



957714

LEGISLATIVE ACTION

Senate	.	House
Comm: FAV	.	
02/04/2020	.	
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	.	
	.	

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. Paragraph (b) of subsection (9) of section
501.0051, Florida Statutes, is amended to read:

501.0051 Protected consumer report security freeze.-

(9)

(b) A consumer reporting agency may not charge to a
~~reasonable fee, not to exceed \$10, if the representative fails~~



957714

11 ~~to retain the original unique personal identifier provided by~~
12 ~~the consumer reporting agency and the agency must~~ reissue the
13 unique personal identifier or provide a new unique personal
14 identifier to the consumer representative.

15 Section 2. Paragraph (b) of subsection (10) of section
16 624.307, Florida Statutes, is amended to read:

17 624.307 General powers; duties.—

18 (10)

19 (b) Any entity ~~person~~ licensed or issued a certificate of
20 authority by the department or the office shall respond, in
21 writing, to the division within 20 days after receipt of a
22 written request for documents and information from the division
23 concerning a consumer complaint. The response must address the
24 issues and allegations raised in the complaint and include any
25 requested documents concerning the consumer complaint not
26 subject to attorney-client or work-product privilege. The
27 division may impose an administrative penalty for failure to
28 comply with this paragraph of up to \$2,500 per violation upon
29 any entity licensed by the department or the office ~~and \$250 for~~
30 ~~the first violation, \$500 for the second violation, and up to~~
31 ~~\$1,000 for the third or subsequent violation upon any individual~~
32 ~~licensed by the department or the office.~~

33 Section 3. Present subsection (9) of section 626.112,
34 Florida Statutes, is redesignated as subsection (10), a new
35 subsection (9) is added to that section, and paragraph (d) of
36 subsection (7) and present subsection (9) of that section are
37 amended, to read:

38 626.112 License and appointment required; agents, customer
39 representatives, adjusters, insurance agencies, service



957714

40 representatives, managing general agents, insurance adjusting
41 firms.-

42 (7)

43 ~~(d) Effective October 1, 2015, the department must~~
44 ~~automatically convert the registration of an approved registered~~
45 ~~insurance agency to an insurance agency license.~~

46 (9) (a) An individual, firm, partnership, corporation,
47 association, or other entity may not act in its own name or
48 under a trade name, directly or indirectly, as an adjusting firm
49 unless it complies with s. 626.8696 with respect to possessing
50 an adjusting firm license for each place of business at which it
51 engages in an activity that may be performed only by a licensed
52 insurance adjuster. However, an adjusting firm that is owned and
53 operated by a single licensed adjuster conducting business in
54 his or her individual name and not employing or otherwise using
55 the services of or appointing other licensees is exempt from the
56 adjusting firm licensing requirements of this subsection.

57 (b) A branch place of business that is established by a
58 licensed adjusting firm is considered a branch firm and is not
59 required to be licensed if:

60 1. It transacts business under the same name and federal
61 tax identification number as the licensed adjusting firm;

62 2. It has designated with the department a primary adjuster
63 operating the location as required by s. 626.8695; and

64 3. The address and telephone number of the branch location
65 have been submitted to the department for inclusion in the
66 licensing record of the licensed adjusting firm within 30 days
67 after insurance transactions begin at the branch location.

68 (c) If an adjusting firm is required to be licensed but



957714

69 fails to file an application for licensure in accordance with
70 this section, the department shall impose on the firm an
71 administrative penalty of up to \$10,000.

72 (10)(9) Any person who knowingly transacts insurance or
73 otherwise engages in insurance activities in this state without
74 a license in violation of this section or who knowingly aids or
75 abets an unlicensed person in transacting insurance or otherwise
76 engaging in insurance activities in this state without a license
77 commits a felony of the third degree, punishable as provided in
78 s. 775.082, s. 775.083, or s. 775.084.

79 Section 4. Subsection (4) is added to section 626.602,
80 Florida Statutes, to read:

81 626.602 Insurance agency names; disapproval.—The department
82 may disapprove the use of any true or fictitious name, other
83 than the bona fide natural name of an individual, by any
84 insurance agency on any of the following grounds:

85 (4) The name contains the word "Medicare" or "Medicaid." An
86 insurance agency whose name contains the word "Medicare" or
87 "Medicaid" but which is licensed as of July 1, 2020, may
88 continue to use that name as long as the agency's license is
89 valid. If the agency's license expires or is suspended or
90 revoked, the agency may not be relicensed using that name.

91 Section 5. Subsections (16) and (17) are added to section
92 626.621, Florida Statutes, to read:

93 626.621 Grounds for discretionary refusal, suspension, or
94 revocation of agent's, adjuster's, customer representative's,
95 service representative's, or managing general agent's license or
96 appointment.—The department may, in its discretion, deny an
97 application for, suspend, revoke, or refuse to renew or continue



957714

98 the license or appointment of any applicant, agent, adjuster,
99 customer representative, service representative, or managing
100 general agent, and it may suspend or revoke the eligibility to
101 hold a license or appointment of any such person, if it finds
102 that as to the applicant, licensee, or appointee any one or more
103 of the following applicable grounds exist under circumstances
104 for which such denial, suspension, revocation, or refusal is not
105 mandatory under s. 626.611:

106 (16) Taking an action that allows the personal financial or
107 medical information of a consumer or customer to be made
108 available or accessible to the general public, regardless of the
109 format in which the record is stored.

