## LEGISLATIVE ACTION Senate House Comm: RCS 03/25/2019

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

## Senate Amendment (with title amendment)

Delete everything after the enacting clause and insert:

Section 1. Section 17.56, Florida Statutes, is amended to read:

17.56 Division of Treasury to maintain turn over to the Division of Accounting and Auditing all warrants paid.—The Division of Treasury shall maintain turn over to the Division of Accounting and Auditing all warrants drawn by the Chief

1 2 3

4

5

7

8 9

10

12

13

14

15

16

17

18

19

20

21

22

23

24

2.5

26

27

28

29

30

31

32

33

34 35

36

37

38

39



Financial Officer or the Comptroller and paid by the Division of Treasury for a period of 10 years from the date the warrant was presented for payment. The warrants shall be turned over as soon as the Division of Treasury shall have recorded such warrants and charged the same against the accounts upon which such warrants are drawn.

Section 2. Paragraph (a) of subsection (3) of section 497.263, Florida Statutes, is amended to read:

- 497.263 Cemetery companies; license required; licensure requirements and procedures.-
- (3) ACTION CONCERNING APPLICATIONS.-If the licensing authority finds that the applicant meets the criteria established in subsection (2), the applicant shall be notified that a license will be issued when all of the following conditions are satisfied:
- (a) The establishment of a care and maintenance trust fund containing not less than \$50,000 has been certified by a trust company operating pursuant to chapter 660, a state or national bank holding trust powers, or a savings and loan association holding trust powers as provided in s. 497.458, pursuant to a trust agreement approved by the licensing authority. The \$50,000 required for the care and maintenance trust fund shall be over and above the \$50,000 net worth required by subsection (2).

Section 3. Subsection (1) of section 497.266, Florida Statutes, is amended to read:

- 497.266 Care and maintenance trust fund; remedy of department for noncompliance.-
- (1) A No cemetery company may not establish a cemetery, or operate a cemetery if already established, without providing for

41 42

43

44 45

46

47

48 49

50

51

52

53

54

55

56

57

58

59

60

61

62

6.3

64

65

66

67

68



the future care and maintenance of the cemetery, for which a care and maintenance trust fund shall be established, to be known as "the care and maintenance trust fund of ....." The trust fund shall be established with a trust company operating pursuant to chapter 660, with a state or national bank holding trust powers, or with a federal or state savings and loan association holding trust powers. Trust funds which are with a state or national bank or savings and loan association licensed in this state on October 1, 1993, shall remain in force; however, when the amount of any such trust fund exceeds the amount that is insured by an agency of the Federal Government, the cemetery company shall transfer that trust fund to a trust company operating pursuant to chapter 660, to a state or national bank holding trust powers, or to a federal or state savings and loan association holding trust powers.

Section 4. Section 497.376, Florida Statutes, is amended to read:

497.376 License as funeral director and embalmer permitted.-

(1) This chapter does not prohibit a person from holding a license as an embalmer and a license as a funeral director at the same time. There may be issued and renewed by the licensing authority a combination license as both funeral director and embalmer to persons meeting the separate requirements for both licenses as set forth in this chapter. The licensing authority may adopt rules providing procedures for applying for and renewing such combination license. The licensing authority may by rule establish application, renewal, and other fees for such combination license, which fees may shall not exceed the sum of

70

71

72

73

74

75

76

77

78

79

80

81

82

83

84

85

86

87

88

89

90

91

92 93

94

95

96

97



the maximum fees for the separate funeral director and embalmer license categories as provided in this chapter. A person Persons holding a combination license as a funeral director and an embalmer is shall be subject to regulation under this chapter both as a funeral director and an embalmer.

(2) Except as provided under s. 497.377, an applicant for a combination license as both a funeral director and an embalmer must hold the educational credentials required for licensure as a funeral director as provided under s. 497.373(1)(d).

Section 5. Section 497.377, Florida Statutes, is amended to read:

- 497.377 Combination license as funeral director and embalmer; Concurrent internships.-
- (1) To meet internship requirements for combined licensure as a funeral director and an embalmer, the internship requirement for funeral directors and the internship requirement for embalmers and funeral directors may be served concurrently pursuant to rules adopted by the licensing authority.
- (2) (a) An applicant who has not completed the educational credentials required for a combination license as funeral director and embalmer is eligible for licensure as a combination funeral director and embalmer intern if the applicant:
- 1. Is currently enrolled in and attending a college accredited by the American Board of Funeral Service Education (ABFSE) in an ABFSE-accredited course of study in mortuary science;
- 2. Has completed at least 75 percent of the course of study in mortuary science, as certified by the college in which the applicant is currently enrolled; and

99

100

101

102

103

104

105

106

107

108

109

110

111

112

113

114 115

125

126



3. Has taken and received a passing grade in a college credit course in mortuary law or funeral service law and has taken and received a passing grade in a college credit course in ethics. (b) An application for internship for a combination funeral director and embalmer license must include the name and address of the funeral director licensed under s. 497.373 or s. 497.374(1) and the embalmer licensed under s. 497.368 or s. 497.369 under whose supervision the intern will receive training and the name of the licensed funeral establishment where the training will be conducted. (c) A combination funeral director and embalmer intern may perform only the tasks, functions, and duties relating to funeral directing and embalming which are performed under the direct supervision of a licensed funeral director who has an active, valid license under s. 497.373 or s. 497.374(1) and an embalmer who has an active, valid license under s. 497.368 or s. 497.369. However, a combination funeral director and embalmer intern may perform those tasks, functions, and duties under the

116 117

general supervision of a licensed funeral director and embalmer

118 upon the intern's graduation from a college accredited by the

ABFSE with a degree as specified in s. 497.373(1)(d) and passage 119

120 of the laws and rules examination required under s.

121 497.373(2)(b) if, after 6 months of direct supervision, the

122 funeral director in charge of the internship training agency

123 certifies to the licensing agency that the intern is competent

124 to complete the internship under general supervision.

(d) 1. A combination funeral director and embalmer intern license expires 1 year after issuance and, except as provided in

128

129 130

131

132

133

134

135

136

137

138

139

140

141

142

143 144

145

146

147

148 149

150

151

152

153

154

155



subparagraph 2., may not be renewed.

