~~accredited college or university with major coursework in~~  
731 ~~insurance, risk management, training, or education.~~

732 ~~4. One member, appointed by the Chief Financial Officer,~~  
733 ~~who represents the department.~~

734 ~~(c) The members of the board shall serve at the pleasure~~  
735 ~~of the Chief Financial Officer. Each board member shall be~~  
736 ~~entitled to reimbursement for expenses pursuant to s. 112.061.~~  
737 ~~The board shall designate one member as chair. The board shall~~  
738 ~~meet at the call of the chair or the Chief Financial Officer.~~

739 ~~(11)(7)~~ The department may contract services relative to  
740 the administration of the continuing education program to a  
741 private entity. The contract shall be procured as a ~~contract for~~  
742 ~~a contractual service pursuant to s. 287.057.~~

743 Section 11. Effective October 1, 2014, subsections (3) and  
744 (7) of section 626.2815, Florida Statutes, as amended by this  
745 act, are amended, and subsections (8) through (11) of that  
746 section are redesignated as subsections (7) through (10),  
747 respectively, to read:

748 626.2815 Continuing education requirements.—

749 (3) Each licensee ~~subject to this section must, except as~~  
750 ~~set forth in paragraphs (b), (c), (d), and (f), complete a 7-~~  
751 hour update course every 2 years which is specific to the  
752 license held by the licensee. The course must be developed and  
753 offered by providers and approved by the department. The content  
754 of the course must address all lines of insurance for which  
755 examination and license is required and include the following  
756 subject areas: insurance law updates, ethics for insurance

757 professionals, disciplinary trends and case studies, industry  
758 trends, premium discounts, determining suitability of products  
759 and services, and other similar insurance-related topics the  
760 department determines are relevant to legally and ethically  
761 carrying out the responsibilities of the license granted. A  
762 licensee who holds multiple insurance licenses must complete an  
763 update course that is specific to at least one of the licenses  
764 held. Except as otherwise specified, any remaining required  
765 hours of continuing education are elective and may consist of  
766 any continuing education course approved by the department under  
767 this section ~~minimum of 24 hours of continuing education courses~~  
768 ~~every 2 years in basic or higher-level courses prescribed by~~  
769 ~~this section or in other courses approved by the department.~~

770 (a) Except as provided in paragraphs (b), (c), (d), and  
771 (e), each licensee must also complete 17 3 hours of elective  
772 continuing education courses, approved by the department, every  
773 2 years on the subject matter of ethics. Each licensed general  
774 lines agent and customer representative must complete 1 hour of  
775 continuing education, approved by the department, every 2 years  
776 on the subject matter of premium discounts available on property  
777 insurance policies based on various hurricane mitigation options  
778 and the means for obtaining the discounts.

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

784 (c) A licensee who has been licensed for 25 years or more

785 and is a CLU or a CPCU or has a Bachelor of Science degree in  
 786 risk management or insurance with evidence of 18 or more  
 787 semester hours in ~~upper-level~~ insurance-related courses must  
 788 also complete a minimum of 3 ~~10~~ hours of elective continuing  
 789 education courses every 2 years ~~in courses prescribed by this~~  
 790 ~~section or in other courses approved by the department.~~

791 (d) An individual who holds a license as a customer  
 792 representative, limited customer representative, ~~title agent,~~  
 793 motor vehicle physical damage and mechanical breakdown insurance  
 794 agent, or an industrial fire insurance or burglary insurance  
 795 agent and who is not a licensed life or health agent, must also  
 796 complete a minimum of 3 ~~10~~ hours of continuing education courses  
 797 every 2 years.

798 ~~(e) An individual who holds a license to solicit or sell~~  
 799 ~~life or health insurance and a license to solicit or sell~~  
 800 ~~property, casualty, surety, or surplus lines insurance must~~  
 801 ~~complete courses in life or health insurance for one-half of the~~  
 802 ~~total hours required and courses in property, casualty, surety,~~  
 803 ~~or surplus lines insurance for one-half of the total hours~~  
 804 ~~required. However, a licensee who holds an industrial fire or~~  
 805 ~~burglary insurance license and who is a licensed life or health~~  
 806 ~~agent must complete 4 hours of continuing education courses~~  
 807 ~~every 2 years related to industrial fire or burglary insurance~~  
 808 ~~and the remaining number of hours of continuing education~~  
 809 ~~courses related to life or health insurance.~~

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

813       (f) Elective continuing education courses for public  
814 adjusters must be specifically designed for public adjusters and  
815 approved by the department. Notwithstanding this subsection,  
816 public adjusters for workers' compensation insurance or health  
817 insurance are not required to take continuing education courses  
818 pursuant to this section.

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

821       (h) An individual teaching an approved course of  
822 instruction or lecturing at any approved seminar and attending  
823 the entire course or seminar qualifies for the same number of  
824 classroom hours as would be granted to a person taking and  
825 successfully completing such course or seminar. Credit is  
826 limited to the number of hours actually taught unless a person  
827 attends the entire course or seminar. An individual who is an  
828 official of or employed by a governmental entity in this state  
829 and serves as a professor, instructor, or other position or  
830 office, the duties and responsibilities of which are determined  
831 by the department to require monitoring and review of insurance  
832 laws or insurance regulations and practices, is exempt from this  
833 section.

834       (i) For compliance periods beginning on or after October  
835 1, 2014, any person who holds a license as a title insurance  
836 agent must complete a minimum of 10 hours of continuing  
837 education credit every 2 years in title insurance and escrow  
838 management specific to this state and approved by the  
839 department, which shall include at least 3 hours of continuing  
840 education on the subject matter of ethics, rules, or compliance

841 with state and federal regulations relating specifically to  
842 title insurance and closing services.

843 ~~(7) Any person who holds a license to solicit or sell life~~  
844 ~~insurance in this state must complete a minimum of 3 hours in~~  
845 ~~continuing education, approved by the department, on the subject~~  
846 ~~of suitability in annuity and life insurance transactions. This~~  
847 ~~requirement does not apply to an agent who does not have any~~  
848 ~~active life insurance or annuity contracts. In applying this~~  
849 ~~exemption, the department may require the filing of a~~  
850 ~~certification attesting that the agent has not sold life~~  
851 ~~insurance or annuities during the continuing education~~  
852 ~~compliance cycle in question and does not have any active life~~  
853 ~~insurance or annuity contracts. A licensee may use the hours~~  
854 ~~obtained under this paragraph to satisfy the requirement for~~  
855 ~~continuing education in ethics under paragraph (3) (a).~~

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

858 626.292 Transfer of license from another state.—

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

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

866 (a) The individual must ~~shall~~ become a resident of this  
867 state.

868 (b) The individual must ~~shall~~ have been licensed in

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869 another state for a minimum of 1 year immediately preceding the  
870 date the individual became a resident of this state.

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

876 1. A certification issued by the appropriate official of  
877 the applicant's home state identifying the type of license and  
878 lines of authority under the license and stating that, at the  
879 time the license from the home state was canceled, the applicant  
880 was in good standing in that state or that the state's Producer  
881 Database records, maintained by the National Association of  
882 Insurance Commissioners, its affiliates, or subsidiaries,  
883 indicate that the agent or all-lines adjuster is or was licensed  
884 in good standing for the line of authority requested.

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

887 (d) The individual must ~~shall~~ satisfy prelicensing  
888 education requirements in this state, unless the completion of  
889 prelicensing education requirements was a prerequisite for  
890 licensure in the other state and the prelicensing education  
891 requirements in the other state are substantially equivalent to  
892 the prelicensing requirements of this state as determined by the  
893 department. This paragraph does not apply to all-lines  
894 adjusters.

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

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

899 626.311 Scope of license.—

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

903 (3) Except with respect ~~as~~ to a limited license as a  
 904 travel ~~personal accident~~ insurance agent, the license of a  
 905 health agent covers ~~shall cover~~ all kinds of health insurance,  
 906 and such ~~no~~ license may not ~~shall~~ be ~~issued~~ limited to a  
 907 particular class of health insurance.

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

910 626.321 Limited licenses.—

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

916 (a) *Motor vehicle physical damage and mechanical breakdown*  
 917 *insurance.*—License covering insurance against only the loss of  
 918 or damage to a ~~any~~ motor vehicle that ~~which~~ is designed for use  
 919 upon a highway, including trailers and semitrailers designed for  
 920 use with such vehicles. Such license also covers insurance  
 921 against the failure of an original or replacement part to  
 922 perform any function for which it was designed. ~~The applicant~~  
 923 ~~for such a license shall pass a written examination covering~~  
 924 ~~motor vehicle physical damage insurance and mechanical breakdown~~

925 ~~insurance.~~ A licensee under this paragraph may not ~~No individual~~  
 926 ~~while so licensed shall~~ hold a license as an agent for ~~as to~~ any  
 927 other or additional kind or class of insurance coverage except  
 928 ~~as to~~ a limited license for credit insurance ~~life and disability~~  
 929 ~~insurances~~ as provided in paragraph (e). Effective October 1,  
 930 2012, all licensees holding such limited license and appointment  
 931 may renew the license and appointment, but no new or additional  
 932 licenses may be issued pursuant to this paragraph, and a  
 933 licensee whose limited license under this paragraph has been  
 934 terminated, suspended, or revoked may not have such license  
 935 reinstated.

936 (b) *Industrial fire insurance or burglary insurance.*—  
 937 License covering only industrial fire insurance or burglary  
 938 insurance. The applicant for such a license must ~~shall~~ pass a  
 939 written examination covering such insurance. A licensee under  
 940 this paragraph may not ~~No individual while so licensed shall~~  
 941 hold a license as an agent for ~~as to~~ any other or additional  
 942 kind or class of insurance coverage except for ~~as to~~ life  
 943 insurance and health insurance ~~insurances~~.

944 (c) *Travel insurance.*—License covering only policies and  
 945 certificates of travel insurance, which are subject to review by  
 946 the office under s. 624.605(1)(q). Policies and certificates of  
 947 travel insurance may provide coverage for risks incidental to  
 948 travel, planned travel, or accommodations while traveling,  
 949 including, but not limited to, accidental death and  
 950 dismemberment of a traveler; trip cancellation, interruption, or  
 951 delay; loss of or damage to personal effects or travel  
 952 documents; baggage delay; emergency medical travel or evacuation

953 of a traveler; or medical, surgical, and hospital expenses  
 954 related to an illness or emergency of a traveler. ~~Any~~ Such  
 955 policy or certificate may be issued for terms longer than 60  
 956 days, but ~~each policy or certificate~~, other than a policy or  
 957 certificate providing coverage for air ambulatory services only,  
 958 each policy or certificate must be limited to coverage for  
 959 travel or use of accommodations of no longer than 60 days. The  
 960 license may be issued only:

961 1. To a full-time salaried employee of a common carrier or  
 962 a full-time salaried employee or owner of a transportation  
 963 ticket agency and may authorize the sale of such ticket policies  
 964 only in connection with the sale of transportation tickets, or  
 965 to the full-time salaried employee of such an agent. ~~No~~ Such  
 966 policy may not ~~shall~~ be for ~~a duration of~~ more than 48 hours or  
 967 more than ~~for~~ the duration of a specified one-way trip or round  
 968 trip.

969 2. To an entity or individual that is:

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

972 b. An exchange company operating an exchange program  
 973 approved under chapter 721;

974 c. A managing entity operating a timeshare plan approved  
 975 under chapter 721;

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

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

979

980 A licensee shall require each employee who offers policies or

981 certificates under this subparagraph to receive initial training  
 982 from a general lines agent or an insurer authorized under  
 983 chapter 624 to transact insurance within this state. For an  
 984 entity applying for a license as a travel insurance agent, the  
 985 fingerprinting requirement of this section applies only to the  
 986 president, secretary, and treasurer and to any other officer or  
 987 person who directs or controls the travel insurance operations  
 988 of the entity.