110 (17) Initiating in-person or telephone solicitation after 9
111 p.m. or before 8 a.m. local time of the prospective customer
112 unless requested by the prospective customer.

113 Section 6. Section 626.782, Florida Statutes, is amended to
114 read:

115 626.782 "Industrial class insurer" defined.—An "industrial
116 class insurer" is an insurer collecting premiums on policies of
117 ~~writing~~ industrial life insurance, as defined in s. 627.502,
118 written before July 1, 2020, and as to such insurance, operates
119 under a system of collecting a debit by its agent.

120 Section 7. Section 626.783, Florida Statutes, is amended to
121 read:

122 626.783 "Ordinary-combination class insurer" defined.—An
123 "ordinary-combination class insurer" is an insurer writing ~~both~~
124 ordinary class insurance and collecting premiums on existing
125 industrial life ~~class~~ insurance under s. 626.782.

126 Section 8. Section 626.796, Florida Statutes, is repealed.



957714

127 Section 9. Subsection (1) of section 626.8443, Florida
128 Statutes, is amended to read:

129 626.8443 Duration of suspension or revocation.—

130 (1) The department shall, in its order suspending a title
131 insurance agent's or agency's license or appointment or in its
132 order suspending the eligibility of a person to hold or apply
133 for such license or appointment, specify the period during which
134 the suspension is to be in effect, but such period shall not
135 exceed 2 years ~~1 year~~. The license, ~~or~~ appointment, or
136 eligibility shall remain suspended during the period so
137 specified, subject, however, to any rescission or modification
138 of the order by the department, or modification or reversal
139 thereof by the court, prior to expiration of the suspension
140 period. A license, appointment, or eligibility that ~~which~~ has
141 been suspended may not be reinstated except upon request for
142 such reinstatement, but the department shall not grant such
143 reinstatement if it finds that the circumstance or circumstances
144 for which the license, appointment, and eligibility was
145 suspended still exist or are likely to recur.

146 Section 10. Subsection (6) of section 626.854, Florida
147 Statutes, is amended to read:

148 626.854 "Public adjuster" defined; prohibitions.—The
149 Legislature finds that it is necessary for the protection of the
150 public to regulate public insurance adjusters and to prevent the
151 unauthorized practice of law.

152 (6) Except during a state of emergency declared by the
153 Governor and except during the 1-year period after the date of
154 loss, an insured or claimant may cancel a public adjuster's
155 contract to adjust a claim without penalty or obligation within



957714

156 7 calendar ~~3 business~~ days after the date on which the contract
157 is executed or within 7 calendar ~~3 business~~ days after the date
158 on which the insured or claimant has notified the insurer of the
159 claim, whichever is later. During a state of emergency declared
160 by the Governor or during the 1-year period after the date of
161 loss, an insured or claimant may cancel a public adjuster's
162 contract to adjust a claim without penalty or obligation within
163 21 calendar days after the date on which the contract is
164 executed or within 21 calendar days after the date on which the
165 insured or claimant has notified the insurer of the claim,
166 whichever is later. The public adjuster's contract must disclose
167 to the insured or claimant his or her right to cancel the
168 contract and advise the insured or claimant that notice of
169 cancellation must be submitted in writing and sent by certified
170 mail, return receipt requested, or other form of mailing that
171 provides proof thereof, to the public adjuster at the address
172 specified in the contract; ~~provided, during any state of~~
173 ~~emergency as declared by the Governor and for 1 year after the~~
174 ~~date of loss, the insured or claimant has 5 business days after~~
175 ~~the date on which the contract is executed to cancel a public~~
176 ~~adjuster's contract.~~

177 Section 11. Effective January 1, 2021, subsection (3) of
178 section 626.916, Florida Statutes, is amended, and paragraph (f)
179 is added to subsection (1) of that section, to read:

180 626.916 Eligibility for export.—

181 (1) No insurance coverage shall be eligible for export
182 unless it meets all of the following conditions:

183 (f) The insured has signed or otherwise provided documented
184 acknowledgement of a disclosure in substantially the following



957714

185 form: "You are agreeing to place coverage in the surplus lines
186 market. Coverage may be available in the admitted market.
187 Persons insured by surplus lines carriers are not protected
188 under the Florida Insurance Guaranty Act with respect to any
189 right of recovery for the obligation of an insolvent unlicensed
190 insurer."

191 (3) (a) Subsection (1) does not apply to wet marine and
192 transportation or aviation risks that ~~which~~ are subject to s.
193 626.917.

194 (b) Paragraphs (1) (a)-(d) do not apply to classes of
195 insurance which are subject to s. 627.062(3) (d)1. These classes
196 may be exportable under the following conditions:

197 1. The insurance must be placed only by or through a
198 surplus lines agent licensed in this state;

199 2. The insurer must be made eligible under s. 626.918; and

200 3. The insured has complied with ~~must sign a disclosure~~
201 paragraph (1) (f) that substantially provides the following: "You
202 are agreeing to place coverage in the surplus lines market.
203 Superior coverage may be available in the admitted market and at
204 a lesser cost. Persons insured by surplus lines carriers are not
205 protected under the Florida Insurance Guaranty Act with respect
206 to any right of recovery for the obligation of an insolvent
207 unlicensed insurer." If the disclosure ~~notice~~ is signed by the
208 insured, the insured is presumed to have been informed and to
209 know that other coverage may be available, and, with respect to
210 the diligent-effort requirement under subsection (1), there is
211 no liability on the part of, and no cause of action arises
212 against, the retail agent presenting the form.