2. The licensing authority may adopt rules that allow a combination funeral director and embalmer intern to renew her or his funeral director and embalmer intern license for an additional 1-year period if the combination funeral director and embalmer intern demonstrates her or his failure to complete the internship before expiration of the license due to illness, personal injury, or other substantial hardship beyond her or his reasonable control or demonstrates that she or he has completed the requirements for licensure as a combination funeral director and embalmer but is awaiting the results of a licensure examination.

Section 6. Subsection (7) of section 497.380, Florida Statutes, is amended to read:

497.380 Funeral establishment; licensure; display of license.-

(7) Each licensed funeral establishment shall have a one full-time funeral director in charge and shall have a licensed funeral director reasonably available to the public during normal business hours for the establishment. The full-time funeral director in charge is responsible for ensuring that the facility, its operation, and all persons employed in the facility comply with all applicable state and federal laws and rules. A funeral director in charge, with appropriate active licenses, may serve as a funeral director in charge for not more than a total of 2 funeral establishments, centralized embalming facilities, direct disposal establishments, or cinerator facilities, as long as the 2 locations are not more than 75 miles apart as measured in a straight line The full-time funeral

157

158

159 160

161

162

163

164 165

166

167

168

169

170

171 172

173

174

175

176

177

178 179

180

181

182

183

184



director in charge must have an active license and may not be the full-time funeral director in charge of any other funeral establishment or of any other direct disposal establishment. Effective October 1, 2010, The full-time funeral director in charge must hold an active, valid funeral director license and an active, valid embalmer license or combination license as a funeral director and an embalmer. However, a funeral director may serve as a funeral director in charge without an embalmer license or combination license if the establishment does not have an embalming room on site, or may continue as the full-time funeral director in charge without an embalmer or combination license if, as of September 30, 2010:

- (a) The funeral establishment and the funeral director both have active, valid licenses.
- (b) The funeral director is currently the full-time funeral director in charge of the funeral establishment.
- (c) The name of the funeral director was included, as required in subsection (4), in the funeral establishment's most recent application for issuance or renewal of its license or was included in the establishment's report of change provided under paragraph (12)(c).

Section 7. Paragraph (b) of subsection (2) of section 497.385, Florida Statutes, is amended to read:

497.385 Removal services; refrigeration facilities; centralized embalming facilities.-In order to ensure that the removal, refrigeration, and embalming of all dead human bodies is conducted in a manner that properly protects the public's health and safety, the licensing authority shall adopt rules to provide for the licensure of removal services, refrigeration

186

187

188

189

190

191

192

193 194

195

196

197

198

199

200

201

202 203

204

205

206 207

208

209

210

211

212

213



facilities, and centralized embalming facilities operated independently of funeral establishments, direct disposal establishments, and cinerator facilities.

- (2) CENTRALIZED EMBALMING FACILITIES.—In order to ensure that all funeral establishments have access to embalming facilities that comply with all applicable health and safety requirements, the licensing authority shall adopt rules to provide for the licensure and operation of centralized embalming facilities and shall require, at a minimum, the following:
- (b) Each licensed centralized embalming facility shall have at least one full-time embalmer in charge. The full-time embalmer in charge must have an active, valid embalmer license or a combination license as a funeral director and an embalmer and may not be the full-time embalmer in charge, full-time funeral director in charge, or full-time direct disposer in charge of any other establishment licensed under this chapter. An embalmer in charge, with appropriate active licenses, may also serve as a funeral director in charge under s. 497.380(7) or as a direct disposer in charge under s. 497.604(8). A funeral director in charge, with appropriate active licenses, may serve as a funeral director in charge for not more than a total of 2 funeral establishments, centralized embalming facilities, direct disposal establishments, or cinerator facilities, as long as the 2 locations are not more than 75 miles apart as measured in a straight line.

Section 8. Subsection (2) of section 497.452, Florida Statutes, is amended to read:

- 497.452 Preneed license required.-
- (2)(a) No person may receive any funds for payment on a

215

216 217

218

219

220

221 222

223

224

225

226

227

228

229

230

231

232

233

234

235

236

237

238

241

242



preneed contract who does not hold a valid preneed license.

- (b) The provisions of Paragraph (a) does do not apply to a trust company operating pursuant to chapter 660, to a national or state bank holding trust powers, or to a federal or state savings and loan association having trust powers which company, bank, or association receives any money in trust pursuant to the sale of a preneed contract.
- Section 9. Subsection (8) of section 497.453, Florida Statutes, is amended to read:
- 497.453 Application for preneed license, procedures and criteria; renewal; reports.-
  - (8) ANNUAL TRUST REPORTS.-
- (a) On or before April 1 of each year, the preneed licensee shall file in the form prescribed by rule a full and true statement as to the activities of any trust established by it pursuant to this part for the preceding calendar year.
- (b) A preneed licensee that sold, or a group of preneed licensees under common control which sold in aggregate, 15,000 or more preneed contracts in this state in the preceding year shall additionally comply with this paragraph.
  - 1. As used in this paragraph, the term:
- a. "Year 1" means a year in which a preneed licensee sells, or a group of preneed licensees under common control sells in aggregate, 15,000 or more preneed contracts in this state.
  - b. "Year 2" means the year immediately after Year 1.
- 239 2. As to each Year 1, the licensee or licensees shall, 240 during Year 2:
  - a. Prepare, with respect to each such licensee, a report of Florida preneed operations in Year 1 on a form prescribed by



department rule;

243

244 245

246

247

248

249

250

2.51

252

253

254

255

256

257

258

259

260

261

262

263

264

265

266

267

268

269

270

271

- b. Cause and pay for such report to be audited by an independent certified public accounting firm concerning the accuracy and fairness of the presentation of the data provided in the report; and
- c. By December 31 of Year 2, provide the report to the division along with a written and signed opinion of the certified public accounting firm concerning the accuracy and fairness of the presentation of the data provided in the report.
- 2. The report must be prepared and submitted using forms and procedures specified by department rule. The department may adopt rules specifying the format of the report and the information to be reported.

Section 10. Paragraph (c) of subsection (1) of section 497.458, Florida Statutes, is amended to read:

497.458 Disposition of proceeds received on contracts.-(1)

(c) Such deposits shall be made within 30 days after the end of the calendar month in which payment is received, under the terms of a revocable trust instrument entered into with a trust company operating pursuant to chapter 660, with a national or state bank holding trust powers, or with a federal or state savings and loan association holding trust powers.