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

990 1. License covering only insurance of the risks set forth  
 991 in this paragraph when offered, sold, or solicited with and  
 992 incidental to the rental or lease of a motor vehicle and which  
 993 applies only to the motor vehicle that is the subject of the  
 994 lease or rental agreement and the occupants of the motor  
 995 vehicle:

996 a. Excess motor vehicle liability insurance providing  
 997 coverage in excess of the standard liability limits provided by  
 998 the lessor in the lessor's lease to a person renting or leasing  
 999 a motor vehicle from the licensee's employer for liability  
 1000 arising in connection with the negligent operation of the leased  
 1001 or rented motor vehicle.

1002 b. Insurance covering the liability of the lessee to the  
 1003 lessor for damage to the leased or rented motor vehicle.

1004 c. Insurance covering the loss of or damage to baggage,  
 1005 personal effects, or travel documents of a person renting or  
 1006 leasing a motor vehicle.

1007 d. Insurance covering accidental personal injury or death  
 1008 of the lessee and any passenger who is riding or driving with

1009 the covered lessee in the leased or rented motor vehicle.

1010       2. Insurance under a motor vehicle rental insurance  
 1011 license may be issued only if the lease or rental agreement is  
 1012 for no more than 60 days, the lessee is not provided coverage  
 1013 for more than 60 consecutive days per lease period, and the  
 1014 lessee is given written notice that his or her personal  
 1015 insurance policy providing coverage on an owned motor vehicle  
 1016 may provide coverage of such risks and that the purchase of the  
 1017 insurance is not required in connection with the lease or rental  
 1018 of a motor vehicle. If the lease is extended beyond 60 days, the  
 1019 coverage may be extended one time only for a period not to  
 1020 exceed an additional 60 days. Insurance may be provided to the  
 1021 lessee as an additional insured on a policy issued to the  
 1022 licensee's employer.

1023       3. The license may be issued only to the full-time  
 1024 salaried employee of a licensed general lines agent or to a  
 1025 business entity that offers motor vehicles for rent or lease if  
 1026 insurance sales activities authorized by the license are in  
 1027 connection with and incidental to the rental or lease of a motor  
 1028 vehicle.

1029       a. A license issued to a business entity that offers motor  
 1030 vehicles for rent or lease encompasses ~~shall encompass~~ each  
 1031 office, branch office, or place of business making use of the  
 1032 entity's business name in order to offer, solicit, and sell  
 1033 insurance pursuant to this paragraph.

1034       b. The application for licensure must list the name,  
 1035 address, and phone number for each office, branch office, or  
 1036 place of business that is to be covered by the license. The

1037 licensee shall notify the department of the name, address, and  
 1038 phone number of any new location that is to be covered by the  
 1039 license before the new office, branch office, or place of  
 1040 business engages in the sale of insurance pursuant to this  
 1041 paragraph. The licensee must ~~shall~~ notify the department within  
 1042 30 days after closing or terminating an office, branch office,  
 1043 or place of business. Upon receipt of the notice, the department  
 1044 shall delete the office, branch office, or place of business  
 1045 from the license.

1046 c. A licensed and appointed entity is directly responsible  
 1047 and accountable for all acts of the licensee's employees.

1048 (e) ~~Credit life or disability insurance.~~ License covering  
 1049 ~~only~~ credit life, credit or disability insurance, credit  
 1050 property, credit unemployment, involuntary unemployment,  
 1051 mortgage life, mortgage guaranty, mortgage disability,  
 1052 guaranteed automobile protection (GAP) insurance, and any other  
 1053 form of insurance offered in connection with an extension of  
 1054 credit which is limited to partially or wholly extinguishing a  
 1055 credit obligation that the department determines should be  
 1056 designated a form of limited line credit insurance. Effective  
 1057 October 1, 2012, all valid licenses held by persons for any of  
 1058 the lines of insurance listed in this paragraph shall be  
 1059 converted to a credit insurance license. Licensees who wish to  
 1060 obtain a new license reflecting such change must request a  
 1061 duplicate license and pay a \$5 fee as specified in s.  
 1062 624.501(15). The license may be issued only to an individual  
 1063 employed by a life or health insurer as an officer or other  
 1064 salaried or commissioned representative, to an individual

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1065 employed by or associated with a lending or financial  
1066 institution or creditor, or to a lending or financial  
1067 institution or creditor, and may authorize the sale of such  
1068 insurance only with respect to borrowers or debtors of such  
1069 lending or financing institution or creditor. However, only the  
1070 individual or entity whose tax identification number is used in  
1071 receiving or is credited with receiving the commission from the  
1072 sale of such insurance shall be the licensed agent of the  
1073 insurer. No individual while so licensed shall hold a license as  
1074 an agent as to any other or additional kind or class of life or  
1075 health insurance coverage. ~~An entity holding a limited license~~  
1076 ~~under this paragraph is also authorized to sell credit insurance~~  
1077 ~~and credit property insurance.~~

1078 ~~(f) Credit insurance. License covering only credit~~  
1079 ~~insurance, as such insurance is defined in s. 624.605(1)(i), and~~  
1080 ~~no individual or entity so licensed shall, during the same~~  
1081 ~~period, hold a license as an agent as to any other or additional~~  
1082 ~~kind of life or health insurance with the exception of credit~~  
1083 ~~life or disability insurance as defined in paragraph (e). The~~  
1084 ~~same licensing provisions as outlined in paragraph (e) apply to~~  
1085 ~~entities licensed as credit insurance agents under this~~  
1086 ~~paragraph.~~

1087 ~~(g) Credit property insurance. A license covering only~~  
1088 ~~credit property insurance may be issued to any individual except~~  
1089 ~~an individual employed by or associated with a financial~~  
1090 ~~institution as defined in s. 655.005 and authorized to sell such~~  
1091 ~~insurance only with respect to a borrower or debtor, not to~~  
1092 ~~exceed the amount of the loan.~~

1093 (f) ~~(h)~~ *Crop hail and multiple-peril crop insurance.*-  
 1094 License for insurance covering crops subject to unfavorable  
 1095 weather conditions, fire or lightening, flood, hail, insect  
 1096 infestation, disease, or other yield-reducing conditions or  
 1097 perils which is provided by the private insurance market, or  
 1098 which is subsidized by the Federal Group Insurance Corporation  
 1099 including multi-peril crop insurance ~~only crop hail and~~  
 1100 ~~multiple-peril crop insurance.~~ Notwithstanding any other  
 1101 provision of law, the limited license may be issued to a bona  
 1102 fide salaried employee of an association chartered under the  
 1103 Farm Credit Act of 1971, 12 U.S.C. ss. 2001 et seq., who  
 1104 satisfactorily completes the examination prescribed by the  
 1105 department pursuant to s. 626.241(5). The ~~limited~~ agent must be  
 1106 appointed by, and his or her limited license requested by, a  
 1107 licensed general lines agent. All business transacted by the  
 1108 ~~limited~~ agent must be on ~~shall be in~~ behalf of, in the name of,  
 1109 and countersigned by the agent by whom he or she is appointed.  
 1110 Sections 626.561 and 626.748, relating to records, apply to all  
 1111 business written pursuant to this section. The ~~limited~~ licensee  
 1112 may be appointed by and licensed for only one general lines  
 1113 agent or agency.

1114 (g) ~~(i)~~ *In-transit and storage personal property insurance,*  
 1115 ~~communications equipment property insurance, communications~~  
 1116 ~~equipment inland marine insurance, and communications equipment~~  
 1117 ~~service warranty agreement sales.~~-

1118 1. A License for insurance covering only ~~the insurance of~~  
 1119 personal property not held for resale, covering the risks of  
 1120 transportation or storage in rented or leased motor vehicles,

1121 trailers, or self-service storage facilities, as the latter are  
 1122 defined in s. 83.803. Such license, may be issued, without  
 1123 examination, only to employees or authorized representatives of  
 1124 lessors who rent or lease motor vehicles, trailers, or self-  
 1125 service storage facilities and who are authorized by an insurer  
 1126 to issue certificates or other evidences of insurance to lessees  
 1127 of such motor vehicles, trailers, or self-service storage  
 1128 facilities under an insurance policy issued to the lessor. A  
 1129 person licensed under this paragraph must ~~shall~~ give a  
 1130 prospective purchaser of in-transit or storage personal property  
 1131 insurance written notice that his or her homeowner's policy may  
 1132 provide coverage for the loss of personal property and that the  
 1133 purchase of such insurance is not required under the lease  
 1134 terms.

1135 ~~2. A license covering only communications equipment, for~~  
 1136 ~~the loss, theft, mechanical failure, malfunction of or damage~~  
 1137 ~~to, communications equipment. The license may be issued only to:~~

1138 ~~a. Employees or authorized representatives of a licensed~~  
 1139 ~~general lines agent;~~

1140 ~~b. The lead business location of a retail vendor of~~  
 1141 ~~communications equipment and its branch locations; or~~

1142 ~~c. Employees, agents, or authorized representatives of a~~  
 1143 ~~retail vendor of communications equipment.~~

1144  
 1145 ~~The license authorizes the sale of such policies, or~~  
 1146 ~~certificates under a group master policy, only with respect to~~  
 1147 ~~the sale of, or provision of communications service for,~~  
 1148 ~~communications equipment. A general lines agent is not required~~

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1149 ~~to obtain a license under this subparagraph to offer or sell~~  
1150 ~~communications equipment property insurance or communication~~  
1151 ~~equipment inland marine insurance. The license also authorizes~~  
1152 ~~sales of service warranty agreements covering only~~  
1153 ~~communications equipment to the same extent as if licensed under~~  
1154 ~~s. 634.419 or s. 634.420. The provisions of this chapter~~  
1155 ~~requiring submission of fingerprints do not apply to~~  
1156 ~~communications equipment licenses issued to qualified entities~~  
1157 ~~under this subparagraph. Licensees offering policies under this~~  
1158 ~~subparagraph must receive initial training from, and have a~~  
1159 ~~contractual relationship with, a general lines agent. For the~~  
1160 ~~purposes of this subparagraph, the term "communications~~  
1161 ~~equipment" means handsets, pagers, personal digital assistants,~~  
1162 ~~portable computers, automatic answering devices, and other~~  
1163 ~~devices or accessories used to originate or receive~~  
1164 ~~communications signals or service, and includes services related~~  
1165 ~~to the use of such devices, such as consumer access to a~~  
1166 ~~wireless network; however, the term does not include~~  
1167 ~~telecommunications switching equipment, transmission wires, cell~~  
1168 ~~site transceiver equipment, or other equipment and systems used~~  
1169 ~~by telecommunications companies to provide telecommunications~~  
1170 ~~service to consumers. A branch location of a retail vendor of~~  
1171 ~~communications equipment licensed pursuant to paragraph (2) (b)~~  
1172 ~~may, in lieu of obtaining an appointment from an insurer or~~  
1173 ~~warranty association as provided in paragraph (2) (c), obtain a~~  
1174 ~~single appointment from the associated lead business location~~  
1175 ~~licensee licensed under paragraph (2) (a) and pay the prescribed~~  
1176 ~~appointment fee under s. 624.501 provided the lead business~~

1177 ~~location has a single appointment from each insurer or warranty~~  
 1178 ~~association represented and such appointment provides that it~~  
 1179 ~~applies to the lead business location and all of its branch~~  
 1180 ~~locations. Any branch location individually appointed by an~~  
 1181 ~~insurer under paragraph (2)(c) prior to January 1, 2006, may~~  
 1182 ~~replace its appointments with an appointment from its lead~~  
 1183 ~~location at no charge. Branch location appointments shall be~~  
 1184 ~~renewed on the first annual anniversary of licensure of the lead~~  
 1185 ~~business location occurring more than 24 months after the~~  
 1186 ~~initial appointment date and every 24 months thereafter.~~  
 1187 ~~Notwithstanding s. 624.501, after July 1, 2006, the renewal fee~~  
 1188 ~~applicable to such branch location appointments shall be \$30 per~~  
 1189 ~~appointment.~~

1190 (h) Portable electronics insurance.—License for property  
 1191 insurance or inland marine insurance that covers only loss,  
 1192 theft, mechanical failure, malfunction, or damage for portable  
 1193 electronics.