213 Section 12. Paragraph (z) of subsection (1) of section



957714

214 626.9541, Florida Statutes, is amended to read:

215 626.9541 Unfair methods of competition and unfair or
216 deceptive acts or practices defined.—

217 (1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR DECEPTIVE
218 ACTS.—The following are defined as unfair methods of competition
219 and unfair or deceptive acts or practices:

220 (z) *Sliding*.—Sliding is the act or practice of any of the
221 following:

222 1. Representing to the applicant that a specific ancillary
223 coverage or product is required by law in conjunction with the
224 purchase of insurance when such coverage or product is not
225 required.†

226 2. Representing to the applicant that a specific ancillary
227 coverage or product is included in the policy applied for
228 without an additional charge when such charge is required.† ~~or~~

229 3. Charging an applicant for a specific ancillary coverage
230 or product, in addition to the cost of the insurance coverage
231 applied for, without the informed consent of the applicant.

232 4. Initiating, effectuating, binding, or otherwise issuing
233 a policy of insurance without the prior informed consent of the
234 owner of the property to be insured.

235 5. Mailing, transmitting, or otherwise submitting by any
236 means an invoice for premium payment to a mortgagee or escrow
237 agent, for the purpose of effectuating an insurance policy,
238 without the prior informed consent of the owner of the property
239 to be insured. However, this subparagraph does not apply in
240 cases where the mortgagee or escrow is renewing insurance or
241 issuing collateral protection insurance, as defined in s.
242 624.6085, pursuant to the mortgage or other pertinent loan



957714

243 documents or communications regarding the property.

244 Section 13. Effective January 1, 2021, subsection (3) of
245 section 626.9741, Florida Statutes, is amended to read:

246 626.9741 Use of credit reports and credit scores by
247 insurers.-

248 (3) An insurer must inform an applicant or insured, in the
249 same medium as the application is taken, that a credit report or
250 score is being requested for underwriting or rating purposes.

251 The notification to the consumer must include the following

252 language: "The Department of Financial Services offers free

253 financial literacy programs to assist you with insurance-related

254 questions, including how credit works and how credit scores are

255 calculated. To learn more, call 1-877-693-5236 or visit

256 www.MyFloridaCFO.com." An insurer that makes an adverse decision

257 based, in whole or in part, upon a credit report must provide at

258 no charge, a copy of the credit report to the applicant or

259 insured or provide the applicant or insured with the name,

260 address, and telephone number of the consumer reporting agency

261 from which the insured or applicant may obtain the credit

262 report. The insurer must provide notification to the consumer

263 explaining the reasons for the adverse decision. The reasons

264 must be provided in sufficiently clear and specific language so

265 that a person can identify the basis for the insurer's adverse

266 decision. Such notification shall include a description of the

267 four primary reasons, or such fewer number as existed, which

268 were the primary influences of the adverse decision. The use of

269 generalized terms such as "poor credit history," "poor credit

270 rating," or "poor insurance score" does not meet the explanation

271 requirements of this subsection. A credit score may not be used



957714

272 in underwriting or rating insurance unless the scoring process
273 produces information in sufficient detail to permit compliance
274 with the requirements of this subsection. It shall not be deemed
275 an adverse decision if, due to the insured's credit report or
276 credit score, the insured continues to receive a less favorable
277 rate or placement in a less favorable tier or company at the
278 time of renewal except for renewals or reunderwriting required
279 by this section.

280 Section 14. Subsection (1) of section 626.9957, Florida
281 Statutes, is amended to read:

282 626.9957 Conduct prohibited; denial, revocation, or
283 suspension of registration.—

284 (1) As provided in s. 626.112, only a person licensed as an
285 insurance agent or customer representative may engage in the
286 solicitation of insurance. A person who engages in the
287 solicitation of insurance as described in s. 626.112(1) without
288 such license is subject to the penalties provided under s.
289 626.112(10) ~~s. 626.112(9)~~.

290 Section 15. Subsection (10) of section 627.062, Florida
291 Statutes, is amended to read:

292 627.062 Rate standards.—

293 (10) Any interest paid pursuant to s. 627.70131(7) ~~s.~~
294 ~~627.70131(5)~~ may not be included in the insurer's rate base and
295 may not be used to justify a rate or rate change.

296 Section 16. Effective January 1, 2021, subsection (6) is
297 added to section 627.421, Florida Statutes, to read:

298 627.421 Delivery of policy.—

299 (6) For personal lines residential property insurance
300 policies, the insurer shall, between March 1 and June 1 of each



957714

301 year, inclusive, deliver an outline of the hurricane coverage as
302 specified in s. 627.4143(3), along with a current policy
303 declarations page. This requirement shall apply only for those
304 insureds who have provided the insurer with a valid e-mail
305 address. This information shall be delivered directly to the
306 policyholder via email or by an e-mail notice of information
307 being posted to a secure web-based policy information page.

308 Section 17. Section 627.502, Florida Statutes, is amended
309 to read:

310 627.502 "Industrial life insurance" defined; reporting;
311 prohibition on new policies after a certain date.-

312 (1) For the purposes of this code, "industrial life
313 insurance" is that form of life insurance written under policies
314 under which premiums are payable monthly or more often, bearing
315 the words "industrial policy" or "weekly premium policy" or
316 words of similar import imprinted upon the policies as part of
317 the descriptive matter, and issued by an insurer that ~~which~~, as
318 to such industrial life insurance, is operating under a system
319 of collecting a debit by its agent.