Section 11. Subsection (2) of section 497.464, Florida Statutes, is amended to read:

497.464 Alternative preneed contracts.-

(2) The contract must require that a trust be established by the preneed licensee on behalf of, and for the use, benefit, and protection of, the purchaser and that the trustee must be a

273

274

275

276

277

278

279

280

281

282

283

284

285

286

287

288

289

290

291

292

293

294

295

296

297

298

299

300



trust company operating pursuant to chapter 660, a national or state bank holding trust powers, or a federal or state savings and loan association holding trust powers.

Section 12. Subsection (8) of section 497.604, Florida Statutes, is amended to read:

497.604 Direct disposal establishments, license required; licensing procedures and criteria; license renewal; regulation; display of license.-

- (8) SUPERVISION OF FACILITIES.-
- (a) Effective October 1, 2010, Each direct disposal establishment shall have a one full-time licensed funeral director acting as the direct disposer in charge, subject to s. 497.380(7). However, a licensed direct disposer may continue acting as the direct disposer in charge, if, as of September 30, 2010:
- 1. The direct disposal establishment and the licensed direct disposer both have active, valid licenses.
- 2. The licensed direct disposer is currently acting as the direct disposer in charge of the direct disposal establishment.
- 3. The name of the licensed direct disposer was included, as required in paragraph (2)(c), in the direct disposal establishment's most recent application for issuance or renewal of its license or was included in the establishment's notice of change provided under subsection (7).
- (b) The <del>licensed</del> funeral director in charge or <del>licensed</del> direct disposer in charge of a direct disposal establishment must be reasonably available to the public during normal business hours for the establishment and may be in charge of only one direct disposal establishment. The licensed funeral

302

303

304

305

306

307 308

309

310

311 312

313

314

315

316

317

318 319

320

321

322

323

324

325

326

327

328

329



director in charge or <del>licensed</del> direct disposer in charge of the establishment is responsible for making sure the facility, its operations, and all persons employed in the facility comply with all applicable state and federal laws and rules. A funeral director in charge, with appropriate active licenses, may serve as a funeral director in charge for not more than a total of 2 funeral establishments, centralized embalming facilities, direct disposal establishments, or cinerator facilities, as long as the 2 locations are not more than 75 miles apart as measured in a straight line.

Section 13. Subsection (8) of section 497.606, Florida Statutes, is amended to read:

497.606 Cinerator facility, licensure required; licensing procedures and criteria; license renewal; regulation.-

(8) SUPERVISION OF FACILITIES.—Each cinerator facility shall have a one full-time licensed direct disposer in charge or a <del>licensed</del> funeral director in charge for that facility. Such person may be in charge of only one facility. Such licensed funeral director in charge or <del>licensed</del> direct disposer in charge shall be responsible for making sure the facility, its operations, and all persons employed in the facility comply with all applicable state and federal laws and rules. A funeral director in charge, with appropriate active licenses, may serve as a funeral director in charge for not more than a total of 2 funeral establishments, centralized embalming facilities, direct disposal establishments, or cinerator facilities, as long as the 2 locations are not more than 75 miles apart as measured in a straight line.

Section 14. Paragraph (a) of subsection (1) of section



330 626.022, Florida Statutes, is amended to read: 331 626.022 Scope of part.-(1) This part applies as to insurance agents, service 332 333 representatives, adjusters, and insurance agencies; as to any 334 and all kinds of insurance; and as to stock insurers, mutual 335 insurers, reciprocal insurers, and all other types of insurers, 336 except that: 337 (a) It does not apply as to reinsurance, except that ss. 626.011-626.022, ss. 626.112-626.181, ss. 626.191-626.211, ss. 338 339 626.291-626.301, s. 626.331, ss. 626.342-626.511 ss. 626.342-340 626.521, ss. 626.541-626.591, and ss. 626.601-626.711 shall 341 apply as to reinsurance intermediaries as defined in s. 342 626.7492. 343 Section 15. Subsection (4) of section 626.025, Florida 344 Statutes, is amended to read: 626.025 Consumer protections.—To transact insurance, agents 345 346 shall comply with consumer protection laws, including the 347 following, as applicable: 348 (4) The submission of credit and character reports, as 349 required by s. 626.171 or s. 626.521. 350 Section 16. Subsection (1) of section 626.175, Florida 351 Statutes, is amended to read: 352 626.175 Temporary licensing.-353 (1) The department may issue a nonrenewable temporary 354 license for a period not to exceed 6 months authorizing the 355 appointment of a general lines insurance agent, or a life agent, 356 or personal lines agent an industrial fire or burglary agent, 357 subject to the conditions described in this section. The fees

paid for a temporary license and appointment must shall be as

358

360

361 362

363

364

365

366

367

368

369

370

371

372

373

374

375

376

377

378

379

380

381

382 383

384

385

386

387



specified in s. 624.501. Fees paid may shall not be refunded after a temporary license has been issued.

- (a) An applicant for a temporary license must be:
- 1. A natural person at least 18 years of age.
- 2. A United States citizen or legal alien who possesses work authorization from the United States Bureau of Citizenship and Immigration Services.
- (b) 1. In the case of a general lines agent, the department may issue a temporary license to an employee, a family member, a business associate, or a personal representative of a licensed general lines agent for the purpose of continuing or winding up the business affairs of the agent or agency in the event the licensed agent has died or become unable to perform his or her duties because of military service or illness or other physical or mental disability, subject to the following conditions:
- a. No other individual connected with the agent's business may be licensed as a general lines agent.
- b. The proposed temporary licensee shall be qualified for a regular general lines agent license under this code except as to residence, examination, education, or experience.
- c. Application for the temporary license shall have been made by the applicant upon statements and affidavit filed with the department on forms prescribed and furnished by the department.
- d. Under a temporary license and appointment, the licensee shall not represent any insurer not last represented by the agent being replaced and shall not be licensed or appointed as to any additional kind, line, or class of insurance other than those covered by the last existing agency appointments of the

389

390

391

392

393

394

395

396

397

398

399

400

401

402

403

404

405

406

407

408

409

410

411

412

413

414

415

416



replaced agent. If an insurer withdraws from the agency during the temporary license period, the temporary licensee may be appointed by another similar insurer but only for the period remaining under the temporary license.