1194 1. The license may be issued only to:

1195 a. Employees or authorized representatives of a licensed  
 1196 general lines agent; or

1197 b. The lead business location of a retail vendor that  
 1198 sells portable electronics insurance. The lead business location  
 1199 must have a contractual relationship with a general lines agent.

1200 2. Employees or authorized representatives of a licensee  
 1201 under subparagraph 1. may sell or offer for sale portable  
 1202 electronics coverage without being subject to licensure as an  
 1203 insurance agent if:

1204 a. Such insurance is sold or offered for sale at a

1205 licensed location or at one of the licensee's branch locations  
 1206 if the branch location is appointed by the licensed lead  
 1207 business location or its appointing insurers;

1208 b. The insurer issuing the insurance directly supervises  
 1209 or appoints a general lines agent to supervise the sale of such  
 1210 insurance, including the development of a training program for  
 1211 the employees and authorized representatives of vendors that are  
 1212 directly engaged in the activity of selling or offering the  
 1213 insurance; and

1214 c. At each location where the insurance is offered,  
 1215 brochures or other written materials that provide the  
 1216 information required by this subparagraph are made available to  
 1217 all prospective customers. The brochures or written materials  
 1218 may include information regarding portable electronics  
 1219 insurance, service warranty agreements, or other incidental  
 1220 services or benefits offered by a licensee.

1221 3. Individuals not licensed to sell portable electronics  
 1222 insurance may not be paid commissions based on the sale of such  
 1223 coverage. However, a licensee who uses a compensation plan for  
 1224 employees and authorized representatives which includes  
 1225 supplemental compensation for the sale of noninsurance products,  
 1226 in addition to a regular salary or hourly wages, may include  
 1227 incidental compensation for the sale of portable electronics  
 1228 insurance as a component of the overall compensation plan.

1229 4. Brochures or other written materials related to  
 1230 portable electronics insurance must:

1231 a. Disclose that such insurance may duplicate coverage  
 1232 already provided by a customer's homeowners' insurance policy,

1233 renters' insurance policy, or other source of coverage;  
 1234 b. State that enrollment in insurance coverage is not  
 1235 required in order to purchase or lease portable electronics or  
 1236 services;  
 1237 c. Summarize the material terms of the insurance coverage,  
 1238 including the identity of the insurer, the identity of the  
 1239 supervising entity, the amount of any applicable deductible and  
 1240 how it is to be paid, the benefits of coverage, and key terms  
 1241 and conditions of coverage, such as whether portable electronics  
 1242 may be repaired or replaced with similar make and model  
 1243 reconditioned or nonoriginal manufacturer parts or equipment;  
 1244 d. Summarize the process for filing a claim, including a  
 1245 description of how to return portable electronics and the  
 1246 maximum fee applicable if the customer fails to comply with  
 1247 equipment return requirements; and  
 1248 e. State that an enrolled customer may cancel coverage at  
 1249 any time and that the person paying the premium will receive a  
 1250 refund of any unearned premium.  
 1251 5. A licensed and appointed general lines agent is not  
 1252 required to obtain a portable electronics insurance license to  
 1253 offer or sell portable electronics insurance at locations  
 1254 already licensed as an insurance agency, but may apply for a  
 1255 portable electronics insurance license for branch locations not  
 1256 otherwise licensed to sell insurance.  
 1257 6. A portable electronics license authorizes the sale of  
 1258 individual policies or certificates under a group or master  
 1259 insurance policy. The license also authorizes the sale of  
 1260 service warranty agreements covering only portable electronics

1261 to the same extent as if licensed under s. 634.419 or s.  
 1262 634.420.

1263 7. A licensee may bill and collect the premium for the  
 1264 purchase of portable electronics insurance provided that:

1265 a. If the insurance is included with the purchase or lease  
 1266 of portable electronics or related services, the licensee  
 1267 clearly and conspicuously discloses that insurance coverage is  
 1268 included with the purchase. Disclosure of the stand-alone cost  
 1269 of the premium for same or similar insurance must be made on the  
 1270 customer's bill and in any marketing materials made available at  
 1271 the point of sale. If the insurance is not included, the charge  
 1272 to the customer for the insurance must be separately itemized on  
 1273 the customer's bill.

1274 b. Premiums are incidental to other fees collected, are  
 1275 maintained in a manner that is readily identifiable, and are  
 1276 accounted for and remitted to the insurer or supervising entity  
 1277 within 60 days of receipt. Licensees are not required to  
 1278 maintain such funds in a segregated account.

1279 c. All funds received by a licensee from an enrolled  
 1280 customer for the sale of the insurance are considered funds held  
 1281 in trust by the licensee in a fiduciary capacity for the benefit  
 1282 of the insurer. Licensees may receive compensation for billing  
 1283 and collection services.

1284 8. Notwithstanding any other provision of law, the terms  
 1285 for the termination or modification of coverage under a policy  
 1286 of portable electronics insurance are those set forth in the  
 1287 policy.

1288 9. Notice or correspondence required by the policy, or

1289 otherwise required by law, may be provided by electronic means  
 1290 if the insurer or licensee maintains proof that the notice or  
 1291 correspondence was sent. Such notice or correspondence may be  
 1292 sent on behalf of the insurer or licensee by the general lines  
 1293 agent appointed by the insurer to supervise the administration  
 1294 of the program. For purposes of this subparagraph, an enrolled  
 1295 customer's provision of an electronic mail address to the  
 1296 insurer or licensee is deemed to be consent to receive notices  
 1297 and correspondence by electronic means if a conspicuously  
 1298 located disclosure is provided to the customer indicating the  
 1299 same.

1300 10. The provisions of this chapter requiring submission of  
 1301 fingerprints do not apply to licenses issued to qualified  
 1302 entities under this paragraph.

1303 11. A branch location that sells portable electronics  
 1304 insurance may, in lieu of obtaining an appointment from an  
 1305 insurer or warranty association, obtain a single appointment  
 1306 from the associated lead business location licensee and pay the  
 1307 prescribed appointment fee under s. 624.501 if the lead business  
 1308 location has a single appointment from each insurer or warranty  
 1309 association represented and such appointment applies to the lead  
 1310 business location and all of its branch locations. Branch  
 1311 location appointments shall be renewed 24 months after the  
 1312 initial appointment date of the lead business location and every  
 1313 24 months thereafter. Notwithstanding s. 624.501, the renewal  
 1314 fee applicable to such branch location appointments is \$30 per  
 1315 appointment.

1316 12. For purposes of this paragraph:

1317        a. "Branch location" means any physical location in this  
 1318 state at which a licensee offers its products or services for  
 1319 sale.

1320        b. "Portable electronics" means personal, self-contained,  
 1321 easily carried by an individual, battery-operated electronic  
 1322 communication, viewing, listening, recording, gaming, computing  
 1323 or global positioning devices, including cell or satellite  
 1324 phones, pagers, personal global positioning satellite units,  
 1325 portable computers, portable audio listening, video viewing or  
 1326 recording devices, digital cameras, video camcorders, portable  
 1327 gaming systems, docking stations, automatic answering devices,  
 1328 and other similar devices and their accessories, and service  
 1329 related to the use of such devices.

1330        c. "Portable electronics transaction" means the sale or  
 1331 lease of portable electronics or a related service, including  
 1332 portable electronics insurance.

1333        (4) Except as otherwise expressly provided, a person  
 1334 applying for or holding a limited license is ~~shall be~~ subject to  
 1335 the same applicable requirements and responsibilities that ~~as~~  
 1336 apply to general lines agents in general, if licensed as to  
 1337 motor vehicle physical damage and mechanical breakdown  
 1338 insurance, ~~credit property insurance,~~ industrial fire insurance  
 1339 or burglary insurance, motor vehicle rental insurance, credit  
 1340 insurance, crop hail and multiple-peril crop insurance, in-  
 1341 transit and storage personal property insurance, or portable  
 1342 electronics insurance ~~communications equipment property~~  
 1343 ~~insurance or communications equipment inland marine insurance,~~  
 1344 ~~baggage and motor vehicle excess liability insurance, or credit~~

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1345 ~~insurance~~; or as apply to life agents or health agents in  
 1346 general, as applicable ~~the case may be~~, if licensed as to travel  
 1347 ~~personal accident insurance or credit life or credit disability~~  
 1348 insurance.

1349 Section 15. Section 626.342, Florida Statutes, is amended  
 1350 to read:

1351 626.342 Furnishing supplies to unlicensed ~~life, health, or~~  
 1352 ~~general lines~~ agent prohibited; civil liability.-

1353 (1) An insurer, a managing general agent, an insurance  
 1354 agency, or an agent, directly or through a ~~any~~ representative,  
 1355 may not furnish to an ~~any~~ agent any blank forms, applications,  
 1356 stationery, or other supplies to be used in soliciting,  
 1357 negotiating, or effecting contracts of insurance on its behalf  
 1358 unless such blank forms, applications, stationery, or other  
 1359 supplies relate to a class of business for ~~with respect to~~ which  
 1360 the agent is licensed and appointed, whether for that insurer or  
 1361 another insurer.

1362 (2) An ~~Any~~ insurer, general agent, insurance agency, or  
 1363 agent who furnishes any of the supplies specified in subsection  
 1364 (1) to an ~~any~~ agent or prospective agent not appointed to  
 1365 represent the insurer and who accepts from or writes any  
 1366 insurance business for such agent or agency is subject to civil  
 1367 liability to an ~~any~~ insured of such insurer to the same extent  
 1368 and ~~in the same~~ manner as if such agent or prospective agent had  
 1369 been appointed or authorized by the insurer or such agent to act  
 1370 on ~~in~~ its or his or her behalf. The provisions of this  
 1371 subsection do not apply to insurance risk apportionment plans  
 1372 under s. 627.351.

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1373 (3) This section does not apply to the placing of surplus  
 1374 lines business under the provisions of ss. 626.913-626.937.

1375 Section 16. Subsection (1) of section 626.381, Florida  
 1376 Statutes, is amended to read:

1377 626.381 Renewal, continuation, reinstatement, or  
 1378 termination of appointment.-

1379 (1) The appointment of an appointee continues ~~shall~~  
 1380 ~~continue~~ in force until suspended, revoked, or otherwise  
 1381 terminated, but is subject to a renewal request filed by the  
 1382 appointing entity in the appointee's birth month as to natural  
 1383 persons or the month the original appointment was issued ~~license~~  
 1384 ~~date~~ as to entities and every 24 months thereafter, accompanied  
 1385 by payment of the renewal appointment fee and taxes as  
 1386 prescribed in s. 624.501.

