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LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
04/26/2017	.	
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The Committee on Appropriations (Garcia) recommended the following:

**Senate Amendment (with title amendment)**

Delete everything after the enacting clause  
and insert:

Section 1. Subsection (1) of section 626.015, Florida  
Statutes, is amended to read:

626.015 Definitions.—As used in this part:

(1) "Adjuster" means a public adjuster as defined in s.  
~~626.854, a public adjuster apprentice as defined in s. 626.8541,~~  
or an all-lines adjuster as defined in s. 626.8548.



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11 Section 2. Present subsections (7) through (19) of section  
12 626.854, Florida Statutes, are renumbered as subsections (6)  
13 through (18), respectively, subsection (1) and present  
14 subsections (6), (7), (11), (18), and (19) are amended, and a  
15 new subsection (19) is added to that section, to read:

16 626.854 "Public adjuster" defined; prohibitions.—The  
17 Legislature finds that it is necessary for the protection of the  
18 public to regulate public insurance adjusters and to prevent the  
19 unauthorized practice of law.

20 (1) A "public adjuster" is any person, except a duly  
21 licensed attorney at law as exempted under s. 626.860, who, for  
22 money, commission, or any other thing of value, directly or  
23 indirectly prepares, completes, or files an insurance claim ~~form~~  
24 for an insured or third-party claimant or who, for money,  
25 commission, or any other thing of value, acts on behalf of, or  
26 aids an insured or third-party claimant in negotiating for or  
27 effecting the settlement of a claim or claims for loss or damage  
28 covered by an insurance contract or who advertises for  
29 employment as an adjuster of such claims. The term also includes  
30 any person who, for money, commission, or any other thing of  
31 value, directly or indirectly solicits, investigates, or adjusts  
32 such claims on behalf of a public adjuster, an insured, or a  
33 third-party claimant. The term does not include a person who  
34 photographs or inventories damaged personal property or business  
35 personal property or a person performing duties under another  
36 professional license, if such person does not otherwise solicit,  
37 adjust, investigate, or negotiate for or attempt to effect the  
38 settlement of a claim.

39 ~~(6) A public adjuster may not directly or indirectly~~



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40 ~~through any other person or entity initiate contact or engage in~~  
41 ~~face-to-face or telephonic solicitation or enter into a contract~~  
42 ~~with any insured or claimant under an insurance policy until at~~  
43 ~~least 48 hours after the occurrence of an event that may be the~~  
44 ~~subject of a claim under the insurance policy unless contact is~~  
45 ~~initiated by the insured or claimant.~~

46 (6)~~(7)~~ An insured or claimant may cancel a public  
47 adjuster's contract to adjust a claim without penalty or  
48 obligation within 3 business days after the date on which the  
49 contract is executed or within 3 business days after the date on  
50 which the insured or claimant has notified the insurer of the  
51 claim, ~~by phone or in writing~~, whichever is later. The public  
52 adjuster's contract must disclose to the insured or claimant his  
53 or her right to cancel the contract and advise the insured or  
54 claimant that notice of cancellation must be submitted in  
55 writing and sent by certified mail, return receipt requested, or  
56 other form of mailing that provides proof thereof, to the public  
57 adjuster at the address specified in the contract; provided,  
58 during any state of emergency as declared by the Governor and  
59 for 1 year after the date of loss, the insured or claimant has 5  
60 business days after the date on which the contract is executed  
61 to cancel a public adjuster's contract.

62 (10) (a)~~(11) (a)~~ If a public adjuster enters into a contract  
63 with an insured or claimant to reopen a claim or file a  
64 supplemental claim that seeks additional payments for a claim  
65 that has been previously paid in part or in full or settled by  
66 the insurer, the public adjuster may not charge, agree to, or  
67 accept from any source compensation, payment, commission, fee,  
68 or any other thing of value based on a previous settlement or



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69 previous claim payments by the insurer for the same cause of  
70 loss. The charge, compensation, payment, commission, fee, or any  
71 other thing of value must be based only on the claim payments or  
72 settlement obtained through the work of the public adjuster  
73 after entering into the contract with the insured or claimant.  
74 Compensation for the reopened or supplemental claim may not  
75 exceed 20 percent of the reopened or supplemental claim payment.  
76 In no event shall the contracts described in this paragraph  
77 exceed the limitations in paragraph (b).