- 2. A regular general lines agent license may be issued to a temporary licensee upon meeting the qualifications for a general lines agent license under s. 626.731.
- (c) In the case of a life agent, the department may issue a temporary license:
- 1. To the executor or administrator of the estate of a deceased individual licensed and appointed as a life agent at the time of death;
- 2. To a surviving next of kin of the deceased individual, if no administrator or executor has been appointed and qualified; however, any license and appointment under this subparagraph shall be canceled upon issuance of a license to an executor or administrator under subparagraph 1.; or
- 3. To an individual otherwise qualified to be licensed as an agent who has completed the educational or training requirements prescribed in s. 626.7851 and who is appointed has successfully sat for the required examination prior to termination of such 6-month period. The department may issue this temporary license only in the case of a life agent to represent an insurer of the industrial or ordinary-combination class solely for the purpose of collecting premiums and servicing in-force policies. Such licensee may not directly or indirectly solicit, negotiate, or effect contracts of insurance.
- (d) In the case of a personal lines <del>limited license</del> authorizing appointment as an industrial fire or burglary agent,

418

419

420

421

422

423

424

425

426

427

428

429

430

431

432

433

434

435

436

437

438 439

440

441

442

443

444

445



the department may issue a temporary license:

- 1. To the executor or administrator of the estate of a deceased individual who was licensed and appointed as a personal lines agent at the time of his or her death;
- 2. To a surviving next of kin of the deceased individual if no administrator or executor has been appointed and qualified. However, a license and appointment under this subparagraph must be canceled upon issuance of a license to an executor or administrator under subparagraph 1.; or
- 3. To an individual otherwise qualified to be licensed as an agent, who has completed the educational or training requirements prescribed in s. 626.732, and who is appointed to represent an insurer of the industrial or ordinary-combination class solely for the purpose of collecting premiums and servicing in-force policies. Such licensee may not directly or indirectly solicit, negotiate, or effect contracts of insurance to an individual otherwise qualified to be licensed as an agent who has completed the educational or training requirements prescribed in s. 626.732 and has successfully sat for the required examination prior to termination of the 6-month period.

Section 17. Paragraph (b) of subsection (3) of section 626.207, Florida Statutes, is amended to read:

626.207 Disqualification of applicants and licensees; penalties against licensees; rulemaking authority.-

- (3) An applicant who has been found guilty of or has pleaded quilty or nolo contendere to a crime not included in subsection (2), regardless of adjudication, is subject to:
- (b) A 7-year disqualifying period for all felonies to which neither the permanent bar in subsection (2) nor the 15-year

447

448

449

450

451

452

453

454

455

456

457

458

459 460

461 462

463

464 465

466

467

468

469

470

471

472

473

474



disqualifying period in paragraph (a) applies. Notwithstanding subsection (4), an applicant who served at least half of the disqualifying period may reapply for a license if, during that time, the applicant has not been found quilty of or has not pleaded guilty or nolo contendere to a crime. The department may issue the applicant a license on a probationary basis for the remainder of the disqualifying period. The applicant's probationary period ends at the end of the disqualifying period.

Section 18. Subsection (1) and paragraph (e) of subsection (2) of section 626.221, Florida Statutes, are amended to read:

626.221 Examination requirement; exemptions.-

- (1) The department may shall not issue any license as agent or adjuster to any individual who has not qualified for, taken, and passed to the satisfaction of the department a written examination of the scope prescribed in s. 626.241.
- (2) However, an examination is not necessary for any of the following:
- (e) An applicant who has been licensed as an all-lines adjuster and appointed as an independent adjuster or company employee adjuster and who files if an application for an alllines adjuster license <del>licensure is filed</del> with the department within 48 months after <del>following</del> the date of cancellation or expiration of the prior appointment.

Section 19. Paragraph (d) of subsection (3) of section 626.2815, Florida Statutes, is amended to read:

626.2815 Continuing education requirements.-

(3) Each licensee except a title insurance agent must complete a 5-hour update course every 2 years which is specific to the license held by the licensee. The course must be

476

477 478

479

480

481

482

483

484

485

486

487

488

489

490

491

492

493

494

495

496

497

498

499

500

501

502

503



developed and offered by providers and approved by the department. The content of the course must address all lines of insurance for which examination and licensure are required and include the following subject areas: insurance law updates, ethics for insurance professionals, disciplinary trends and case studies, industry trends, premium discounts, determining suitability of products and services, and other similar insurance-related topics the department determines are relevant to legally and ethically carrying out the responsibilities of the license granted. A licensee who holds multiple insurance licenses must complete an update course that is specific to at least one of the licenses held. Except as otherwise specified, any remaining required hours of continuing education are elective and may consist of any continuing education course approved by the department under this section.

(d) An individual who holds a license as a customer representative, limited customer representative, motor vehicle physical damage and mechanical breakdown insurance agent, or an industrial fire insurance or burglary insurance agent and who is not a licensed life or health agent, must also complete a minimum of 5 hours of continuing education courses every 2 vears.

Section 20. Paragraphs (b) and (f) of subsection (1) of section 626.321, Florida Statutes, are amended to read:

626.321 Limited licenses.—

(1) The department shall issue to a qualified applicant a license as agent authorized to transact a limited class of business in any of the following categories of limited lines insurance:

505

506

507

508

509

510 511

512

513

514

515

516

517

518

519

520

521

522

523

524

525 526

527

528

529

530

531

532



- (b) Industrial fire insurance or burglary insurance. License covering only industrial fire insurance or burglary insurance. The applicant for such a license must pass a written examination covering such insurance. A licensee under this paragraph may not hold a license as an agent for any other or additional kind or class of insurance coverage except for life insurance and health insurance. Effective July 1, 2019, all licensees holding such limited license and appointment may renew the license and appointment, but no new or additional licenses may be issued pursuant to this paragraph and a licensee whose limited license under this paragraph has been terminated, suspended, or revoked may not have such license reinstated.
- (f) Crop hail and multiple-peril crop insurance.-License for insurance covering crops subject to unfavorable weather conditions, fire or lightning <del>lightening</del>, flood, hail, insect infestation, disease, or other yield-reducing conditions or perils which is provided by the private insurance market, or which is subsidized by the Federal Group Insurance Corporation including multi-peril crop insurance. Notwithstanding any other provision of law, the limited license may be issued to a bona fide salaried employee of an association chartered under the Farm Credit Act of 1971, 12 U.S.C. ss. 2001 et seq., who satisfactorily completes the examination prescribed by the department pursuant to s. 626.241(5). The agent must be appointed by, and his or her limited license requested by, a licensed general lines agent. All business transacted by the agent must be on behalf of, in the name of, and countersigned by the agent by whom he or she is appointed. Sections 626.561 and 626.748, relating to records, apply to all business written

534 535

536

537

538

539

540

541

542 543

544

545

546

547

548

549

550

551

552

553

554

555

556

557

558

559

560

561



pursuant to this section. The licensee may be appointed by and licensed for only one general lines agent or agency.