1387 Section 17. Section 626.536, Florida Statutes, is amended  
 1388 to read:

1389 626.536 Reporting of administrative actions. ~~Each agent~~  
 1390 ~~and insurance agency shall submit to the department,~~ Within 30  
 1391 days after the final disposition of an any administrative action  
 1392 taken against a licensee ~~the agent~~ or insurance agency by a  
 1393 governmental agency or other regulatory agency in this or any  
 1394 other state or jurisdiction relating to the business of  
 1395 insurance, the sale of securities, or activity involving fraud,  
 1396 dishonesty, trustworthiness, or breach of a fiduciary duty, the  
 1397 licensee or insurance agency must submit a copy of the order,  
 1398 consent to order, or other relevant legal documents to the  
 1399 department. The department may adopt rules to administer  
 1400 ~~implementing the provisions of~~ this section.

1401 Section 18. Section 626.551, Florida Statutes, is amended  
 1402 to read:

1403 626.551 Notice of change of address, name.—A ~~Every~~  
 1404 licensee must ~~shall~~ notify the department, in writing, within 30  
 1405 ~~60~~ days after a change of name, residence address, principal  
 1406 business street address, mailing address, contact telephone  
 1407 numbers, including a business telephone number, or e-mail  
 1408 address. A licensee ~~licensed agent~~ who has moved his or her  
 1409 residence from this state shall have his or her license and all  
 1410 appointments immediately terminated by the department. Failure  
 1411 to notify the department within the required time ~~period~~  
 1412 result in a fine not to exceed \$250 for the first offense and,  
 1413 ~~for subsequent offenses,~~ a fine of at least \$500 or suspension  
 1414 or revocation of the license pursuant to s. 626.611, s.  
 1415 626.6115, ~~or~~ s. 626.621, or s. 626.6215 for a subsequent  
 1416 offense. The department may adopt rules to administer and  
 1417 enforce this section.

1418 Section 19. Subsection (14) is added to section 626.621,  
 1419 Florida Statutes, to read:

1420 626.621 Grounds for discretionary refusal, suspension, or  
 1421 revocation of agent's, adjuster's, customer representative's,  
 1422 service representative's, or managing general agent's license or  
 1423 appointment.—The department may, in its discretion, deny an  
 1424 application for, suspend, revoke, or refuse to renew or continue  
 1425 the license or appointment of any applicant, agent, adjuster,  
 1426 customer representative, service representative, or managing  
 1427 general agent, and it may suspend or revoke the eligibility to  
 1428 hold a license or appointment of any such person, if it finds

1429 that as to the applicant, licensee, or appointee any one or more  
 1430 of the following applicable grounds exist under circumstances  
 1431 for which such denial, suspension, revocation, or refusal is not  
 1432 mandatory under s. 626.611:

1433 (14) Failure to comply with any civil, criminal, or  
 1434 administrative action taken by the child support enforcement  
 1435 program under Title IV-D of the Social Security Act, 42 U.S.C.  
 1436 ss. 651 et seq., to determine paternity or to establish, modify,  
 1437 enforce, or collect support.

1438 Section 20. Subsection (4) of section 626.641, Florida  
 1439 Statutes, is amended to read:

1440 626.641 Duration of suspension or revocation.—

1441 (4) During the period of suspension or revocation of a the  
 1442 license or appointment, and until the license is reinstated or,  
 1443 if revoked, a new license issued, the former licensee or  
 1444 appointee may ~~shall~~ not engage in or attempt or profess to  
 1445 engage in any transaction or business for which a license or  
 1446 appointment is required under this code or directly or  
 1447 indirectly own, control, or be employed in any manner by an any  
 1448 insurance agent, or agency, or adjuster, or adjusting firm.

1449 Section 21. Subsection (1) of section 626.651, Florida  
 1450 Statutes, is amended to read:

1451 626.651 Effect of suspension, revocation upon associated  
 1452 licenses and appointments and licensees and appointees.—

1453 (1) Upon suspension, revocation, or refusal to renew or  
 1454 continue any one license of a licensee ~~an agent or customer~~  
 1455 ~~representative~~, or upon suspension or revocation of eligibility  
 1456 to hold a license or appointment, the department shall at the

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1457 same time likewise suspend or revoke all other licenses,  
1458 appointments, or status of eligibility held by the licensee or  
1459 appointee under this code.

1460 Section 22. Subsection (4) of section 626.730, Florida  
1461 Statutes, is amended, and subsection (5) of that section is  
1462 created, to read:

1463 626.730 Purpose of license.—

1464 (4) This section does not prohibit ~~the licensing under a~~  
1465 licensee holding a limited license for credit insurance or as to  
1466 motor vehicle physical damage and mechanical breakdown insurance  
1467 from being or credit property insurance of any person employed  
1468 by or associated with a motor vehicle sales or financing agency,  
1469 a retail sales establishment, or a consumer loan office for the  
1470 purpose of insuring, other than a consumer loan office owned by  
1471 or affiliated with a financial institution as defined in s.  
1472 655.005, with respect to insurance of the interest of such  
1473 entity agency in a motor vehicle sold or financed by it or in  
1474 personal property if used as collateral for a loan.

1475 (5) This section does not apply ~~with respect~~ to the  
1476 interest of a real estate mortgagee in or as to insurance  
1477 covering such interest or in the real estate subject to such  
1478 mortgage.

1479 Section 23. Section 626.732, Florida Statutes, is amended  
1480 to read:

1481 626.732 Requirement as to knowledge, experience, or  
1482 instruction.—

1483 (1) Except as provided in subsection (4) ~~(3)~~, an ~~no~~  
1484 applicant for a license as a general lines agent ~~or personal~~

1485 ~~lines agent, except for a chartered property and casualty~~  
 1486 ~~underwriter (CPCU), may not other than as to a limited license~~  
 1487 ~~as to baggage and motor vehicle excess liability insurance,~~  
 1488 ~~credit property insurance, credit insurance, in transit and~~  
 1489 ~~storage personal property insurance, or communications equipment~~  
 1490 ~~property insurance or communication equipment inland marine~~  
 1491 ~~insurance, shall be qualified or licensed unless,~~ within the 4  
 1492 years immediately preceding the date the application for license  
 1493 is filed with the department, the applicant has:

1494 (a) Taught or successfully completed classroom courses in  
 1495 insurance, 3 hours of which must ~~shall~~ be on the subject matter  
 1496 of ethics, ~~satisfactory to the department~~ at a school, college,  
 1497 or extension division thereof, approved by the department. ~~To~~  
 1498 ~~qualify for licensure as a personal lines agent, the applicant~~  
 1499 ~~must complete a total of 52 hours of classroom courses in~~  
 1500 insurance;

1501 (b) Completed a correspondence course in insurance, 3  
 1502 hours of which must ~~shall~~ be on the subject matter of ethics,  
 1503 which is satisfactory to the department and regularly offered by  
 1504 accredited institutions of higher learning in this state or  
 1505 extensions thereof and approved by the department, and have,  
 1506 ~~except if he or she is applying for a limited license under s.~~  
 1507 ~~626.321, for licensure as a general lines agent, has had at~~  
 1508 least 6 months of responsible insurance duties as a  
 1509 substantially full-time bona fide employee in all lines of  
 1510 property and casualty insurance set forth in the definition of  
 1511 general lines agent under s. 626.015 ~~or, for licensure as a~~  
 1512 ~~personal lines agent, has completed at least 3 months in~~

1513 ~~responsible insurance duties as a substantially full-time~~  
 1514 ~~employee in property and casualty insurance sold to individuals~~  
 1515 ~~and families for noncommercial purposes;~~

1516 (c) ~~For licensure as a general lines agent,~~ Completed at  
 1517 least 1 year in responsible insurance duties as a substantially  
 1518 full-time bona fide employee in all lines of property and  
 1519 casualty insurance, ~~exclusive of aviation and wet marine and~~  
 1520 ~~transportation insurances but not exclusive of boats of less~~  
 1521 ~~than 36 feet in length or aircraft not held out for hire,~~ as set  
 1522 forth in the definition of a general lines agent under s.  
 1523 626.015, but without the education requirement described  
 1524 ~~mentioned in paragraph (a) or paragraph (b) or,~~ for licensure as  
 1525 ~~a personal lines agent,~~ has completed at least 6 months in  
 1526 ~~responsible insurance duties as a substantially full-time~~  
 1527 ~~employee in property and casualty insurance sold to individuals~~  
 1528 ~~and families for noncommercial purposes without the education~~  
 1529 ~~requirement in paragraph (a) or paragraph (b);~~

1530 (d)1. ~~For licensure as a general lines agent,~~ Completed at  
 1531 least 1 year of responsible insurance duties as a licensed and  
 1532 appointed customer representative or limited customer  
 1533 representative in commercial or personal lines of property and  
 1534 casualty insurance and 40 hours of classroom courses approved by  
 1535 the department covering the areas of property, casualty, surety,  
 1536 health, and marine insurance; or

1537 2. ~~For licensure as a personal lines agent,~~ completed at  
 1538 ~~least 6 months of responsible duties as a licensed and appointed~~  
 1539 ~~customer representative or limited customer representative in~~  
 1540 ~~property and casualty insurance sold to individuals and families~~

1541 ~~for noncommercial purposes and 20 hours of classroom courses~~  
 1542 ~~approved by the department which are related to property and~~  
 1543 ~~casualty insurance sold to individuals and families for~~  
 1544 ~~noncommercial purposes;~~

1545 (e)1. ~~For licensure as a general lines agent, Completed at~~  
 1546 ~~least 1 year of responsible insurance duties as a licensed and~~  
 1547 ~~appointed service representative in either commercial or~~  
 1548 ~~personal lines of property and casualty insurance and 80 hours~~  
 1549 ~~of classroom courses approved by the department covering the~~  
 1550 ~~areas of property, casualty, surety, health, and marine~~  
 1551 ~~insurance.; or~~

1552 ~~2. For licensure as a personal lines agent, completed at~~  
 1553 ~~least 6 months of responsible insurance duties as a licensed and~~  
 1554 ~~appointed service representative in property and casualty~~  
 1555 ~~insurance sold to individuals and families for noncommercial~~  
 1556 ~~purposes and 40 hours of classroom courses approved by the~~  
 1557 ~~department related to property and casualty insurance sold to~~  
 1558 ~~individuals and families for noncommercial purposes; or~~

1559 (2) Except as provided under subsection (4), an applicant  
 1560 for a license as a personal lines agent, except for a chartered  
 1561 property and casualty underwriter (CPCU), may not be qualified  
 1562 or licensed unless, within the 4 years immediately preceding the  
 1563 date the application for license is filed with the department,  
 1564 the applicant has:

1565 (a) Taught or successfully completed classroom courses in  
 1566 insurance, 3 hours of which must be on the subject matter of  
 1567 ethics, at a school, college, or extension division thereof,  
 1568 approved by the department. To qualify for licensure, the

1569 applicant must complete a total of 52 hours of classroom courses  
 1570 in insurance;

1571 (b) Completed a correspondence course in insurance, 3  
 1572 hours of which must be on the subject matter of ethics, which is  
 1573 regularly offered by accredited institutions of higher learning  
 1574 in this state or extensions thereof and approved by the  
 1575 department, and completed at least 3 months of responsible  
 1576 insurance duties as a substantially full-time employee in the  
 1577 area of property and casualty insurance sold to individuals and  
 1578 families for noncommercial purposes;

1579 (c) Completed at least 6 months of responsible insurance  
 1580 duties as a substantially full-time employee in the area of  
 1581 property and casualty insurance sold to individuals and families  
 1582 for noncommercial purposes, but without the education  
 1583 requirement described in paragraph (a) or paragraph (b);

1584 (d) Completed at least 6 months of responsible duties as a  
 1585 licensed and appointed customer representative or limited  
 1586 customer representative in property and casualty insurance sold  
 1587 to individuals and families for noncommercial purposes and 20  
 1588 hours of classroom courses approved by the department which are  
 1589 related to property and casualty insurance sold to individuals  
 1590 and families for noncommercial purposes;

1591 (e) Completed at least 6 months of responsible insurance  
 1592 duties as a licensed and appointed service representative in  
 1593 property and casualty insurance sold to individuals and families  
 1594 for noncommercial purposes and 40 hours of classroom courses  
 1595 approved by the department related to property and casualty  
 1596 insurance sold to individuals and families for noncommercial

1597 purposes; or

1598 (f) ~~For licensure as a personal lines agent,~~ Completed at  
1599 least 3 years of responsible duties as a licensed and appointed  
1600 customer representative in property and casualty insurance sold  
1601 to individuals and families for noncommercial purposes.