320 (2) Every life insurer servicing existing ~~transacting~~
321 industrial life insurance shall report to the office all annual
322 statement data regarding the exhibit of life insurance,
323 including relevant information for industrial life insurance.

324 (3) Beginning July 1, 2020, a life insurer may not write a
325 new policy of industrial life insurance.

326 Section 18. Effective January 1, 2021, section 627.70131,
327 Florida Statutes, is amended to read:

328 627.70131 Insurer's duty to acknowledge communications
329 regarding claims; investigation.-



957714

330 (1) (a) Upon an insurer's receiving a communication with
331 respect to a claim, the insurer shall, within 14 calendar days,
332 review and acknowledge receipt of such communication unless
333 payment is made within that period of time or unless the failure
334 to acknowledge is caused by factors beyond the control of the
335 insurer which reasonably prevent such acknowledgment. If the
336 acknowledgment is not in writing, a notification indicating
337 acknowledgment shall be made in the insurer's claim file and
338 dated. A communication made to or by a representative ~~an agent~~
339 of an insurer with respect to a claim shall constitute
340 communication to or by the insurer.

341 (b) As used in this subsection, the term "representative"
342 ~~"agent"~~ means any person to whom an insurer has granted
343 authority or responsibility to receive or make such
344 communications with respect to claims on behalf of the insurer.

345 (c) This subsection shall not apply to claimants
346 represented by counsel beyond those communications necessary to
347 provide forms and instructions.

348 (2) Such acknowledgment shall be responsive to the
349 communication. If the communication constitutes a notification
350 of a claim, unless the acknowledgment reasonably advises the
351 claimant that the claim appears not to be covered by the
352 insurer, the acknowledgment shall provide necessary claim forms,
353 and instructions, including an appropriate telephone number.

354 (3) (a) Unless otherwise provided by the policy of insurance
355 or by law, within 10 business ~~working~~ days after an insurer
356 receives proof of loss statements, the insurer shall begin such
357 investigation as is reasonably necessary unless the failure to
358 begin such investigation is caused by factors beyond the control



957714

359 of the insurer which reasonably prevent the commencement of such
360 investigation.

361 (b) If such investigation involves a physical inspection of
362 the property, the licensed adjuster assigned by the insurer must
363 provide the policyholder with his or her name, license number,
364 and contact information.

365 (c) If an insurer assigns the claim to a different licensed
366 adjuster from the adjuster who performed the physical
367 inspection, the insurer must, within 14 days after changing the
368 licensed insurance adjuster assigned to a claim, provide the
369 name, license number, and contact information of the new
370 adjuster to the policyholder. The notification may be made
371 electronically or via mail. If the notification is a physical
372 letter, it must be postmarked within 14 days after the change in
373 adjuster. The policyholder must be provided notice of any
374 subsequent change to the assigned adjuster as set forth by this
375 paragraph.

376 (4) An insurer shall establish a process by which an agent
377 of record for an insurance policy receives the same notice as
378 the policyholder as provided in paragraphs (3)(b) and (3)(c) in
379 order to assist the agent of record in answering the
380 policyholder's questions regarding claims. As used in this
381 subsection, the term "agent of record" means the agent named on
382 the declarations page of the insurance policy or, if there is no
383 agent of record, another designated point of contact.

384 (5) For purposes of this section, the term "insurer" means
385 any residential property insurer.

386 (6) (a) When providing a preliminary or partial estimate of
387 damage regarding a claim, an insurer shall include with the



957714

388 estimate the following statement printed in at least 12-point
389 bold, uppercase type: THIS ESTIMATE REPRESENTS OUR CURRENT
390 EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND
391 MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU
392 HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING
393 YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.

394 (b) When providing a payment on a claim which is not the
395 full and final payment for the claim, an insurer shall include
396 with the payment the following statement printed in at least 12-
397 point bold, uppercase type: WE ARE CONTINUING TO EVALUATE YOUR
398 CLAIM INVOLVING YOUR INSURED PROPERTY AND MAY ISSUE ADDITIONAL
399 PAYMENTS. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL
400 INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT
401 US.

402 (7)-(5)(a) Within 90 calendar days after an insurer receives
403 notice of an initial, reopened, or supplemental property
404 insurance claim from a policyholder, the insurer shall pay or
405 deny such claim or a portion of the claim unless the failure to
406 pay is caused by factors beyond the control of the insurer which
407 reasonably prevent such payment. Any payment of an initial or
408 supplemental claim or portion of such claim made 90 calendar
409 days after the insurer receives notice of the claim, or made
410 more than 15 days after there are no longer factors beyond the
411 control of the insurer which reasonably prevented such payment,
412 whichever is later, bears interest at the rate set forth in s.
413 55.03. Interest begins to accrue from the date the insurer
414 receives notice of the claim. The provisions of this subsection
415 may not be waived, voided, or nullified by the terms of the
416 insurance policy. If there is a right to prejudgment interest,



957714

417 the insured shall select whether to receive prejudgment interest
418 or interest under this subsection. Interest is payable when the
419 claim or portion of the claim is paid. Failure to comply with
420 this subsection constitutes a violation of this code. However,
421 failure to comply with this subsection does not form the sole
422 basis for a private cause of action.