Section 21. Subsection (1) of section 626.471, Florida Statutes, is amended to read:

626.471 Termination of appointment.

(1) Subject to an appointee's contract rights, an appointing entity may terminate its appointment of any appointee at any time. Except when termination is upon a ground that which would subject the appointee to suspension or revocation of his or her license and appointment under s. 626.611 or s. 626.621, and except as provided by contract between the appointing entity and the appointee, the appointing entity shall give at least 60 days' advance written notice of its intention to terminate such appointment to the appointee, either by delivery thereof to the appointee in person, or by mailing it, postage prepaid, or by email. If delivery is by mail or e-mail, the notice must be addressed to the appointee at his or her last mailing or e-mail address of record with the appointing entity. Notice is so mailed shall be deemed to have been given when deposited in a United States Postal Service mail depository or when the e-mail is sent, as applicable.

Section 22. Section 626.521, Florida Statutes, is repealed. Section 23. Section 626.536, Florida Statutes, is amended to read:

626.536 Reporting of administrative actions.—Within 30 days after the final disposition of an administrative action taken against a licensee or insurance agency by a governmental agency or other regulatory agency in this or any other state or jurisdiction relating to the business of insurance, the sale of

563

564 565

566

567

568 569

570

571 572

573 574

575

576

577

578 579

580

581

582

583

584

585 586

587

588

589

590



securities, or activity involving fraud, dishonesty, trustworthiness, or breach of a fiduciary duty, the licensee or insurance agency must submit a copy of the order, consent to order, or other relevant legal documents to the department. The department may adopt rules to administer this section.

Section 24. Subsection (7) is added to section 626.6215, Florida Statutes, to read:

626.6215 Grounds for discretionary refusal, suspension, or revocation of insurance agency license.—The department may, in its discretion, deny, suspend, revoke, or refuse to continue the license of any insurance agency if it finds, as to any insurance agency or as to any majority owner, partner, manager, director, officer, or other person who manages or controls such insurance agency, that any one or more of the following applicable grounds exist:

(7) A denial, suspension, or revocation of, or any other adverse administrative action against, a license to practice or conduct any regulated profession, business, or vocation by this state, any other state, any nation, any possession or district of the United States, any court, or any lawful agency thereof.

Section 25. Section 626.729, Florida Statutes, is amended to read:

- 626.729 "Industrial fire insurance" defined.—As used in For the purposes of this code, the term "industrial fire insurance" means: <del>is</del>
- (1) Insurance against loss by fire of either buildings and other structures or contents, which may include extended coverage;
  - (2) Windstorm insurance;

592

593 594

595

596

597 598

599

600

601

602

603

604

605

606

607

608 609

610

611

612

613

614

615

616

617

618

619



- (3) Basic limits owners, landlords, or tenants liability insurance with single limits of \$25,000;
- (4) Comprehensive personal liability insurance with a single limit of \$25,000; or
- (5) Burglary insurance, under which the premiums are collected quarterly or more often and the face amount of the insurance provided by the policy on one risk is not more than \$50,000, including the contents of such buildings and other structures, and the insurer issuing such policy is operating under a system of collecting a debit by its agents. A temporary license for an industrial fire or burglary agent issued pursuant to s. 626.175 shall be solely for the purpose of collecting premiums and servicing in-force policies, and such licensee shall not directly or indirectly solicit, negotiate, or effect contracts of insurance.

Section 26. Section 626.7355, Florida Statutes, is repealed.

Section 27. Subsection (9) of section 626.8437, Florida Statutes, is amended to read:

626.8437 Grounds for denial, suspension, revocation, or refusal to renew license or appointment.—The department shall deny, suspend, revoke, or refuse to renew or continue the license or appointment of any title insurance agent or agency, and it shall suspend or revoke the eligibility to hold a license or appointment of such person, if it finds that as to the applicant, licensee, appointee, or any principal thereof, any one or more of the following grounds exist:

(9) Willful failure to comply with, or willful violation of, any proper order or rule of the department or willful

621

622 623

624

625

626 627

628

629

630

631

632

633

634

635

636

637

638

639

640 641

642

643 644

645

646

647

648



violation of any provision of the Florida Insurance Code this act.

Section 28. Subsection (2) of section 626.844, Florida Statutes, is amended to read:

626.844 Grounds for discretionary refusal, suspension, or revocation of license or appointment.—The department may, in its discretion, deny, suspend, revoke, or refuse to renew or continue the license or appointment of any title insurance agent or agency, and it may suspend or revoke the eligibility to hold a license or appointment of any such title insurance agent or agency if it finds that as to the applicant or licensee or appointee, or any principal thereof, any one or more of the following grounds exist under circumstances for which such denial, suspension, revocation, or refusal is not mandatory under s. 626.8437:

(2) Violation of any provision of the Florida Insurance Code this act in the course of dealing under the license or appointment.

Section 29. Paragraph (e) of subsection (1) and paragraphs (b) and (c) of subsection (2) of section 626.8732, Florida Statutes, are amended to read:

626.8732 Nonresident public adjuster's qualifications, bond.-

- (1) The department shall, upon application therefor, issue a license to an applicant for a nonresident public adjuster's license upon determining that the applicant has paid the applicable license fees required under s. 624.501 and:
- (e) Has been licensed and employed as a public adjuster in the applicant's state of residence on a continual basis for the

650 651

652

653

654

655

656

657 658

659

660

661

662

663

664

665

666

667

668

669

670

671

672 673

674

675

676

677



past 6 months year, or, if the applicant's state of residence does not issue licenses to individuals who act as public adjusters, the applicant has been licensed and employed as a resident insurance company adjuster, a public adjuster, or an independent adjuster in his or her state of residence or any other state on a continual basis for the past 6 months year.