1602 (3)-(2) ~~If where~~ an applicant's qualifications as required  
1603 under subsection (1) or subsection (2) in paragraph (1)(b) or  
1604 ~~paragraph (1)(c)~~ are based in part upon ~~the~~ periods of  
1605 employment in at responsible insurance duties ~~prescribed~~  
1606 ~~therein~~, the applicant shall submit with the license application  
1607 ~~for license~~, on a form prescribed by the department, an ~~the~~  
1608 affidavit of his or her employer setting forth the period of  
1609 such employment, that the employment same was substantially  
1610 full-time, and giving a brief abstract of the nature of the  
1611 duties performed by the applicant.

1612 (4)-(3) An individual who was or became qualified to sit  
1613 for an agent's, customer representative's, or adjuster's  
1614 examination at or during the time he or she was employed by the  
1615 department or office and who, while so employed, was employed in  
1616 responsible insurance duties as a full-time bona fide employee  
1617 may shall be permitted to take an examination if application for  
1618 such examination is made within 90 days after the date of  
1619 termination of ~~his or her~~ employment with the department or  
1620 office.

1621 (5)-(4) Classroom and correspondence courses under  
1622 subsections (1) and (2) subsection (1) must include instruction  
1623 on the subject matter of unauthorized entities engaging in the  
1624 business of insurance. The scope of the topic of unauthorized

1625 entities must ~~shall~~ include the Florida Nonprofit Multiple-  
 1626 Employer Welfare Arrangement Act and the Employee Retirement  
 1627 Income Security Act, 29 U.S.C. ss. 1001 et seq., as it relates  
 1628 to the provision of health insurance by employers and the  
 1629 regulation thereof.

1630 (6) This section does not apply to an individual holding  
 1631 only a limited license for travel insurance, motor vehicle  
 1632 rental insurance, credit insurance, in-transit and storage  
 1633 personal property insurance, or portable electronics insurance.

1634 Section 24. Section 626.8411, Florida Statutes, is amended  
 1635 to read:

1636 626.8411 Application of Florida Insurance Code provisions  
 1637 to title insurance agents or agencies.—

1638 (1) The following provisions of part II, ~~as~~ applicable to  
 1639 general lines agents or agencies, ~~also~~ apply to title insurance  
 1640 agents or agencies:

1641 (a) Section 626.734, relating to liability of certain  
 1642 agents.

1643 ~~(b) Section 626.175, relating to temporary licenses.~~

1644 (b)(e) Section 626.747, relating to branch agencies.

1645 (c) Section 626.749, relating to place of business in  
 1646 residence.

1647 (d) Section 626.753, relating to sharing of commissions.

1648 (e) Section 626.754, relating to rights of agent following  
 1649 termination of appointment.

1650 (2) The following provisions of part I do not apply to  
 1651 title insurance agents or title insurance agencies:

1652 (a) Section 626.112(7), relating to licensing of insurance

1653 agencies.

1654 (b) Section 626.231, relating to eligibility for  
1655 examination.

1656 (c) Section 626.572, relating to rebating, when allowed.

1657 (d) Section 626.172, relating to agent in full-time  
1658 charge.

1659 Section 25. Subsection (1) of section 626.8419, Florida  
1660 Statutes, is amended to read:

1661 626.8419 Appointment of title insurance agency.—

1662 (1) The title insurer engaging or employing the title  
1663 insurance agency must file with the department, on ~~printed~~ forms  
1664 furnished by the department, an application certifying that the  
1665 proposed title insurance agency meets all of the following  
1666 requirements:

1667 (a) The agency must have obtained a fidelity bond in an  
1668 amount, not less than \$50,000, acceptable to the insurer  
1669 appointing the agency. If a fidelity bond is unavailable  
1670 generally, the department must adopt rules for alternative  
1671 methods to comply with this paragraph.

1672 (b) The agency must have obtained errors and omissions  
1673 insurance in an amount acceptable to the insurer appointing the  
1674 agency. The amount of the coverage may not be less than \$250,000  
1675 per claim and an aggregate limit with a deductible no greater  
1676 than \$10,000. If errors and omissions insurance is unavailable  
1677 generally, the department must adopt rules for alternative  
1678 methods to comply with this paragraph.

1679 (c) The agency must have obtained a surety bond in an  
1680 amount not less than \$35,000 made payable to the title insurer

1681 or title insurers appointing the agency. The surety bond must be  
 1682 for the benefit of any appointing title insurer damaged by a  
 1683 violation by the title insurance agency of its contract with the  
 1684 appointing title insurer. If the surety bond is payable to  
 1685 multiple title insurers, the surety bond must provide that each  
 1686 title insurer is to be notified in the event a claim is made  
 1687 upon the surety bond or the bond is terminated.

1688 (d) The surety bond must remain in effect and unimpaired  
 1689 as long as the agency is appointed by a title insurer. The  
 1690 agency must provide written proof to the appointing title  
 1691 insurer or insurers on an annual basis evidencing that the  
 1692 surety bond is still in effect and unimpaired.

1693 (e) A title insurer may not provide the surety bond  
 1694 directly or indirectly on behalf of the agency.

1695 Section 26. Section 626.8548, Florida Statutes, is created  
 1696 to read:

1697 626.8548 "All-lines adjuster" defined.—An "all-lines  
 1698 adjuster" is a person who is self-employed or employed by an  
 1699 insurer, a wholly owned subsidiary of an insurer, or an  
 1700 independent adjusting firm or other independent adjuster, and  
 1701 who undertakes on behalf of an insurer or other insurers under  
 1702 common control or ownership to ascertain and determine the  
 1703 amount of any claim, loss, or damage payable under an insurance  
 1704 contract or undertakes to effect settlement of such claim, loss,  
 1705 or damage. The term does not apply to life insurance or annuity  
 1706 contracts.

1707 Section 27. Section 626.855, Florida Statutes, is amended  
 1708 to read:

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1709           626.855 "Independent adjuster" defined.—An "independent  
 1710 adjuster" means ~~is any~~ person licensed as an all-lines  
 1711 adjuster who is self-appointed ~~self-employed~~ or appointed and is  
 1712 ~~associated with or~~ employed by an independent adjusting firm or  
 1713 other independent adjuster, and who undertakes on behalf of an  
 1714 insurer to ascertain and determine the amount of any claim,  
 1715 loss, or damage payable under an insurance contract or  
 1716 undertakes to effect settlement of such claim, loss, or damage.

1717           Section 28. Section 626.856, Florida Statutes, is amended  
 1718 to read:

1719           626.856 "Company employee adjuster" defined.—A "company  
 1720 employee adjuster" means ~~is~~ a person licensed as an all-lines  
 1721 adjuster who is appointed and employed on an insurer's staff of  
 1722 adjusters or a wholly owned subsidiary of the insurer, and who  
 1723 undertakes on behalf of such insurer or other insurers under  
 1724 common control or ownership to ascertain and determine the  
 1725 amount of any claim, loss, or damage payable under a contract of  
 1726 insurance, or undertakes to effect settlement of such claim,  
 1727 loss, or damage.

1728           Section 29. Section 626.858, Florida Statutes, is  
 1729 repealed.

1730           Section 30. Section 626.8584, Florida Statutes, is amended  
 1731 to read:

1732           626.8584 "Nonresident all-lines ~~independent~~ adjuster"  
 1733 defined.—A "nonresident all-lines ~~independent~~ adjuster" means ~~is~~  
 1734 a person who:

- 1735           (1) Is not a resident of this state;
- 1736           (2) Is ~~a~~ currently licensed as an ~~independent~~ adjuster in

1737 his or her state of residence for all lines of insurance except  
 1738 life and annuities ~~the type or kinds of insurance for which the~~  
 1739 ~~licensee intends to adjust claims in this state or, if a~~  
 1740 resident of a state that does not license such independent  
 1741 adjusters, meets the qualifications ~~has passed the department's~~  
 1742 ~~adjuster examination as prescribed in s. 626.8734(1)(b); and~~

1743 (3) Is licensed as an all-lines adjuster and self-  
 1744 appointed or appointed and a self-employed independent adjuster  
 1745 ~~or associated with or~~ employed by an independent adjusting firm  
 1746 or other independent adjuster, by an insurer admitted to do  
 1747 business in this state or a wholly-owned subsidiary of an  
 1748 insurer admitted to do business in this state, or by other  
 1749 insurers under the common control or ownership of such insurer.

1750 Section 31. Section 626.863, Florida Statutes, is amended  
 1751 to read:

1752 626.863 Claims referrals to Licensed independent adjusters  
 1753 ~~required; insurers' responsibility.-~~

1754 (1) An insurer may ~~shall~~ not knowingly refer any claim or  
 1755 loss for adjustment in this state to any person purporting to be  
 1756 or acting as an independent adjuster unless the person is  
 1757 currently licensed as an all-lines adjuster and appointed as an  
 1758 independent adjuster under this code.

1759 (2) Before referring any claim or loss, the insurer shall  
 1760 ascertain from the department whether the proposed independent  
 1761 adjuster is currently licensed as an all-lines adjuster and  
 1762 appointed as an independent adjuster ~~such~~. Having ~~once~~  
 1763 ascertained that a particular person is so licensed and  
 1764 appointed, the insurer may assume that he or she will continue

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1765 to be so licensed and appointed until the insurer has knowledge,  
 1766 or receives information from the department, to the contrary.

1767 (3) This section does not apply to catastrophe or  
 1768 emergency adjusters as provided ~~for~~ in this part.

1769 Section 32. Section 626.864, Florida Statutes, is amended  
 1770 to read:

1771 626.864 Adjuster license types.—

1772 (1) A qualified individual may be licensed ~~and appointed~~  
 1773 as ~~either~~:

1774 (a) A public adjuster; or

1775 (b) An all-lines independent adjuster; ~~or~~

1776 ~~(c) A company employee adjuster.~~

1777 (2) The same individual may ~~shall~~ not be concurrently  
 1778 licensed ~~appointed~~ as a public adjuster and an all-lines  
 1779 adjuster ~~to more than one of the adjuster types referred to in~~  
 1780 ~~subsection (1).~~

1781 (3) An all-lines adjuster may be appointed as an  
 1782 independent adjuster or company employee adjuster, but not both  
 1783 concurrently.

1784 Section 33. Paragraph (e) is added to subsection (1) of  
 1785 section 626.865, Florida Statutes, to read:

1786 626.865 Public adjuster's qualifications, bond.—

1787 (1) The department shall issue a license to an applicant  
 1788 for a public adjuster's license upon determining that the  
 1789 applicant has paid the applicable fees specified in s. 624.501  
 1790 and possesses the following qualifications:

1791 (e) Is licensed as a public adjuster apprentice under s.  
 1792 626.8651 and complies with the requirements of that license

1793 | throughout the licensure period.