423 (b) Notwithstanding subsection (5) ~~(4)~~, for purposes of
424 this subsection, the term "claim" means any of the following:

425 1. A claim under an insurance policy providing residential
426 coverage as defined in s. 627.4025(1);

427 2. A claim for structural or contents coverage under a
428 commercial property insurance policy if the insured structure is
429 10,000 square feet or less; or

430 3. A claim for contents coverage under a commercial tenant
431 policy if the insured premises is 10,000 square feet or less.

432 (c) This subsection shall not apply to claims under an
433 insurance policy covering nonresidential commercial structures
434 or contents in more than one state.

435 (8) This section also applies to surplus lines insurers and
436 surplus lines insurance authorized under ss. 626.913-626.937
437 providing residential coverage, where coverage on the primary
438 insured structure is less than \$700,000.

439 Section 19. Section 627.7031, Florida Statutes, is created
440 to read:

441 627.7031 Foreign venue clauses prohibited.—After July 1,
442 2020, a personal residential property insurance policy sold in
443 this state, insuring only real property located in this state,
444 may not require an insured to pursue dispute resolution through
445 litigation, arbitration, or mediation outside this state. This



957714

446 section also applies to surplus lines insurers and surplus lines
447 insurance authorized under ss. 626.913-626.937.

448 Section 20. Effective January 1, 2021, section 627.7142,
449 Florida Statutes, is amended to read:

450 627.7142 Homeowner Claims Bill of Rights.—An insurer
451 issuing a personal lines residential property insurance policy
452 in this state must provide a Homeowner Claims Bill of Rights to
453 a policyholder within 14 days after receiving an initial
454 communication with respect to a claim, ~~unless the claim follows~~
455 ~~an event that is the subject of a declaration of a state of~~
456 ~~emergency by the Governor.~~ The purpose of the bill of rights is
457 to summarize, in simple, nontechnical terms, existing Florida
458 law regarding the rights of a personal lines residential
459 property insurance policyholder who files a claim of loss. The
460 Homeowner Claims Bill of Rights is specific to the claims
461 process and does not represent all of a policyholder's rights
462 under Florida law regarding the insurance policy. The Homeowner
463 Claims Bill of Rights does not create a civil cause of action by
464 any individual policyholder or class of policyholders against an
465 insurer or insurers. The failure of an insurer to properly
466 deliver the Homeowner Claims Bill of Rights is subject to
467 administrative enforcement by the office but is not admissible
468 as evidence in a civil action against an insurer. The Homeowner
469 Claims Bill of Rights does not enlarge, modify, or contravene
470 statutory requirements, including, but not limited to, ss.
471 626.854, 626.9541, 627.70131, 627.7015, and 627.7074, and does
472 not prohibit an insurer from exercising its right to repair
473 damaged property in compliance with the terms of an applicable
474 policy or ss. 627.7011(5)(e) and 627.702(7). The Homeowner



957714

475 Claims Bill of Rights must state:

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HOMEOWNER CLAIMS

478

BILL OF RIGHTS

479

This Bill of Rights is specific to the claims process
480 and does not represent all of your rights under
481 Florida law regarding your policy. There are also
482 exceptions to the stated timelines when conditions are
483 beyond your insurance company's control. This document
484 does not create a civil cause of action by an
485 individual policyholder, or a class of policyholders,
486 against an insurer or insurers and does not prohibit
487 an insurer from exercising its right to repair damaged
488 property in compliance with the terms of an applicable
489 policy.

490

491

YOU HAVE THE RIGHT TO:

492

1. Receive from your insurance company an
493 acknowledgment of your reported claim within 14
494 calendar days after the time you communicated the
495 claim.

496

2. Upon written request, receive from your
497 insurance company within 30 days after you have
498 submitted a complete proof-of-loss statement to your
499 insurance company, confirmation that your claim is
500 covered in full, partially covered, or denied, or
501 receive a written statement that your claim is being
502 investigated.

503

3. Within 14 calendar days, receive notification



957714

504 from your insurance company if there has been a change
505 in the company adjuster who is assigned to your claim.
506 The notification must include the assigned adjuster's
507 contact information.

508 4. Within 90 calendar days, subject to any dual
509 interest noted in the policy, receive full settlement
510 payment for your claim or payment of the undisputed
511 portion of your claim, or your insurance company's
512 denial of your claim.

513 5. Receive payment of interest, as provided in s.
514 627.7031, from your insurance company, which begins
515 accruing from the date your claim is filed if your
516 insurance company does not pay full settlement of your
517 initial, reopened, or supplemental claim or the
518 undisputed portion of your claim or does not deny your
519 claim within 90 calendar days after your claim is
520 filed. The interest, if applicable, must be paid when
521 your claim or undisputed portion of your claim is
522 paid.

523 ~~6.4.~~ Free mediation of your disputed claim by the
524 Florida Department of Financial Services, Division of
525 Consumer Services, under most circumstances and
526 subject to certain restrictions.

527 ~~7.5.~~ Neutral evaluation of your disputed claim,
528 if your claim is for damage caused by a sinkhole and
529 is covered by your policy.

530 ~~8.6.~~ Contact the Florida Department of Financial
531 Services, Division of Consumer Services' toll-free
532 helpline for assistance with any insurance claim or



957714

533 questions pertaining to the handling of your claim.
534 You can reach the Helpline by phone at...(toll-free
535 phone number)..., or you can seek assistance online at
536 the Florida Department of Financial Services, Division
537 of Consumer Services' website at...(website
538 address)....