78 (b) A public adjuster may not charge, agree to, or accept  
79 from any source compensation, payment, commission, fee, or any  
80 other thing of value in excess of:

81 1. Ten percent of the amount of insurance claim payments  
82 made by the insurer for claims based on events that are the  
83 subject of a declaration of a state of emergency by the  
84 Governor. This provision applies to claims made during the year  
85 after the declaration of emergency. After that year, the  
86 limitations in subparagraph 2. apply.

87 2. Twenty percent of the amount of insurance claim payments  
88 made by the insurer for claims that are not based on events that  
89 are the subject of a declaration of a state of emergency by the  
90 Governor.

91 (c) Insurance claim payments made by the insurer do not  
92 include policy deductibles, and public adjuster compensation may  
93 not be based on the deductible portion of a claim.

94 (d) ~~(e)~~ Any maneuver, shift, or device through which the  
95 limits on compensation set forth in this subsection are exceeded  
96 is a violation of this chapter punishable as provided under s.  
97 626.8698.



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98           ~~(17)-(18)~~ A public adjuster, a public adjuster apprentice,  
99 or a person acting on behalf of an adjuster or apprentice may  
100 not enter into a contract or accept a power of attorney that  
101 vests in the public adjuster, the public adjuster apprentice, or  
102 the person acting on behalf of the adjuster or apprentice the  
103 effective authority to choose the persons or entities that will  
104 perform repair work in a property insurance claim or provide  
105 goods or services that will require the insured or third-party  
106 claimant to expend funds in excess of those payable to the  
107 public adjuster under the terms of the contract for adjusting  
108 services.

109           ~~(18)-(19)~~ Subsections ~~(5)-(17)~~ ~~(5)-(18)~~ apply only to  
110 residential property insurance policies and condominium unit  
111 owner policies as described in s. 718.111(11).

112           (19) Except as otherwise provided in this chapter, no  
113 person, except an attorney at law or a public adjuster, may for  
114 money, commission, or any other thing of value, directly or  
115 indirectly:

116           (a) Prepare, complete, or file an insurance claim for an  
117 insured or a third-party claimant;

118           (b) Act on behalf of or aid an insured or a third-party  
119 claimant in negotiating for or effecting the settlement of a  
120 claim for loss or damage covered by an insurance contract;

121           (c) Advertise for employment as a public adjuster; or

122           (d) Solicit, investigate, or adjust a claim on behalf of a  
123 public adjuster, an insured, or a third-party claimant.

124           Section 3. Section 626.8541, Florida Statutes, is repealed.

125           Section 4. Section 626.8548, Florida Statutes, is amended  
126 to read:



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127           626.8548 "All-lines adjuster" defined.—An "all-lines  
128 adjuster" is a person who, for money, commission, or any other  
129 thing of value, directly or indirectly is self-employed or  
130 employed by an insurer, a wholly owned subsidiary of an insurer,  
131 or an independent adjusting firm or other independent adjuster,  
132 and who undertakes on behalf of a public adjuster or an insurer  
133 or other insurers under common control or ownership to ascertain  
134 and determine the amount of any claim, loss, or damage payable  
135 under an insurance contract or undertakes to effect settlement  
136 of such claim, loss, or damage. The term also includes any  
137 person who, for money, commission, or any other thing of value,  
138 directly or indirectly solicits claims on behalf of a public  
139 adjuster, but does not include a paid spokesperson used as part  
140 of a written or an electronic advertisement or a person who  
141 photographs or inventories damaged personal property or business  
142 personal property if such person does not otherwise adjust,  
143 investigate, or negotiate for or attempt to effect the  
144 settlement of a claim. The term does not apply to life insurance  
145 or annuity contracts.