1794 |       Section 34. Section 626.866, Florida Statutes, is amended  
1795 | to read:

1796 |       626.866 All-lines adjuster ~~Independent adjuster's~~  
1797 | qualifications.—The department shall issue ~~a license to an~~  
1798 | ~~applicant for an~~ all-lines adjuster ~~independent adjuster's~~  
1799 | license to an applicant upon determining that the applicable  
1800 | license fee specified in s. 624.501 has been paid and that the  
1801 | applicant possesses the following qualifications:

- 1802 |       (1) Is a natural person at least 18 years of age.
- 1803 |       (2) Is a United States citizen or legal alien who  
1804 | possesses work authorization from the United States Bureau of  
1805 | Citizenship and Immigration Services and a bona fide resident of  
1806 | this state.
- 1807 |       (3) Is trustworthy and has such business reputation as  
1808 | would reasonably assure that the applicant will conduct his or  
1809 | her business as insurance adjuster fairly and in good faith and  
1810 | without detriment to the public.
- 1811 |       (4) Has had sufficient experience, training, or  
1812 | instruction concerning the adjusting of damage or loss under  
1813 | insurance contracts, other than life and annuity contracts, is  
1814 | sufficiently informed as to the terms and the effects of the  
1815 | provisions of such types of contracts, and possesses adequate  
1816 | knowledge of the insurance laws of this state relating to such  
1817 | contracts as to enable and qualify him or her to engage in the  
1818 | business of insurance adjuster fairly and without injury to the  
1819 | public or any member thereof with whom he or she may have  
1820 | relations as an insurance adjuster and to adjust all claims in

1821 accordance with the policy or contract and the insurance laws of  
 1822 this state.

1823 (5) Has passed any required written examination or has met  
 1824 one of the exemptions prescribed under s. 626.221.

1825 Section 35. Section 626.867, Florida Statutes, is  
 1826 repealed.

1827 Section 36. Section 626.869, Florida Statutes, is amended  
 1828 to read:

1829 626.869 License, adjusters; continuing education.—

1830 (1) Having ~~An applicant for~~ a license as an all-lines  
 1831 adjuster qualifies the licensee to adjust ~~may qualify and his or~~  
 1832 ~~her license when issued may cover adjusting in any one of the~~  
 1833 ~~following classes of insurance:~~

- 1834 ~~(a) all lines of insurance except life and annuities.~~
- 1835 ~~(b) Motor vehicle physical damage insurance.~~
- 1836 ~~(c) Property and casualty insurance.~~
- 1837 ~~(d) Workers' compensation insurance.~~
- 1838 ~~(e) Health insurance.~~

1840 ~~No examination on workers' compensation insurance or health~~  
 1841 ~~insurance shall be required for public adjusters.~~

1842 (2) All individuals who on October 1, 1990, hold an  
 1843 adjuster's license and appointment limited to fire and allied  
 1844 lines, including marine or casualty or boiler and machinery, may  
 1845 remain licensed and appointed under the limited license and may  
 1846 renew their appointment, but a ~~ne~~ license or appointment that  
 1847 ~~which~~ has been terminated, not renewed, suspended, or revoked  
 1848 may not shall be reinstated, and ~~ne~~ new or additional licenses

1849 or appointments may not ~~shall~~ be issued.

1850 (3) All individuals who on October 1, 2012, hold an  
 1851 adjuster's license and appointment limited to motor vehicle  
 1852 physical damage and mechanical breakdown, property and casualty,  
 1853 workers' compensation, or health insurance may remain licensed  
 1854 and appointed under such limited license and may renew their  
 1855 appointment, but a license that has been terminated, suspended,  
 1856 or revoked may not be reinstated, and new or additional licenses  
 1857 may not be issued. The applicant's application for license shall  
 1858 specify which of the foregoing classes of business the  
 1859 application for license is to cover.

1860 (4)(a) An ~~Any~~ individual holding a license as a public  
 1861 adjuster or an all-lines a company employee adjuster must  
 1862 complete all continuing education requirements as specified in  
 1863 s. 626.2815. or independent adjuster for 24 consecutive months  
 1864 or longer must, beginning in his or her birth month and every 2  
 1865 years thereafter, have completed 24 hours of courses, 2 hours of  
 1866 which relate to ethics, in subjects designed to inform the  
 1867 licensee regarding the current insurance laws of this state, so  
 1868 as to enable him or her to engage in business as an insurance  
 1869 adjuster fairly and without injury to the public and to adjust  
 1870 all claims in accordance with the policy or contract and the  
 1871 laws of this state.

1872 ~~(b) Any individual holding a license as a public adjuster~~  
 1873 ~~for 24 consecutive months or longer, beginning in his or her~~  
 1874 ~~birth month and every 2 years thereafter, must have completed 24~~  
 1875 ~~hours of courses, 2 hours of which relate to ethics, in subjects~~  
 1876 ~~designed to inform the licensee regarding the current laws of~~

1877 ~~this state pertaining to all lines of insurance other than life~~  
 1878 ~~and annuities, the current laws of this state pertaining to the~~  
 1879 ~~duties and responsibilities of public adjusters as set forth in~~  
 1880 ~~this part, and the current rules of the department applicable to~~  
 1881 ~~public adjusters and standard or representative policy forms~~  
 1882 ~~used by insurers, other than forms for life insurance and~~  
 1883 ~~annuities, so as to enable him or her to engage in business as~~  
 1884 ~~an adjuster fairly and without injury to the public and to~~  
 1885 ~~adjust all claims in accordance with the policy or contract and~~  
 1886 ~~laws of this state. In order to receive credit for continuing~~  
 1887 ~~education courses, public adjusters must take courses that are~~  
 1888 ~~specifically designed for public adjusters and approved by the~~  
 1889 ~~department, provided, however, no continuing education course~~  
 1890 ~~shall be required for public adjusters for workers' compensation~~  
 1891 ~~insurance or health insurance.~~

1892 ~~(c) The department shall adopt rules necessary to~~  
 1893 ~~implement and administer the continuing education requirements~~  
 1894 ~~of this subsection. For good cause shown, the department may~~  
 1895 ~~grant an extension of time during which the requirements imposed~~  
 1896 ~~by this section may be completed, but such extension of time may~~  
 1897 ~~not exceed 1 year.~~

1898 ~~(d) A nonresident public adjuster must complete the~~  
 1899 ~~continuing education requirements provided by this section;~~  
 1900 ~~provided, a nonresident public adjuster may meet the~~  
 1901 ~~requirements of this section if the continuing education~~  
 1902 ~~requirements of the nonresident public adjuster's home state are~~  
 1903 ~~determined to be substantially comparable to the requirements of~~  
 1904 ~~this state's continuing education requirements and if the~~

1905 ~~resident's state recognizes reciprocity with this state's~~  
 1906 ~~continuing education requirements. A nonresident public adjuster~~  
 1907 ~~whose home state does not have such continuing education~~  
 1908 ~~requirements for adjusters, and who is not licensed as a~~  
 1909 ~~nonresident adjuster in a state that has continuing education~~  
 1910 ~~requirements and reciprocates with this state, must meet the~~  
 1911 ~~continuing education requirements of this section.~~

1912 (5) The regulation of continuing education for licensees,  
 1913 course providers, instructors, school officials, and monitor  
 1914 groups shall be as provided ~~for~~ in s. 626.2816.

1915 Section 37. Paragraph (c) of subsection (2) of section  
 1916 626.8697, Florida Statutes, is amended to read:

1917 626.8697 Grounds for refusal, suspension, or revocation of  
 1918 adjusting firm license.—

1919 (2) The department may, in its discretion, deny, suspend,  
 1920 revoke, or refuse to continue the license of any adjusting firm  
 1921 if it finds that any of the following applicable grounds exist  
 1922 with respect to the firm or any owner, partner, manager,  
 1923 director, officer, or other person who is otherwise involved in  
 1924 the operation of the firm:

1925 (c) Violation of an any order or rule of the department,  
 1926 office, or commission.

1927 Section 38. Subsections (1) and (5) of section 626.872,  
 1928 Florida Statutes, are amended to read:

1929 626.872 Temporary license.—

1930 (1) The department may, ~~in its discretion,~~ issue a  
 1931 temporary license as an all-lines independent adjuster ~~or as a~~  
 1932 ~~company employee adjuster,~~ subject to the following conditions:

1933 (a) The applicant must be an employee of an adjuster  
 1934 currently licensed by the department, ~~an employee of an~~  
 1935 authorized insurer, or ~~an employee of an~~ established adjusting  
 1936 firm or corporation who ~~which~~ is supervised by a currently  
 1937 licensed all-lines independent adjuster.

1938 ~~(b) The application must be accompanied by a certificate~~  
 1939 ~~of employment and a report as to the applicant's integrity and~~  
 1940 ~~moral character on a form prescribed by the department and~~  
 1941 ~~executed by the employer.~~

1942 (b)(e) The applicant must be a natural person of at least  
 1943 18 years of age, ~~must be~~ a bona fide resident of this state,  
 1944 ~~must be~~ trustworthy, and ~~must~~ have a ~~such~~ business reputation  
 1945 that ~~as~~ would reasonably ensure ~~assure~~ that the applicant will  
 1946 conduct his or her business as an adjuster fairly and in good  
 1947 faith and without detriment to the public.

1948 (c)(d) The applicant's employer is responsible for the  
 1949 adjustment acts of the temporary ~~any~~ licensee ~~under this~~  
 1950 ~~section.~~

1951 (d)(e) The applicable license fee ~~specified~~ must be paid  
 1952 before issuance of the temporary license.

1953 (e)(f) The temporary license is ~~shall be~~ effective for a  
 1954 ~~period of~~ 1 year, but is subject to earlier termination at the  
 1955 request of the employer, ~~or~~ if the licensee fails to take an  
 1956 examination as an all-lines independent adjuster ~~or company~~  
 1957 ~~employee adjuster~~ within 6 months after issuance of the  
 1958 temporary license, or if the temporary license is suspended or  
 1959 revoked by the department.

1960 (5) The department may ~~shall~~ not issue a temporary license

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1961 as an all-lines ~~independent~~ adjuster ~~or as a company employee~~  
 1962 ~~adjuster~~ to an any individual who has ~~ever~~ held such a license  
 1963 in this state.

1964 Section 39. Section 626.873, Florida Statutes, is  
 1965 repealed.

1966 Section 40. Section 626.8734, Florida Statutes, is amended  
 1967 to read:

1968 626.8734 Nonresident all-lines adjuster license  
 1969 ~~independent adjuster's~~ qualifications.—

1970 (1) The department shall, ~~upon application therefor,~~ issue  
 1971 a license to an applicant for a nonresident all-lines adjuster  
 1972 ~~independent adjuster's~~ license upon determining that the  
 1973 applicant has paid the applicable license fees required under s.  
 1974 624.501 and:

1975 (a) Is a natural person at least 18 years of age.

1976 (b) Has passed to the satisfaction of the department a  
 1977 written Florida all-lines adjuster ~~independent adjuster's~~  
 1978 examination of the scope prescribed in s. 626.241(6); however,  
 1979 the requirement for the examination does not apply to ~~any of the~~  
 1980 ~~following:~~

1981 1. An applicant who is licensed as an all-lines ~~a resident~~  
 1982 ~~independent~~ adjuster in his or her home state if ~~of residence~~  
 1983 ~~when~~ that state has entered into ~~requires the passing of a~~  
 1984 ~~written examination in order to obtain the license and a~~  
 1985 ~~reciprocal agreement with the appropriate official of that state~~  
 1986 ~~has been entered into by the department; or~~

1987 2. An applicant who is licensed as a nonresident all-lines  
 1988 ~~independent~~ adjuster in a state other than his or her home state

1989 ~~of residence when the state of licensure requires the passing of~~  
 1990 ~~a written examination in order to obtain the license and a~~  
 1991 reciprocal agreement with the appropriate official of the state  
 1992 of licensure has been entered into with ~~by~~ the department.