539
540 YOU ARE ADVISED TO:

541 1. Contact your insurance company before entering
542 into any contract for repairs to confirm any managed
543 repair policy provisions or optional preferred
544 vendors.

545 2. Make and document emergency repairs that are
546 necessary to prevent further damage. Keep the damaged
547 property, if feasible, keep all receipts, and take
548 photographs or video of damage before and after any
549 repairs to provide to your insurer.

550 3. Carefully read any contract that requires you
551 to pay out-of-pocket expenses or a fee that is based
552 on a percentage of the insurance proceeds that you
553 will receive for repairing or replacing your property.

554 4. Confirm that the contractor you choose is
555 licensed to do business in Florida. You can verify a
556 contractor's license and check to see if there are any
557 complaints against him or her by calling the Florida
558 Department of Business and Professional Regulation.
559 You should also ask the contractor for references from
560 previous work.

561 5. Require all contractors to provide proof of



957714

562 insurance before beginning repairs.

563 6. Take precautions if the damage requires you to
564 leave your home, including securing your property and
565 turning off your gas, water, and electricity, and
566 contacting your insurance company and provide a phone
567 number where you can be reached.

568 Section 21. Paragraph (a) of subsection (1) and subsection
569 (6) of section 631.57, Florida Statutes, are amended to read:

570 631.57 Powers and duties of the association.—

571 (1) The association shall:

572 (a)1. Be obligated to the extent of the covered claims
573 existing:

574 a. Prior to adjudication of insolvency and arising within
575 30 days after the determination of insolvency;

576 b. Before the policy expiration date if less than 30 days
577 after the determination; or

578 c. Before the insured replaces the policy or causes its
579 cancellation, if she or he does so within 30 days of the
580 determination.

581 2. The obligation under subparagraph 1. includes ~~only~~ the
582 amount of each covered claim which is ~~in excess of \$100 and is~~
583 less than \$300,000, except that policies providing coverage for
584 homeowner's insurance shall provide for an additional \$200,000
585 for the portion of a covered claim which relates only to the
586 damage to the structure and contents.

587 3.a. Notwithstanding subparagraph 2., the obligation under
588 subparagraph 1. for policies covering condominium associations
589 or homeowners' associations, which associations have a
590 responsibility to provide insurance coverage on residential



957714

591 units within the association, shall include that amount of each
592 covered property insurance claim which is less than \$100,000
593 multiplied by the number of condominium units or other
594 residential units; however, as to homeowners' associations, this
595 sub-subparagraph applies only to claims for damage or loss to
596 residential units and structures attached to residential units.

597 b. Notwithstanding sub-subparagraph a., the association has
598 no obligation to pay covered claims that are to be paid from the
599 proceeds of bonds issued under s. 631.695. However, the
600 association shall assign and pledge the first available moneys
601 from all or part of the assessments to be made under paragraph
602 (3) (a) to or on behalf of the issuer of such bonds for the
603 benefit of the holders of such bonds. The association shall
604 administer any such covered claims and present valid covered
605 claims for payment in accordance with the provisions of the
606 assistance program in connection with which such bonds have been
607 issued.

608 4. In no event shall the association be obligated to a
609 policyholder or claimant in an amount in excess of the
610 obligation of the insolvent insurer under the policy from which
611 the claim arises.

612 (6) The association may extend the time limits specified in
613 paragraph (1) (a) by up to an additional 60 days ~~or waive the~~
614 ~~applicability of the \$100 deductible specified in paragraph~~
615 ~~(1) (a)~~ if the board determines that either or both such actions
616 are necessary to facilitate the bulk assumption of obligations.

617 Section 22. Section 648.30, Florida Statutes, is amended to
618 read:

619 648.30 Licensure and appointment required; prohibited acts;



957714

620 penalties.—

621 (1) A person may not act in the capacity of a bail bond
622 agent or temporary bail bond agent or perform any of the
623 functions, duties, or powers prescribed for bail bond agents or
624 temporary bail bond agents under this chapter unless that person
625 is qualified, licensed, and appointed as provided in this
626 chapter.

627 (2) A person may not represent himself or herself to be a
628 bail enforcement agent, bounty hunter, or other similar title in
629 this state.

630 (3) A person, other than a certified law enforcement
631 officer, may not apprehend, detain, or arrest a principal on a
632 bond, wherever issued, unless that person is qualified,
633 licensed, and appointed as provided in this chapter or licensed
634 as a bail bond agent or bail bond enforcement agent, or holds an
635 equivalent license by the state where the bond was written.

636 (4) Any person who violates this section commits a felony
637 of the third degree, punishable as provided in s. 775.082, s.
638 775.083, or s. 775.084.

639 (5) Any licensee under this chapter who knowingly aids or
640 abets an unlicensed person in violating this section commits a
641 felony of the third degree, punishable as provided in s.
642 775.082, s. 775.083, or s. 775.084.