146           Section 5. Section 626.8561, Florida Statutes, is created  
147 to read:

148           626.8561 "Public adjuster apprentice" defined.—The term  
149 "public adjuster apprentice" means a person licensed as an all-  
150 lines adjuster who:

151           (1) Is appointed and employed or contracted by a public  
152 adjuster or a public adjusting firm;

153           (2) Assists the public adjuster or public adjusting firm in  
154 ascertaining and determining the amount of any claim, loss, or  
155 damage payable under an insurance contract, or who undertakes to



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156 effect settlement of such claim, loss, or damage; and

157 (3) Satisfies the requirements of s. 626.8651.

158 Section 6. Subsection (3) of section 626.8584, Florida  
159 Statutes, is amended to read:

160 626.8584 "Nonresident all-lines adjuster" defined.—A

161 "nonresident all-lines adjuster" means a person who:

162 (3) Is licensed as an all-lines adjuster and self-appointed  
163 or appointed and employed or contracted by an independent  
164 adjusting firm or other independent adjuster, by an insurer  
165 admitted to do business in this state or a wholly owned  
166 subsidiary of an insurer admitted to do business in this state,  
167 or by a public adjuster or a public adjusting firm ~~other~~  
168 ~~insurers under the common control or ownership of such insurer.~~

169 Section 7. Subsection (1) of section 626.861, Florida  
170 Statutes, is amended to read:

171 626.861 Insurer's officers, insurer's employees, reciprocal  
172 insurer's representatives; adjustments by.—

173 (1) ~~Nothing in~~ This part may not shall be construed to  
174 prevent an executive officer of any insurer, an ~~or a regularly~~  
175 ~~salari~~ed employee of an insurer handling claims with respect to  
176 health insurance, an employee of an insurer handling claims with  
177 respect to residential property insurance in which the amount of  
178 coverage for the applicable type of loss is contractually  
179 limited to \$500 or less, or the duly designated attorney or  
180 agent authorized and acting for subscribers to reciprocal  
181 insurers, ~~7~~ from adjusting any claim loss or damage under any  
182 insurance contract of such insurer.

183 Section 8. Subsection (3) of section 626.864, Florida  
184 Statutes, is amended to read:



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185 626.864 Adjuster license types.-

186 (3) An all-lines adjuster may be appointed as an  
187 independent adjuster, public adjuster apprentice, or company  
188 employee adjuster, but not more than one of these ~~both~~  
189 concurrently.

190 Section 9. Paragraphs (d) and (e) of subsection (1) of  
191 section 626.865, Florida Statutes, are amended to read:

192 626.865 Public adjuster's qualifications, bond.-

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

197 (d) Has had sufficient experience, training, or instruction  
198 concerning the adjusting of damages or losses under insurance  
199 contracts, other than life and annuity contracts, is  
200 sufficiently informed as to the terms and effects of the  
201 provisions of those types of insurance contracts, and possesses  
202 adequate knowledge of the laws of this state relating to such  
203 contracts as to enable and qualify him or her to engage in the  
204 business of insurance adjuster fairly and without injury to the  
205 public or any member thereof with whom the applicant may have  
206 business as a public adjuster, ~~or has been licensed and employed~~  
207 ~~as a resident insurance company adjuster or independent adjuster~~  
208 ~~in this state on a continual basis for the past year.~~

209 (e) Has been licensed in this state as an all-lines  
210 adjuster, and has been appointed on a continual basis for the  
211 previous 6 months ~~is licensed~~ as a public adjuster apprentice  
212 under s. 626.8561, as an independent adjuster under s. 626.855,  
213 or as a company employee adjuster under s. 626.856 ~~under s.~~





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214 ~~626.8651 and complies with the requirements of that license~~  
215 ~~throughout the licensure period.~~

216 Section 10. Section 626.8651, Florida Statutes, is amended  
217 to read:

218 626.8651 Public adjuster apprentice appointment license;  
219 qualifications.—

220 (1) (a) The department shall issue an appointment a license  
221 as a public adjuster apprentice to a licensee an applicant who  
222 is:

223 1. Is licensed as an all-lines adjuster under s. 626.866;

224 2. Has filed with the department a bond executed and issued  
225 by a surety insurer that is authorized to transact such business  
226 in this state in the amount of \$50,000, which is conditioned  
227 upon the faithful performance of his or her duties as a public  
228 adjuster apprentice; and

229 3. Maintains such bond unimpaired throughout the existence  
230 of the appointment and for at least 1 year after termination of  
231 the appointment.