1993 (c) Is licensed as an all-lines adjuster and is self-  
 1994 appointed or appointed and employed by an independent adjusting  
 1995 firm or other independent adjuster, or is an employee of an  
 1996 insurer admitted to do business in this state, a wholly-owned  
 1997 subsidiary of an insurer admitted to do business in this state,  
 1998 or other insurers under the common control or ownership of such  
 1999 insurer ~~self-employed or associated with or employed by an~~  
 2000 ~~independent adjusting firm or other independent adjuster.~~

2001 Applicants licensed as nonresident all-lines independent  
 2002 adjusters under this section must be appointed as an independent  
 2003 adjuster or company employee adjuster ~~such~~ in accordance with  
 2004 ~~the provisions of~~ ss. 626.112 and 626.451. Appointment fees as  
 2005 ~~in the amount~~ specified in s. 624.501 must be paid to the  
 2006 department in advance. The appointment of a nonresident  
 2007 independent adjuster continues ~~shall continue~~ in force until  
 2008 suspended, revoked, or otherwise terminated, but is subject to  
 2009 biennial renewal or continuation by the licensee in accordance  
 2010 with ~~procedures prescribed in~~ s. 626.381 for licensees in  
 2011 general.

2012 (d) Is trustworthy and has such business reputation as  
 2013 would reasonably ensure ~~assure~~ that he or she will conduct his  
 2014 or her business as a nonresident all-lines independent adjuster  
 2015 fairly and in good faith and without detriment to the public.

2016 (e) Has had sufficient experience, training, or

2017 instruction concerning the adjusting of damages or losses under  
 2018 insurance contracts, other than life and annuity contracts; is  
 2019 sufficiently informed as to the terms and effects of ~~the~~  
 2020 ~~provisions of~~ those types of insurance contracts; and possesses  
 2021 adequate knowledge of the laws of this state relating to such  
 2022 contracts as to enable and qualify him or her to engage in the  
 2023 business of insurance adjuster fairly and without injury to the  
 2024 public or any member thereof with whom he or she may have  
 2025 business as an all-lines independent adjuster.

2026 (2) The applicant must ~~shall~~ furnish the following with  
 2027 his or her application:

2028 (a) A complete set of his or her fingerprints. The  
 2029 applicant's fingerprints must be certified by an authorized law  
 2030 enforcement officer.

2031 (b) If currently licensed as an all-lines ~~a resident~~  
 2032 ~~independent~~ adjuster in the applicant's home state ~~of residence~~,  
 2033 a certificate or letter of authorization from the licensing  
 2034 authority of the applicant's home state ~~of residence~~, stating  
 2035 that the applicant holds a current license to act as an all-  
 2036 lines independent adjuster. The ~~Such~~ certificate or letter of  
 2037 authorization must be signed by the insurance commissioner, or  
 2038 his or her deputy or the appropriate licensing official, and  
 2039 must disclose whether the adjuster has ever had a ~~any~~ license or  
 2040 eligibility to hold any license declined, denied, suspended,  
 2041 revoked, or placed on probation or whether an administrative  
 2042 fine or penalty has been levied against the adjuster and, if so,  
 2043 the reason for the action. Such certificate or letter is not  
 2044 required if the nonresident applicant's licensing status can be

2045 verified through the Producer Database maintained by the  
 2046 National Association of Insurance Commissioners, its affiliates,  
 2047 or subsidiaries.

2048 (c) If the applicant's home state ~~of residence~~ does not  
 2049 require licensure as an all-lines ~~independent~~ adjuster and the  
 2050 applicant has been licensed as a resident insurance adjuster,  
 2051 agent, broker, or other insurance representative in his or her  
 2052 home state ~~of residence~~ or any other state within the past 3  
 2053 years, a certificate or letter of authorization from the  
 2054 licensing authority stating that the applicant holds or has held  
 2055 a license to act as an insurance adjuster, agent, or other  
 2056 insurance representative. The certificate or letter of  
 2057 authorization must be signed by the insurance commissioner, or  
 2058 his or her deputy or the appropriate licensing official, and  
 2059 must disclose whether the adjuster, agent, or other insurance  
 2060 representative has ever had a any license or eligibility to hold  
 2061 any license declined, denied, suspended, revoked, or placed on  
 2062 probation or whether an administrative fine or penalty has been  
 2063 levied against the adjuster and, if so, the reason for the  
 2064 action. Such certificate or letter is not required if the  
 2065 nonresident applicant's licensing status can be verified through  
 2066 the Producer Database maintained by the National Association of  
 2067 Insurance Commissioners, its affiliates, or subsidiaries.

2068 (3) The usual and customary records pertaining to  
 2069 transactions under the license of a nonresident all-lines  
 2070 ~~independent~~ adjuster must be retained for at least 3 years after  
 2071 completion of the adjustment and ~~must~~ be made available in this  
 2072 state to the department upon request. The failure of a

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2073 nonresident all-lines ~~independent~~ adjuster to properly maintain  
 2074 records and make them available to the department upon request  
 2075 constitutes grounds for the immediate suspension of the license  
 2076 issued under this section.

2077 (4) ~~After licensure as a nonresident independent adjuster,~~  
 2078 As a condition of doing business in this state as a nonresident  
 2079 independent adjuster, the appointee must ~~licensee must annually~~  
 2080 ~~on or before January 1, on a form prescribed by the department,~~  
 2081 submit an affidavit to the department certifying that the  
 2082 licensee is familiar with and understands the insurance laws and  
 2083 administrative rules of this state and the provisions of the  
 2084 contracts negotiated or to be negotiated. Compliance with this  
 2085 filing requirement is a condition precedent to the issuance,  
 2086 continuation, reinstatement, or renewal of a nonresident  
 2087 independent adjuster's appointment.

2088 Section 41. Section 626.8736, Florida Statutes, is amended  
 2089 to read:

2090 626.8736 Nonresident independent or public adjusters;  
 2091 service of process.—

2092 (1) Each licensed nonresident ~~independent or public~~  
 2093 adjuster or all-lines adjuster appointed as an independent  
 2094 adjuster shall appoint the Chief Financial Officer and his or  
 2095 her successors in office as his or her attorney to receive  
 2096 service of legal process issued against such ~~the nonresident~~  
 2097 ~~independent or public~~ adjuster in this state, upon causes of  
 2098 action arising within this state out of transactions under his  
 2099 license and appointment. Service upon the Chief Financial  
 2100 Officer as attorney constitutes ~~shall constitute~~ effective legal

2101 service upon the nonresident independent or public adjuster.

2102 (2) The appointment of the Chief Financial Officer for  
 2103 service of process is ~~shall be~~ irrevocable ~~for~~ as long as there  
 2104 could be any cause of action against the nonresident ~~independent~~  
 2105 ~~or~~ public adjuster or all-lines adjuster appointed as an  
 2106 independent adjuster arising out of his or her insurance  
 2107 transactions in this state.

2108 (3) Duplicate copies of legal process against the  
 2109 nonresident ~~independent or~~ public adjuster or all-lines adjuster  
 2110 appointed as an independent adjuster shall be served upon the  
 2111 Chief Financial Officer by a person competent to serve a  
 2112 summons.

2113 (4) Upon receiving the service, the Chief Financial  
 2114 Officer shall ~~forthwith~~ send one of the copies of the process,  
 2115 by registered mail with return receipt requested, to the  
 2116 defendant nonresident ~~independent or~~ public adjuster or all-  
 2117 lines adjuster appointed as an independent adjuster at his or  
 2118 her last address of record with the department.

2119 (5) The Chief Financial Officer shall keep a record of the  
 2120 day and hour of service upon him or her of all legal process  
 2121 received under this section.

2122 Section 42. Subsection (1) of section 626.874, Florida  
 2123 Statutes, is amended to read:

2124 626.874 Catastrophe or emergency adjusters.—

2125 (1) In the event of a catastrophe or emergency, the  
 2126 department may issue a license, for the purposes and under the  
 2127 conditions ~~which it shall fix~~ and for the period of emergency as  
 2128 it shall determine, to persons who are residents or nonresidents

2129 of this state, who are at least 18 years of age, who are United  
 2130 States citizens or legal aliens who possess work authorization  
 2131 from the United States Bureau of Citizenship and Immigration  
 2132 Services, and who are not licensed adjusters under this part but  
 2133 who have been designated and certified to it as qualified to act  
 2134 as adjusters by all-lines independent resident adjusters, ~~or~~ by  
 2135 an authorized insurer, or by a licensed general lines agent to  
 2136 adjust claims, losses, or damages under policies or contracts of  
 2137 insurance issued by such insurers. The fee for the license is  
 2138 ~~shall be~~ as provided in s. 624.501(12)(c).

2139 Section 43. Subsection (1) of section 626.875, Florida  
 2140 Statutes, is amended to read:

2141 626.875 Office and records.—

2142 (1) Each appointed ~~Every licensed~~ independent adjuster and  
 2143 every licensed public adjuster must ~~shall have and~~ maintain ~~in~~  
 2144 ~~this state~~ a place of business in this state which is accessible  
 2145 to the public and keep therein the usual and customary records  
 2146 pertaining to transactions under the license. This provision  
 2147 does ~~shall not be deemed to~~ prohibit maintenance of such an  
 2148 office in the home of the licensee.

2149 Section 44. Section 626.876, Florida Statutes, is amended  
 2150 to read:

2151 626.876 Exclusive employment; public adjusters,  
 2152 independent adjusters.—

2153 (1) An ~~No~~ individual licensed and appointed as a public  
 2154 adjuster may not ~~shall~~ be ~~so~~ employed during the same period by  
 2155 more than one public adjuster or public adjuster firm or  
 2156 corporation.

2157 (2) An ~~No~~ individual licensed as an all-lines adjuster and  
 2158 appointed as an independent adjuster may not ~~shall~~ be ~~so~~  
 2159 employed during the same period by more than one independent  
 2160 adjuster or independent adjuster firm or corporation.

2161 Section 45. Subsections (5), (6), and (7) of section  
 2162 626.927, Florida Statutes, are amended to read:

2163 626.927 Licensing of surplus lines agent.—

2164 ~~(5) The applicant must file and thereafter maintain the~~  
 2165 ~~bond as required under s. 626.928.~~

2166 (5)~~(6)~~ Examinations as to surplus lines, as required under  
 2167 subsections (1) and (2), are ~~shall be~~ subject to the provisions  
 2168 of part I as applicable to applicants for licenses in general.  
 2169 ~~No such examination shall be required as to persons who held a~~  
 2170 ~~Florida surplus lines agent's license as of January 1, 1959,~~  
 2171 ~~except when examinations subsequent to issuance of an initial~~  
 2172 ~~license are provided for in general under part I.~~

2173 (6)~~(7)~~ An ~~Any~~ individual who has been licensed by the  
 2174 department as a surplus lines agent as provided in this section  
 2175 may be subsequently appointed without additional written  
 2176 examination if his or her application for appointment is filed  
 2177 with the department within 48 months after ~~next following~~ the  
 2178 date of cancellation or expiration of the prior appointment. The  
 2179 department may, ~~in its discretion,~~ require an ~~any~~ individual to  
 2180 take and successfully pass an examination as for original  
 2181 issuance of license as a condition precedent to the  
 2182 reinstatement or continuation of the licensee's current license  
 2183 or reinstatement or continuation of the licensee's appointment.

2184 Section 46. Section 626.928, Florida Statutes, is

2185 repealed.