- (2) The applicant shall furnish the following with his or her application:
- (b) If currently licensed as a resident public adjuster in the applicant's state of residence, a certificate or letter of authorization from the licensing authority of the applicant's state of residence, stating that the applicant holds a current or comparable license to act as a public adjuster and has held the license continuously for the past 6 months year. The certificate or letter of authorization must be signed by the insurance commissioner or his or her deputy or the appropriate licensing official and must disclose whether the adjuster has ever had any license or eligibility to hold any license declined, denied, suspended, revoked, or placed on probation or whether an administrative fine or penalty has been levied against the adjuster and, if so, the reason for the action.
- (c) If the applicant's state of residence does not require licensure as a public adjuster and the applicant has been licensed as a resident insurance adjuster in his or her state of residence or any other state, a certificate or letter of authorization from the licensing authority stating that the applicant holds or has held a license to act as such an insurance adjuster and has held the license continuously for the past 6 months year. The certificate or letter of authorization

679

680 681

682

683

684

685 686

687

688

689

690

691

692

693

694

695

696

697

698

699

700

701

702

703

704

705

706



must be signed by the insurance commissioner or his or her deputy or the appropriate licensing official and must disclose whether or not the adjuster has ever had any license or eligibility to hold any license declined, denied, suspended, revoked, or placed on probation or whether an administrative fine or penalty has been levied against the adjuster and, if so, the reason for the action.

Section 30. Subsection (6) of section 627.7015, Florida Statutes, is amended to read:

- 627.7015 Alternative procedure for resolution of disputed property insurance claims. -
- (6) (a) Mediation is nonbinding; however, if a written settlement is reached, the policyholder has 3 business days within which the policyholder may rescind the settlement unless the policyholder has cashed or deposited any check or draft disbursed to the policyholder for the disputed matters as a result of the conference. If a settlement agreement is reached and is not rescinded, it is binding and acts as a release of all specific claims that were presented in that mediation conference.
- (b) At the conclusion of the mediation, the mediator shall provide a written report of the results of mediation, including any settlement amount, to the insurer, the policyholder, and the policyholder's representative if the policyholder is represented at the mediation.

Section 31. Subsection (1) of section 633.216, Florida Statutes, is amended to read:

633.216 Inspection of buildings and equipment; orders; firesafety inspection training requirements; certification;

708

709

710

711

712

713

714

715

716 717

718

719

720

721

722

723

724

725

726

727

728

729

730

731

732

733

734

735



disciplinary action.—The State Fire Marshal and her or his agents or persons authorized to enforce laws and rules of the State Fire Marshal shall, at any reasonable hour, when the State Fire Marshal has reasonable cause to believe that a violation of this chapter or s. 509.215, or a rule adopted thereunder, or a minimum firesafety code adopted by the State Fire Marshal or a local authority, may exist, inspect any and all buildings and structures which are subject to the requirements of this chapter or s. 509.215 and rules adopted thereunder. The authority to inspect shall extend to all equipment, vehicles, and chemicals which are located on or within the premises of any such building or structure.

(1) Each county, municipality, and special district that has firesafety enforcement responsibilities shall employ or contract with a firesafety inspector. Except as provided in s. 633.312(2), and (3), and (4), the firesafety inspector must conduct all firesafety inspections that are required by law. The governing body of a county, municipality, or special district that has firesafety enforcement responsibilities may provide a schedule of fees to pay only the costs of inspections conducted pursuant to this subsection and related administrative expenses. Two or more counties, municipalities, or special districts that have firesafety enforcement responsibilities may jointly employ or contract with a firesafety inspector.

Section 32. Paragraph (f) of subsection (1) of section 633.218, Florida Statutes, is amended to read:

633.218 Inspections of state buildings and premises; tests of firesafety equipment; building plans to be approved.-(1)

737

738

739

740

741

742

743

744

745

746

747

748

749

750

751

752

753

754

755

756

757

758

759

760

761 762

763

764



(f) A state-owned building or state-leased building space shall be identified through use of the United States National Grid Coordinate System. Section 33. Paragraph (c) of subsection (1) of section 633.306, Florida Statutes, is amended to read: 633.306 Requirements for installation, inspection, and maintenance of fire suppression equipment.-

- (1) The requirements for installation of fire extinguishers and preengineered systems are as follows:
- (c) Equipment must shall be installed in accordance with the applicable standards of the National Fire Protection Association and the manufacturer's drawings and specifications, using only components and parts specified by the manufacturer or listed as equal parts by a nationally recognized testing laboratory, such as Underwriters Laboratories, Inc., or Factory Mutual Laboratories, Inc.

Section 34. Present subsections (4) and (5) of section 633.312, Florida Statutes, are redesignated as subsections (5) and (6), respectively, and subsection (3) of that section is amended, to read:

633.312 Inspection of fire control systems, fire hydrants, and fire protection systems.-

(3) (a) The inspecting contractor shall provide to the building owner or hydrant owner and the local authority having jurisdiction a copy of the applicable uniform summary inspection report established under this chapter. The local authority having jurisdiction may accept uniform summary inspection reports by United States mail, by hand delivery, by electronic submission, or through a third-party vendor that collects the

766

767

768

769

770

771

772

773

774

775 776

777

778

779

780

781

782

783

784

785

786

787

788

789

790

791

792

793



reports on behalf of the local authority having jurisdiction. (b) The State Fire Marshal shall adopt rules to implement a uniform summary inspection report and submission procedures to be used by all third-party vendors and local authorities having jurisdiction. For purposes of this section, a uniform summary inspection report must record the address where the fire protection system or hydrant is located, the company and person conducting the inspection and their license number, the date of the inspection, and the fire protection system or hydrant inspection status, including a brief summary of each deficiency, critical deficiency, noncritical deficiency, or impairment found. A contractor's detailed inspection report is not required to follow the uniform summary inspection report format. The State Fire Marshal shall establish by rule a submission procedure for each means provided under paragraph (a) by which a local authority having jurisdiction may accept uniform summary inspection reports. Each of the submission procedures must allow a contractor to attach additional documents with the submission of a uniform summary inspection report, including a physical copy of the contractor's detailed inspection report. A submission procedure may not require a contractor to submit information contained within the detailed inspection report unless the information is required to be included in the uniform summary inspection report.