232 (b) The bond must be in favor of the department and must  
233 specifically authorize recovery by the department of the damages  
234 sustained in case the licensee commits fraud or unfair practices  
235 in connection with his or her business as a public adjuster  
236 apprentice. The aggregate liability of the surety for all such  
237 damages may not exceed the amount of the bond, and the bond may  
238 not be terminated by the issuing insurer unless written notice  
239 of at least 30 days is given to the licensee and filed with the  
240 department.

241 ~~(a) A natural person at least 18 years of age.~~

242 ~~(b) A United States citizen or legal alien who possesses~~



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243 ~~work authorization from the United States Bureau of Citizenship~~  
244 ~~and Immigration Services.~~

245 ~~(c) Trustworthy and has such business reputation as would~~  
246 ~~reasonably ensure that the applicant will conduct business as a~~  
247 ~~public adjuster apprentice fairly and in good faith and without~~  
248 ~~detriment to the public.~~

249 ~~(2) All applicable license fees, as prescribed in s.~~  
250 ~~624.501, must be paid in full before issuance of the license.~~

251 ~~(3) An applicant must pass the required written examination~~  
252 ~~before a license may be issued.~~

253 ~~(4) An applicant must have received designation as an~~  
254 ~~Accredited Claims Adjuster (ACA), as a Certified Adjuster (CA),~~  
255 ~~or as a Certified Claims Adjuster (CCA) after completion of~~  
256 ~~training that qualifies the applicant to engage in the business~~  
257 ~~of a public adjuster apprentice fairly and without injury to the~~  
258 ~~public. Such training and instruction must address adjusting~~  
259 ~~damages and losses under insurance contracts, the terms and~~  
260 ~~effects of insurance contracts, and knowledge of the laws of~~  
261 ~~this state relating to insurance contracts.~~

262 ~~(5) At the time of application for license as a public~~  
263 ~~adjuster apprentice, the applicant shall file with the~~  
264 ~~department a bond executed and issued by a surety insurer~~  
265 ~~authorized to transact such business in this state in the amount~~  
266 ~~of \$50,000, conditioned upon the faithful performance of his or~~  
267 ~~her duties as a public adjuster apprentice under the license for~~  
268 ~~which the applicant has applied, and thereafter maintain the~~  
269 ~~bond unimpaired throughout the existence of the license and for~~  
270 ~~at least 1 year after termination of the license. The bond shall~~  
271 ~~be in favor of the department and shall specifically authorize~~



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272 ~~recovery by the department of the damages sustained in case the~~  
273 ~~licensee commits fraud or unfair practices in connection with~~  
274 ~~his or her business as a public adjuster apprentice. The~~  
275 ~~aggregate liability of the surety for all such damages may not~~  
276 ~~exceed the amount of the bond, and the bond may not be~~  
277 ~~terminated by the issuing insurer unless written notice of at~~  
278 ~~least 30 days is given to the licensee and filed with the~~  
279 ~~department.~~

280 ~~(6) A public adjuster apprentice shall complete at a~~  
281 ~~minimum 100 hours of employment per month for 12 months of~~  
282 ~~employment under the supervision of a licensed and appointed~~  
283 ~~all-lines public adjuster in order to qualify for licensure as a~~  
284 ~~public adjuster. The department may adopt rules that establish~~  
285 ~~standards for such employment requirements.~~

286 ~~(2)~~(7) An appointing public adjusting firm may not maintain  
287 more than four ~~12~~ public adjuster apprentices simultaneously.  
288 However, a supervising public adjuster may not be responsible  
289 for more than one ~~three~~ public adjuster apprentice ~~apprentices~~  
290 simultaneously and shall be accountable for the acts of the ~~all~~  
291 public adjuster apprentice ~~apprentices~~ which are related to  
292 transacting business as a public adjuster apprentice. This  
293 subsection does not apply to a public adjusting firm that  
294 adjusts claims primarily for commercial entities with operations  
295 in more than one state and that does not directly or indirectly  
296 perform adjusting services for insurers or individual  
297 homeowners.