2186 Section 47. Section 626.933, Florida Statutes, is amended  
2187 to read:

2188 626.933 Collection of tax and service fee.—If the tax or  
2189 service fee payable by a surplus lines agent under the this  
2190 Surplus Lines Law is not so paid within the time prescribed, it  
2191 ~~the same~~ shall be recoverable in a suit brought by the  
2192 department against the surplus lines agent ~~and the surety or~~  
2193 ~~sureties on the bond filed by the surplus lines agent under s.~~  
2194 ~~626.928~~. The department may authorize the Florida Surplus Lines  
2195 Service Office to file suit on its behalf. All costs and  
2196 expenses incurred in a suit brought by the office which are not  
2197 recoverable from the agent or surety shall be borne by the  
2198 office.

2199 Section 48. Subsection (1) of section 626.935, Florida  
2200 Statutes, is amended to read:

2201 626.935 Suspension, revocation, or refusal of surplus  
2202 lines agent's license.—

2203 (1) The department shall deny an application for, suspend,  
2204 revoke, or refuse to renew the appointment of a surplus lines  
2205 agent and all other licenses and appointments held by the  
2206 licensee under this code, on ~~upon~~ any of the following grounds:

2207 (a) Removal of the licensee's office from the licensee's  
2208 state of residence.

2209 (b) Removal of the accounts and records of his or her  
2210 surplus lines business from this state or the licensee's state  
2211 of residence during the period when such accounts and records  
2212 are required to be maintained under s. 626.930.

2213 (c) Closure of the licensee's office for ~~a period of~~ more  
 2214 than 30 consecutive days.

2215 (d) Failure to make and file his or her affidavit or  
 2216 reports when due as required by s. 626.931.

2217 (e) Failure to pay the tax or service fee on surplus lines  
 2218 premiums, as provided ~~for~~ in the ~~this~~ Surplus Lines Law.

2219 ~~(f) Failure to maintain the bond as required by s.~~  
 2220 ~~626.928.~~

2221 (f) ~~(g)~~ Suspension, revocation, or refusal to renew or  
 2222 continue the license or appointment as a general lines agent,  
 2223 service representative, or managing general agent.

2224 (g) ~~(h)~~ Lack of qualifications as for an original surplus  
 2225 lines agent's license.

2226 (h) ~~(i)~~ Violation of this Surplus Lines Law.

2227 (i) ~~(j)~~ For any other applicable cause for which the  
 2228 license of a general lines agent could be suspended, revoked, or  
 2229 refused under s. 626.611 or s. 626.621.

2230 Section 49. Paragraph (b) of subsection (1) of section  
 2231 627.952, Florida Statutes, is amended to read:

2232 627.952 Risk retention and purchasing group agents.—

2233 (1) Any person offering, soliciting, selling, purchasing,  
 2234 administering, or otherwise servicing insurance contracts,  
 2235 certificates, or agreements for any purchasing group or risk  
 2236 retention group to any resident of this state, either directly  
 2237 or indirectly, by the use of mail, advertising, or other means  
 2238 of communication, shall obtain a license and appointment to act  
 2239 as a resident general lines agent, if a resident of this state,  
 2240 or a nonresident general lines agent if not a resident. Any such

2241 person shall be subject to all requirements of the Florida  
 2242 Insurance Code.

2243 (b) Any person required to be licensed and appointed under  
 2244 ~~by~~ this subsection, in order to place business through Florida  
 2245 eligible surplus lines carriers, must ~~shall~~, if a resident of  
 2246 this state, be licensed and appointed as a surplus lines agent.  
 2247 ~~Any such person,~~ If not a resident of this state, such person  
 2248 must ~~shall~~ be licensed and appointed as a surplus lines agent in  
 2249 her or his state of residence and ~~shall~~ file and ~~thereafter~~  
 2250 maintain a fidelity bond in favor of the people of the State of  
 2251 Florida executed by a surety company admitted in this state and  
 2252 payable to the State of Florida; ~~provided,~~ however, any  
 2253 ~~activities carried out by~~ such nonresident is pursuant to this  
 2254 ~~part shall be~~ limited to the provision of insurance for  
 2255 purchasing groups. The bond must ~~shall~~ be continuous in form and  
 2256 ~~maintained~~ in the amount of not less than \$50,000, aggregate  
 2257 liability set out in s. 626.928. The bond must ~~shall~~ remain in  
 2258 force and effect until the surety is released from liability by  
 2259 the department or until the bond is canceled by the surety. The  
 2260 surety may cancel the bond and be released from further  
 2261 liability ~~thereunder~~ upon 30 days' prior written notice to the  
 2262 department. The cancellation does ~~shall~~ not affect any liability  
 2263 incurred or accrued ~~thereunder~~ before the termination of the 30-  
 2264 day period. Upon receipt of a notice of cancellation, the  
 2265 department shall immediately notify the agent.

2266 Section 50. Subsections (1) and (2) of section 635.051,  
 2267 Florida Statutes, are amended to read:

2268 635.051 Licensing and appointment of mortgage guaranty

2269 insurance agents.—

2270 (1) Effective October 1, 2012, a person may not transact  
 2271 mortgage guaranty insurance unless licensed and appointed as a  
 2272 credit insurance agent in accordance with the applicable  
 2273 provisions of the insurance code. Mortgage guaranty licenses  
 2274 held by persons on October 1, 2012, shall be transferred to a  
 2275 credit insurance agent license. Persons who wish to obtain a new  
 2276 license identification card that reflects this change must  
 2277 submit the \$5 fee as prescribed in s. 624.501(15). ~~Agents of~~  
 2278 ~~mortgage guaranty insurers shall be licensed and appointed and~~  
 2279 ~~shall be subject to the same qualifications and requirements~~  
 2280 ~~applicable to general lines agents under the laws of this state,~~  
 2281 ~~except that:~~

2282 (a) ~~Particular preliminary specialized education or~~  
 2283 ~~training is not required of an applicant for such an agent's~~  
 2284 ~~license, and continuing education is not required for renewal of~~  
 2285 ~~the agent's appointment if, as part of the application for~~  
 2286 ~~license and appointment, the insurer guarantees that the~~  
 2287 ~~applicant will receive the necessary training to enable him or~~  
 2288 ~~her properly to hold himself or herself out to the public as a~~  
 2289 ~~mortgage guaranty insurance agent and if the department, in its~~  
 2290 ~~discretion, accepts such guaranty;~~

2291 (b) ~~The agent's license and appointment shall be a limited~~  
 2292 ~~license, limited to the handling of mortgage guaranty insurance~~  
 2293 ~~only; and~~

2294 (c) ~~An examination may be required of an applicant for~~  
 2295 ~~such a license if the insurer fails to provide the guaranty~~  
 2296 ~~described in paragraph (a).~~

2297 (2) Any general lines agent licensed under chapter 626 is  
 2298 qualified to represent a mortgage guaranty insurer without  
 2299 additional licensure ~~examination~~.

2300 Section 51. Subsection (1) of section 648.34, Florida  
 2301 Statutes, is amended to read:

2302 648.34 Bail bond agents; qualifications.—

2303 (1) An application for licensure as a bail bond agent must  
 2304 be submitted on forms prescribed by the department. The  
 2305 application must include the applicant's full name; date of  
 2306 birth; social security number; residence, business, and mailing  
 2307 addresses; contact telephone numbers, including a business  
 2308 telephone number; and e-mail address.

2309 Section 52. Subsection (2) of section 648.38, Florida  
 2310 Statutes, is amended to read:

2311 648.38 Licensure examination for bail bond agents; time;  
 2312 place; fees; scope.—

2313 (2) The department or a person designated by the  
 2314 department shall provide ~~mail-written~~ notice of the time and  
 2315 place of the examination to each applicant for licensure  
 2316 required to take an examination who will be eligible to take the  
 2317 examination as of the examination date. The notice shall be e-  
 2318 mailed ~~so mailed, postage prepaid, and addressed to the~~  
 2319 applicant at the e-mail ~~his or her~~ address shown on his or her  
 2320 application for licensure ~~or at such other address as requested~~  
 2321 ~~by the applicant in writing filed with the department prior to~~  
 2322 ~~the mailing of the notice~~. Notice shall be deemed given when so  
 2323 mailed.

2324 Section 53. Section 648.385, Florida Statutes, is amended

2325 to read:

2326 648.385 Continuing education required; application;  
 2327 exceptions; requirements; penalties.-

2328 (1) The purpose of this section is to establish  
 2329 requirements and standards for continuing education courses for  
 2330 persons authorized to write bail bonds in this state.

2331 (2)(a) ~~Each person subject to the provisions of this~~  
 2332 ~~chapter must complete a minimum of 14 hours of continuing~~  
 2333 ~~education courses every 2 years as specified in s. 626.2815 in~~  
 2334 ~~courses approved by the department. Compliance with continuing~~  
 2335 ~~education requirements is a condition precedent to the issuance,~~  
 2336 ~~continuation, or renewal of any appointment subject to the~~  
 2337 ~~provisions of this chapter.~~

2338 ~~(b) A person teaching any approved course of instruction~~  
 2339 ~~or lecturing at any approved seminar and attending the entire~~  
 2340 ~~course or seminar shall qualify for the same number of classroom~~  
 2341 ~~hours as would be granted to a person taking and successfully~~  
 2342 ~~completing such course, seminar, or program. Credit shall be~~  
 2343 ~~limited to the number of hours actually taught unless a person~~  
 2344 ~~attends the entire course or seminar.~~

2345 ~~(c) For good cause shown, the department may grant an~~  
 2346 ~~extension of time during which the requirements imposed by this~~  
 2347 ~~section may be completed, but such extension of time may not~~  
 2348 ~~exceed 1 year.~~

2349 (3) (a) ~~Any bail-related course developed or sponsored by~~  
 2350 ~~any authorized insurer or recognized bail bond agents'~~  
 2351 ~~association, or any independent study program of instruction,~~  
 2352 ~~subject to approval by the department, qualifies for the~~

2353 ~~equivalency of the number of classroom hours assigned to such~~  
 2354 ~~course by the department. However, unless otherwise provided in~~  
 2355 ~~this section, continuing education credit may not be credited~~  
 2356 ~~toward meeting the requirements of this section unless the~~  
 2357 ~~course is provided by classroom instruction or results in a~~  
 2358 ~~monitored examination.~~

2359 ~~(b) Each person or entity sponsoring a course for~~  
 2360 ~~continuing education credit must furnish, within 30 days after~~  
 2361 ~~completion of the course, in a form satisfactory to the~~  
 2362 ~~department or its designee, a written and certified roster~~  
 2363 ~~showing the name and license number of all persons successfully~~  
 2364 ~~completing such course and requesting credit, accompanied by the~~  
 2365 ~~required fee. The department shall refuse to issue, continue, or~~  
 2366 ~~renew the appointment of any bail bond agent who has not had the~~  
 2367 ~~continuing education requirements certified unless the agent has~~  
 2368 ~~been granted an extension by the department.~~

2369 Section 54. Section 648.421, Florida Statutes, is amended  
 2370 to read:

2371 648.421 Notice of change of address or telephone number.—  
 2372 Each licensee under this chapter shall notify in writing the  
 2373 department, insurer, managing general agent, and the clerk of  
 2374 each court in which the licensee is registered within 10 working  
 2375 days after a change in the licensee's principal business address  
 2376 or telephone number. The licensee shall also notify the  
 2377 department within 10 working days after a change of the name,  
 2378 address, or telephone number of each agency or firm for which he  
 2379 or she writes bonds and any change in the licensee's name, home  
 2380 address, e-mail address, or telephone number.

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2381           Section 55. Except as otherwise expressly provided in this  
2382 act, this act shall take effect October 1, 2012.