(4) The maintenance of fire hydrant and fire protection systems as well as corrective actions on deficient systems is the responsibility of the owner of the system or hydrant. Equipment requiring periodic testing or operation to ensure its maintenance shall be tested or operated as specified in the Fire

795

796 797

798

799

800

801

802 803

804

805

806

807

808

809

810 811

812

813

814

815

816

817 818

819

820

821

822



Prevention Code, Life Safety Code, National Fire Protection Association standards, or as directed by the appropriate authority, provided that such appropriate authority may not require a sprinkler system not required by the Fire Prevention Code, Life Safety Code, or National Fire Protection Association standards to be removed regardless of its condition. This section does not prohibit governmental entities from inspecting and enforcing firesafety codes.

Section 35. Section 633.520, Florida Statutes, is amended to read:

633.520 Safety; firefighter employer responsibilities; division rules.-

(1) Every firefighter employer shall furnish and use safety devices and safeguards, adopt and use methods and processes reasonably adequate to render such an employment and place of employment safe, and do every other thing reasonably necessary to protect the lives, health, and safety of such firefighter employees. As used in this section, the terms "safe" and "safety," as applied to any employment or place of employment, mean such freedom from danger as is reasonably necessary for the protection of the lives, health, and safety of firefighter employees, including conditions and methods of sanitation and hygiene. Safety devices and safeguards required to be furnished by the firefighter employer by this section or by the division under authority of this section do not include personal apparel and protective devices that replace personal apparel normally worn by firefighter employees during regular working hours.

(2) The division shall adopt rules to establish employer cancer prevention best practices relating to personal protective

824

825 826

827

828

829

830

831

832

833

834

835

836

837

838

839

840

841

842

843

844

845

846

847

848

849

850

851



equipment, decontamination, fire suppression apparatus, and fire stations.

Section 36. Subsection (1) of section 648.49, Florida Statutes, is amended to read:

648.49 Duration of suspension or revocation.-

(1) The department shall, in its order suspending a license or appointment or in its order suspending the eligibility of a person to hold or apply for such a license or appointment, specify the period during which the suspension is to be in effect, but such period may not exceed 2 years. The license, or appointment, or and eligibility to hold a license or appointment must shall remain suspended during the period so specified, subject, however, to any rescission or modification of the order by the department, or modification or reversal thereof by the court, prior to expiration of the suspension period. A license or appointment that which has been suspended may not be reinstated, nor may shall the eligibility to hold such license or appointment be reinstated, except upon the filing and approval of an application for request for such reinstatement. 7 but The department may not approve an application for grant such reinstatement if it finds that the circumstances for which the license or appointment was suspended still exist or are likely to recur. In each case involving suspension, the department has the discretion to require the former licensee to successfully complete a basic certification course in the criminal justice system, consisting of not less than 80 hours approved by the department.

Section 37. Present subsection (8) of section 717.124, Florida Statutes, is redesignated as subsection (11), a new

853

854 855

856

857

858

859

860

861

862

863

864

865

866

867

868

869

870

871

872

873

874

875

876

877

878

879

880



subsection (8) and subsections (9) and (10) are added to that section, and subsection (7) of that section is amended, to read: 717.124 Unclaimed property claims.

(7) The department may allow an apparent owner to

- electronically submit a claim for unclaimed property to the department. If a claim is submitted electronically for \$5,000 \$1,000 or less, the department may use a method of identity verification other than a copy of a valid driver license, other government-issued photographic identification, or a sworn notarized statement. The department may adopt rules to implement this subsection.
- (8) Notwithstanding any other provision of this chapter, the department may develop and implement an identification verification and disbursement process whereby accounts valued at \$2,000 or less, after receipt by the department and after being added to the unclaimed property database, may be disbursed to an apparent owner after the department has verified that the apparent owner is living and has verified the apparent owner's correct, current address. The department shall include with the payment a notification and an explanation of the dollar amount, source, and property type of each account included in the disbursement. The department may adopt rules to administer this subsection.
- (9) Notwithstanding any other provision of this chapter, the department may develop and implement a verification and disbursement process whereby accounts, after receipt by the department and after being added to the unclaimed property database, for which the apparent owner is a governmental agency of this state or subdivision thereof; a county government of

882

883

884

885

886

887

888

889

890

891

892

893

894

895

896

897

898

899

900

901

902 903

904

905

906

907

908

909



this state or a subdivision thereof; a public school district of this state or a subdivision thereof; a municipality of this state or a subdivision thereof; or a special taxing district of this state or authority may be disbursed to the apparent owner entity or to the successor entity. The department shall include with the payment a notification and explanation of the dollar amount, source, and property type of each account included in the disbursement. The department may adopt rules to administer this subsection.

(10) Notwithstanding any other provision of this chapter, the department may develop a process whereby a registered claimant's representative may electronically submit to the department electronic images of completed claims and claimrelated documents pursuant to this chapter, including limited powers of attorney and purchase agreements that have been personally signed and dated by a claimant or by a seller pursuant to s. 717.135 or s. 717.1351, after the original documents provided by the claimant or by the seller to the claimant's representative are physically received and in the claimant's representative's possession for any respective claim. Each claim filed by a registered claimant's representative must include a statement by the claimant's representative or buyer accurately attesting that all documents are true copies of the original documents and that all original documents are physically in the possession of the claimant's representative or buyer. All original documents must be kept in original form, by claim number, under the secure control of the claimant's representative or buyer and must be made available for inspection by the department or other governmental agencies in



accordance with s. 717.1315. The department may adopt rules to administer this subsection.

Section 38. This act shall take effect July 1, 2019.