643 Section 23. Paragraphs (b) and (c) of subsection (4) and
644 subsections (1) and (10) of section 717.124, Florida Statutes,
645 are amended to read:

646 717.124 Unclaimed property claims.—

647 (1) Any person, excluding another state, claiming an
648 interest in any property paid or delivered to the department



957714

649 under this chapter may file with the department a claim on a
650 form prescribed by the department and verified by the claimant
651 or the claimant's representative. The claimant's representative
652 must be an attorney licensed to practice law in this state, a
653 licensed Florida-certified public accountant, or a private
654 investigator licensed under chapter 493. The claimant's
655 representative must be registered with the department under this
656 chapter. The claimant, or the claimant's representative, shall
657 provide the department with a legible copy of a valid driver
658 license of the claimant at the time the original claim form is
659 filed. If the claimant has not been issued a valid driver
660 license at the time the original claim form is filed, the
661 department shall be provided with a legible copy of a
662 photographic identification of the claimant issued by the United
663 States, a state or territory of the United States, a foreign
664 nation, or a political subdivision or agency thereof or other
665 evidence deemed acceptable by the department by rule. In lieu of
666 photographic identification, a notarized sworn statement by the
667 claimant may be provided which affirms the claimant's identity
668 and states the claimant's full name and address. The claimant
669 must produce to the notary photographic identification of the
670 claimant issued by the United States, a state or territory of
671 the United States, a foreign nation, or a political subdivision
672 or agency thereof or other evidence deemed acceptable by the
673 department by rule. The notary shall indicate the notary's full
674 address on the notarized sworn statement. Any claim filed
675 without the required identification or the sworn statement with
676 the original claim form and the original Florida Uniform
677 Unclaimed Property Recovery Agreement or Florida Uniform



957714

678 Property Purchase Agreement ~~power of attorney or purchase~~
679 ~~agreement~~, if applicable, is void.

680 (a) Within 90 days after receipt of a claim, the department
681 may return any claim that provides for the receipt of fees and
682 costs greater than that permitted under this chapter or that
683 contains any apparent errors or omissions. The department may
684 also request that the claimant or the claimant's representative
685 provide additional information. The department shall retain a
686 copy or electronic image of the claim.

687 (b) A claimant or the claimant's representative shall be
688 deemed to have withdrawn a claim if no response to the
689 department's request for additional information is received by
690 the department within 60 days after the notification of any
691 apparent errors or omissions.

692 (c) Within 90 days after receipt of the claim, or the
693 response of the claimant or the claimant's representative to the
694 department's request for additional information, whichever is
695 later, the department shall determine each claim. Such
696 determination shall contain a notice of rights provided by ss.
697 120.569 and 120.57. The 90-day period shall be extended by 60
698 days if the department has good cause to need additional time or
699 if the unclaimed property:

700 1. Is owned by a person who has been a debtor in
701 bankruptcy;

702 2. Was reported with an address outside of the United
703 States;

704 3. Is being claimed by a person outside of the United
705 States; or

706 4. Contains documents filed in support of the claim that



957714

707 are not in the English language and have not been accompanied by
708 an English language translation.

709 (d) The department shall deny any claim under which the
710 claimant's representative has refused to authorize the
711 department to reduce the fees and costs to the maximum permitted
712 under this chapter.

713 (4)

714 (b) If an owner authorizes an attorney licensed to practice
715 law in this state, Florida-certified public accountant, or
716 private investigator licensed under chapter 493, and registered
717 with the department under this chapter, to claim the unclaimed
718 property on the owner's behalf, the department is authorized to
719 make distribution of the property or money in accordance with
720 the Florida Uniform Unclaimed Property Recovery Agreement or
721 Florida Uniform Property Purchase Agreement under s. 717.135
722 ~~such power of attorney~~. The original Florida Uniform Unclaimed
723 Property Recovery Agreement or Florida Uniform Property Purchase
724 Agreement ~~power of attorney~~ must be executed by the claimant or
725 seller ~~owner~~ and must be filed with the department.

726 (c)1. Payments of approved claims for unclaimed cash
727 accounts shall be made to the owner after deducting any fees and
728 costs authorized pursuant to a Florida Uniform Unclaimed
729 Property Recovery Agreement ~~written power of attorney~~. The
730 contents of a safe-deposit box shall be delivered directly to
731 the claimant ~~notwithstanding any power of attorney or agreement~~
732 ~~to the contrary~~.

733 2. Payments of fees and costs authorized pursuant to a
734 Florida Uniform Unclaimed Property Recovery Agreement ~~written~~
735 ~~power of attorney~~ for approved claims must ~~shall~~ be made or



957714

736 issued to the law firm of the designated attorney licensed to
737 practice law in this state, the public accountancy firm of the
738 licensed Florida-certified public accountant, or the designated
739 employing private investigative agency licensed by this state.
740 Such payments shall be made by electronic funds transfer and may
741 be made on such periodic schedule as the department may define
742 by rule, provided the payment intervals do not exceed 31 days.
743 Payment made to an attorney licensed in this state, a Florida-
744 certified public accountant, or a private investigator licensed
745 under chapter 493, operating individually or as a sole
746 practitioner, shall be to the attorney, certified public
747 accountant, or private investigator.