298 ~~(8) An apprentice license is effective for 18 months unless~~  
299 ~~the license expires due to lack of maintaining an appointment;~~  
300 ~~is surrendered by the licensee; is terminated, suspended, or~~



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301 ~~revoked by the department; or is canceled by the department upon~~  
302 ~~issuance of a public adjuster license. The department may not~~  
303 ~~issue a public adjuster apprentice license to any individual who~~  
304 ~~has held such a license in this state within 2 years after~~  
305 ~~expiration, surrender, termination, revocation, or cancellation~~  
306 ~~of the license.~~

307 ~~(9) After completing the requirements for employment as a~~  
308 ~~public adjuster apprentice, the licensee may file an application~~  
309 ~~for a public adjuster license. The applicant and supervising~~  
310 ~~public adjuster or public adjusting firm must each file a sworn~~  
311 ~~affidavit, on a form prescribed by the department, verifying~~  
312 ~~that the employment of the public adjuster apprentice meets the~~  
313 ~~requirements of this section.~~

314 ~~(10) In no event shall A public adjuster apprentice~~  
315 ~~licensed under this section perform any of the functions for~~  
316 ~~which a public adjuster's license is required after expiration~~  
317 ~~of the public adjuster apprentice license without having~~  
318 ~~obtained a public adjuster license.~~

319 ~~(3)~~ (11) A public adjuster apprentice has the same authority  
320 as the licensed public adjuster or public adjusting firm that  
321 employs the apprentice except that an apprentice may not execute  
322 contracts for the services of a public adjuster or public  
323 adjusting firm and ~~may not solicit contracts for the services~~  
324 ~~except under the direct supervision and guidance of the~~  
325 ~~supervisory public adjuster.~~ An individual may not be, act as,  
326 or hold himself or herself out to be a public adjuster  
327 apprentice unless the individual is licensed as an all-lines  
328 adjuster and holds a current appointment by a licensed public  
329 all-lines adjuster or a public adjusting firm that employs a



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330 licensed ~~all-lines~~ public adjuster.

331 Section 11. Section 626.8695, Florida Statutes, is amended  
332 to read:

333 626.8695 Primary adjuster.—

334 (1) Each business location established by an adjuster,  
335 ~~person operating an adjusting firm, a corporation, or an~~  
336 association and each location of a multiple location adjusting  
337 ~~firm~~ must designate with the department a primary adjuster who  
338 is licensed and appointed to adjust the insurance claims  
339 adjusted by the business location.

340 (2) An adjusting firm and each of its branch firms shall  
341 designate a primary adjuster for each such firm or location and  
342 ~~must~~ file with the department, at the department's designated  
343 website, the name and license number of such primary adjuster  
344 and the physical address of the adjusting firm or branch firm  
345 location where he or she is the primary adjuster, ~~on a form~~  
346 ~~approved by the department.~~ The designation of the primary  
347 adjuster may be changed at the option of the adjusting firm. Any  
348 such change is effective upon notification to the department.  
349 Notice of change must be provided ~~sent~~ to the department within  
350 30 days after such change.

351 (3) ~~(2)(a)~~ For purposes of this section, a "primary  
352 adjuster" is the licensed adjuster who is responsible for the  
353 ~~hiring and~~ supervision of all individuals within an adjusting  
354 firm location who act ~~deal with the public and who acts in the~~  
355 capacity of a ~~public adjuster as defined in s. 626.854, or an~~  
356 ~~independent~~ adjuster as defined in this chapter s. 626.855. An  
357 adjuster may be designated as a primary adjuster for more than  
358 ~~only~~ one adjusting firm location provided no person engages in



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359 activity requiring licensure as an adjuster at any location when  
360 an adjuster is not physically present.

361 (4)~~(b)~~ For purposes of this section, an "adjusting firm" is  
362 a location where an independent or public adjuster is engaged in  
363 the business of insurance.

364 (5)~~(3)~~ The department may suspend or revoke the license of  
365 the primary adjuster if the adjusting firm employs or contracts  
366 any person who has had a license denied or any person whose  
367 license is currently suspended or revoked. However, if a person  
368 has been denied a license for failure to pass a required  
369 examination, he or she may be employed or contracted to perform  
370 clerical or administrative functions for which licensure is not  
371 required.