913 914

916

917

918

919

920 921

922

923

924

925

926

927

928

929

930

931

932 933

934

935

936

937

938

910

911

912

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

915 And the title is amended as follows:

> Delete everything before the enacting clause and insert:

> > A bill to be entitled

An act relating to the Department of Financial Services; amending s. 17.56, F.S.; requiring the Division of Treasury to maintain, rather than turn over to the Division of Accounting and Auditing, warrants drawn by the Chief Financial Officer; specifying the timeframe during which such warrants must be maintained; making a technical change; amending ss. 497.263 and 497.266, F.S.; deleting a requirement that trust companies, where certain care and maintenance trust funds may be established, must operate pursuant to ch. 660, F.S.; amending s. 497.376, F.S.; specifying required educational credentials for certain applicants for a combination license as both funeral director and embalmer; amending s. 497.377, F.S.; specifying qualifications for certain applicants for a combination funeral director and embalmer intern license; providing application requirements; specifying limitations on and authorized actions of interns; specifying the expiration of intern licenses; authorizing the

940

941

942

943

944

945

946

947

948

949

950

951

952

953

954

955

956

957

958

959

960

961

962

963

964

965

966

967



licensing authority to adopt certain rules; amending s. 497.380, F.S.; revising requirements for the supervision of licensed funeral establishments by funeral directors in charge; revising establishments a funeral director may be in charge of; revising funeral director licensing requirements for certain establishments; amending s. 497.385, F.S.; revising requirements for the supervision of licensed centralized embalming facilities; amending s. 497.452, F.S.; deleting a requirement that trust companies must operate pursuant to ch. 660, F.S., to be exempt from a certain preneed licensing requirement; amending s. 497.453, F.S.; specifying annual trust reporting requirements for certain preneed licensees or certain groups of preneed licensees; defining the term "Year 1" and "Year 2"; authorizing the department to adopt certain rules; amending ss. 497.458 and 497.464, F.S.; deleting a requirement that trust companies must operate pursuant to ch. 660, F.S., to enter into certain revocable trust instruments and act as trustees for certain preneed contract purchasers, respectively; amending s. 497.604, F.S.; revising requirements for the supervision of direct disposal establishments; amending s. 497.606, F.S.; revising requirements for the supervision of cinerator facilities; amending s. 626.022, F.S.; conforming a cross-reference; amending s. 626.025, F.S.; conforming a provision to changes made by the act; amending s. 626.175, F.S.; authorizing the department to issue

969

970

971

972

973

974

975

976

977

978

979

980

981

982

983

984

985 986

987

988

989

990

991 992

993

994

995

996



nonrenewable temporary licenses authorizing the appointment of personal lines agents; deleting such authorization for industrial fire or burglary agents; revising circumstances under which the department may issue temporary licenses authorizing the appointment of life agents; specifying circumstances under which the department may issue temporary licenses authorizing the appointment of personal lines agents; prohibiting certain licensees from soliciting, negotiating, or effecting contracts of insurance; amending s. 626.207, F.S.; providing an exception from a disqualification period from licensure as an insurance representative for certain persons found guilty or pleading guilty or nolo contendere to certain felonies; authorizing the department to issue licenses on a probationary period for a certain timeframe; specifying when the probationary period ends; amending s. 626.221, F.S.; specifying that a certain exemption from an examination requirement applies to applicants for an all-lines adjuster license; amending s. 626.2815, F.S.; revising the individuals that are subject to a certain continuing education requirement; amending s. 626.321, F.S.; deleting an examination requirement for an applicant for an industrial fire insurance or burglary insurance license; providing that, beginning on a specified date, the license and appointment may be renewed, but no new or additional licenses may be issued and the license may not be reinstated; deleting an examination

998

999

1000

1001

1002

1003

1004

1005

1006

1007

1008

1009

1010

1011

1012

1013

1014

1015

1016

1017

1018

1019

1020

1021

1022

1023

1024

1025



requirement for crop hail and multiple peril crop insurance licenses; amending s. 626.471, F.S.; authorizing an appointing entity to provide a termination notice to the appointee by e-mail; providing that the e-mail must be addressed to the appointee's last e-mail address of record; specifying when notice by e-mail is deemed to have been given; repealing s. 626.521, F.S., relating to credit and character reports; amending s. 626.536, F.S.; deleting a requirement for insurance agencies to report certain administrative actions to the department; amending s. 626.6215, F.S.; adding certain grounds for the department's discretionary refusal, suspension, or revocation of an insurance agency license; amending s. 626.729, F.S.; revising the definition of the term "industrial fire insurance" relating to burglary insurance; repealing s. 626.7355, F.S., relating to a temporary license as a customer representative pending examination; amending ss. 626.8437 and 626.844, F.S.; revising certain grounds for the denial of, suspension of, revocation of, or refusal to renew licenses or appointments of title insurance agents or agencies; amending s. 626.8732, F.S.; revising qualifications for the issuance of a nonresident public adjuster's license; amending s. 627.7015, F.S.; requiring mediators in certain property insurance claim mediations to provide a certain written report to certain parties at the conclusion of the mediation; amending s. 633.216, F.S.; conforming a cross-

1027

1028

1029

1030

1031

1032

1033

1034

1035

1036

1037

1038

1039

1040

1041

1042 1043

1044

1045

1046

1047

1048

1049

1050

1051 1052

1053

1054



reference; amending s. 633.218, F.S.; deleting a requirement that state-owned or state-leased buildings be identified through use of the United States National Grid Coordinate System; amending s. 633.306, F.S.; specifying requirements for components and parts of installed fire extinguishers and preengineered systems; amending s. 633.312, F.S.; specifying means by which local authorities having jurisdiction may accept inspection reports by contractors inspecting fire hydrants and fire protection systems; requiring the State Fire Marshal to adopt rules implementing a uniform summary inspection report and submission procedures; providing requirements for such report and procedures; amending s. 633.520, F.S.; authorizing the Division of State Fire Marshal to adopt certain rules establishing firefighter employer cancer prevention best practices; amending s. 648.49, F.S.; specifying that reinstatement of a bail bond agent license is contingent upon filing an application with, and approval by, the department; amending s. 717.124, F.S.; increasing the threshold amount of electronically submitted claims under which the department may use alternative identity verification methods; authorizing the department to develop and implement specified identification verification and disbursement processes for certain unclaimed property accounts; authorizing the department to develop processes for certain electronic submissions; specifying requirements for the submission of claims



1055	and recordkeeping; authorizing the department to adopt
1056	rules; providing an effective date.