372 (6)~~(4)~~ The primary adjuster in an ~~unincorporated~~ adjusting  
373 firm, ~~or the primary adjuster in an incorporated adjusting firm~~  
374 ~~in which no officer, director, or stockholder is an adjuster,~~ is  
375 ~~responsible and~~ accountable for misconduct or violations of this  
376 code committed by the primary adjuster or by any other person  
377 ~~the acts of salaried employees~~ under his or her direct  
378 supervision ~~and control~~ while acting on behalf of the adjusting  
379 firm. This section does not render a primary adjuster ~~Nothing in~~  
380 ~~this section renders any person~~ criminally liable for an ~~or~~  
381 ~~subject to any disciplinary proceedings for any act unless the~~  
382 primary adjuster ~~person~~ personally committed the act or knew or  
383 should have known of the act and of the facts constituting a  
384 violation of this code.

385 (7)~~(5)~~ The department may suspend or revoke the license of  
386 any adjuster who is employed or contracted by a person whose  
387 license is currently suspended or revoked.



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388        (8)~~(6)~~ An adjusting firm location may not conduct the  
389 business of insurance unless a primary adjuster is designated  
390 and provides services to the firm at all times. If the Failure  
391 of the person operating the adjusting firm to designate a  
392 primary adjuster designated with the department ends his or her  
393 affiliation with the firm for any reason and if the firm fails  
394 to designate another primary adjuster, as required in subsection  
395 (2), within 90 days, the firm license automatically expires on  
396 the 91st day after the date the designated primary adjuster  
397 ended his or her affiliation with for the firm, or for each  
398 location, as applicable, on a form prescribed by the department  
399 within 30 days after inception of the firm or change of primary  
400 adjuster designation, constitutes grounds for requiring the  
401 adjusting firm to obtain an adjusting firm license pursuant to  
402 s. 626.8696.

403        (9)~~(7)~~ Any adjusting firm may determine a request, on a  
404 form prescribed by the department, verification from the  
405 department of any person's current licensure status by  
406 submitting an appointment request. If a request is mailed to the  
407 office within 5 working days after the date an adjuster is  
408 hired. If, and the department subsequently notifies the  
409 adjusting firm that its appointee's an employee's license is  
410 currently suspended, revoked, or has been denied, the license of  
411 the primary adjuster may shall not be revoked or suspended if  
412 the unlicensed person is immediately dismissed from employment  
413 as an adjuster with the firm.

414        Section 12. Section 626.872, Florida Statutes, is repealed.

415        Section 13. Subsection (1) of section 626.874, Florida  
416 Statutes, is amended to read:



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417 626.874 Catastrophe or emergency adjusters.-

418 (1) In the event of a catastrophe or emergency, the  
419 department may issue a license, for the purposes and under the  
420 conditions and for the period of emergency as it shall  
421 determine, to persons who are residents or nonresidents of this  
422 state, who are at least 18 years of age, who are United States  
423 citizens or legal aliens who possess work authorization from the  
424 United States Bureau of Citizenship and Immigration Services,  
425 and who are not licensed adjusters under this part but who have  
426 been designated and certified to it as qualified to act as  
427 adjusters ~~by all-lines resident adjusters,~~ by an authorized  
428 insurer, ~~or by a licensed general-lines agent~~ to adjust claims,  
429 losses, or damages under policies or contracts of insurance  
430 issued by such insurers, or by the primary adjuster of an  
431 independent adjusting firm contracted with an authorized insurer  
432 to adjust claims on behalf of the insurer. The fee for the  
433 license is as provided in s. 624.501(12)(c).

434 Section 14. Subsection (2) of section 626.875, Florida  
435 Statutes, is amended to read:

436 626.875 Office and records.-

437 (2) The records of the adjuster relating to a particular  
438 claim or loss shall be so retained in the adjuster's place of  
439 business for a period of not less than 5 ~~3~~ years after  
440 completion of the adjustment. This provision shall not be deemed  
441 to prohibit return or delivery to the insurer or insured of  
442 documents furnished to or prepared by the adjuster and required  
443 by the insurer or insured to be returned or delivered thereto.

444 Section 15. Section 626.876, Florida Statutes, is amended  
445 to read:





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446           626.876 Exclusive employment; public adjusters, all-lines  
447 ~~independent~~ adjusters.-

448           (1) An individual licensed ~~and appointed~~ as a public  
449 adjuster may not be simultaneously licensed as an all-lines  
450 adjuster employed during the same period by more than one public  
451 ~~adjuster or public adjuster firm or corporation.~~

452           (2) An individual licensed as an all-lines adjuster and  
453 appointed as an independent adjuster, a company employee  
454 adjuster, or a public adjuster apprentice may not be  
455 simultaneously appointed, contracted, or employed as an adjuster  
456 that requires a different appointment type ~~during the same~~  
457 ~~period by more than one independent adjuster or independent~~  
458 ~~adjuster firm or corporation.~~

459           Section 16. Section 626.879, Florida Statutes, is repealed.

460           Section 17. This act shall take effect January 1, 2018.

461  
462 ===== T I T L E   A M E N D M E N T =====

463 And the title is amended as follows:

464           Delete everything before the enacting clause  
465 and insert:

466                           A bill to be entitled

467           An act relating to insurance adjusters; amending s.  
468           626.015, F.S.; conforming a cross-reference; amending  
469           s. 626.854, F.S.; redefining the term "public  
470           adjuster"; deleting a certain prohibited act of a  
471           public adjuster; deleting a provision specifying the  
472           methods for an insured or claimant to provide certain  
473           notice to an insurer; providing construction relating  
474           to certain limitations on insurance claim payments and



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475 public adjuster compensation; revising a prohibition  
476 against certain entities relating to a contract or  
477 power of attorney that vests certain authority in a  
478 property insurance claim; conforming a cross-  
479 reference; prohibiting persons from conducting certain  
480 activities relating to insurance claims; providing an  
481 exception for attorneys and public adjusters;  
482 repealing s. 626.8541, F.S., relating to public  
483 adjuster apprentices; amending s. 626.8548, F.S.;  
484 redefining the term "all-lines adjuster"; creating s.  
485 626.8561, F.S.; defining the term "public adjuster  
486 apprentice"; amending s. 626.8584, F.S.; redefining  
487 the term "nonresident all-lines adjuster"; amending s.  
488 626.861, F.S.; revising construction relating to  
489 employees of an insurer; amending s. 626.864, F.S.;  
490 revising the permissible appointments of all-lines  
491 adjusters; amending s. 626.865, F.S.; revising the  
492 qualifications for licensure for public adjusters;  
493 amending s. 626.8651, F.S.; requiring public adjuster  
494 apprentices to be appointed, rather than licensed, by  
495 the Department of Financial Services; specifying  
496 qualifications for such appointments; revising  
497 requirements and limitations for public adjusting  
498 firms and public adjusters who supervise public  
499 adjuster apprentices; revising certain prohibited acts  
500 and exceptions to such acts of public adjuster  
501 apprentices; conforming provisions to changes made by  
502 the act; amending s. 626.8695, F.S.; revising  
503 requirements for designating primary adjusters;



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504 redefining the term "primary adjuster"; revising the  
505 accountability of a primary adjuster for persons under  
506 his or her supervision; revising a prohibition against  
507 an adjusting firm location conducting insurance  
508 business under certain circumstances; revising  
509 procedures for an adjusting firm to determine a  
510 person's current licensure status; repealing s.  
511 626.872, F.S., relating to all-lines adjuster  
512 temporary licenses; amending s. 626.874, F.S.;  
513 revising conditions for the department to issue  
514 adjuster licenses in the event of catastrophes or  
515 emergencies; amending s. 626.875, F.S.; revising the  
516 minimum time period for a records retention  
517 requirement for adjusters; amending s. 626.876, F.S.;  
518 revising certain prohibitions relating to exclusive  
519 employment of public adjusters and specified all-lines  
520 adjusters; repealing s. 626.879, F.S., relating to  
521 pools of insurance adjusters; providing an effective  
522 date.