748 (10) Notwithstanding any other provision of this chapter,
749 the department may develop a process by which a registered
750 claimant's representative or a buyer of unclaimed property may
751 electronically submit to the department an electronic image of a
752 completed claim and claims-related documents pursuant to this
753 chapter, including a Florida Uniform Unclaimed Property Recovery
754 Agreement or Florida Uniform Property Purchase Agreement ~~a~~
755 ~~limited power of attorney or purchase agreement~~ that has been
756 manually signed and dated by a claimant or seller pursuant to s.
757 717.135 ~~or s. 717.1351~~, after the claimant's representative or
758 the buyer of unclaimed property receives the original documents
759 provided by the claimant or the seller for any claim. Each claim
760 filed by a registered claimant's representative or a buyer of
761 unclaimed property must include a statement by the claimant's
762 representative or the buyer of unclaimed property attesting that
763 all documents are true copies of the original documents and that
764 all original documents are physically in the possession of the



957714

765 claimant's representative or the buyer of unclaimed property.
766 All original documents must be kept in the original form, by
767 claim number, under the secure control of the claimant's
768 representative or the buyer of unclaimed property and must be
769 available for inspection by the department in accordance with s.
770 717.1315. The department may adopt rules to implement this
771 subsection.

772 Section 24. Subsection (2) of section 717.12404, Florida
773 Statutes, is amended to read:

774 717.12404 Claims on behalf of a business entity or trust.—

775 (2) Claims on behalf of a dissolved corporation, a business
776 entity other than an active corporation, or a trust must include
777 a legible copy of a valid driver license of the person acting on
778 behalf of the dissolved corporation, business entity other than
779 an active corporation, or trust. If the person has not been
780 issued a valid driver license, the department shall be provided
781 with a legible copy of a photographic identification of the
782 person issued by the United States, a foreign nation, or a
783 political subdivision or agency thereof. In lieu of photographic
784 identification, a notarized sworn statement by the person may be
785 provided which affirms the person's identity and states the
786 person's full name and address. The person must produce his or
787 her photographic identification issued by the United States, a
788 state or territory of the United States, a foreign nation, or a
789 political subdivision or agency thereof or other evidence deemed
790 acceptable by the department by rule. The notary shall indicate
791 the notary's full address on the notarized sworn statement. Any
792 claim filed without the required identification or the sworn
793 statement with the original claim form and the original Florida



957714

794 Uniform Unclaimed Property Recovery Agreement or Florida Uniform
795 Property Purchase Agreement ~~power of attorney~~, if applicable, is
796 void.

797 Section 25. Subsection (1) of section 717.1315, Florida
798 Statutes, is amended to read:

799 717.1315 Retention of records by claimant's representatives
800 and buyers of unclaimed property.—

801 (1) Every claimant's representative and buyer of unclaimed
802 property shall keep and use in his or her business such books,
803 accounts, and records of the business conducted under this
804 chapter to enable the department to determine whether such
805 person is complying with this chapter and the rules adopted by
806 the department under this chapter. Every claimant's
807 representative and buyer of unclaimed property shall preserve
808 such books, accounts, and records, including every Florida
809 Uniform Unclaimed Property Recovery Agreement or Florida Uniform
810 Property Purchase Agreement ~~power of attorney or agreement~~
811 between the owner and such claimant's representative or buyer,
812 for at least 3 years after the date of the initial ~~power of~~
813 ~~attorney or~~ agreement.

814 Section 26. Paragraph (j) of subsection (1) of section
815 717.1322, Florida Statutes, is amended to read:

816 717.1322 Administrative and civil enforcement.—

817 (1) The following acts are violations of this chapter and
818 constitute grounds for an administrative enforcement action by
819 the department in accordance with the requirements of chapter
820 120 and for civil enforcement by the department in a court of
821 competent jurisdiction:

822 (j) Requesting or receiving compensation for notifying a



957714

823 person of his or her unclaimed property or assisting another
824 person in filing a claim for unclaimed property, unless the
825 person is an attorney licensed to practice law in this state, a
826 Florida-certified public accountant, or a private investigator
827 licensed under chapter 493, or entering into, or making a
828 solicitation to enter into, an agreement ~~a power of attorney~~ to
829 file a claim for unclaimed property owned by another, or a
830 contract or agreement to purchase unclaimed property, unless
831 such person is registered with the department pursuant to this
832 chapter and an attorney licensed to practice law in this state
833 in the regular practice of her or his profession, a Florida-
834 certified public accountant who is acting within the scope of
835 the practice of public accounting as defined in chapter 473, or
836 a private investigator licensed under chapter 493. This
837 subsection does not apply to a person who has been granted a
838 durable power of attorney to convey and receive all of the real
839 and personal property of the owner, is the court-appointed
840 guardian of the owner, has been employed as an attorney or
841 qualified representative to contest the department's denial of a
842 claim, or has been employed as an attorney to probate the estate
843 of the owner or an heir or legatee of the owner.

844 Section 27. Section 717.135, Florida Statutes, is amended
845 to read:

846 (Substantial rewording of section. See
847 s. 717.135, F.S., for present text.)

848 717.135 Recovery agreements and purchase agreements for
849 claims filed by claimant's representative; fees and costs.—

850 (1) In order to protect the interests of owners of
851 unclaimed property, the department shall adopt by rule a form



957714

852 entitled "Florida Uniform Unclaimed Property Recovery Agreement"
853 and a form entitled "Florida Uniform Property Purchase
854 Agreement."

855 (2) The Florida Uniform Unclaimed Property Recovery
856 Agreement form and the Florida Uniform Property Purchase
857 Agreement form must include and disclose:

858 (a) The total dollar amount of unclaimed property accounts
859 claimed or sold.

860 (b) Either the total percentage of all authorized fees and
861 costs to be paid to the claimant's representative or the
862 percentage of the value of the property to be paid as net gain
863 to the purchasing registered claimant's representative.

864 (c) Either the total dollar amount to be deducted and
865 received from the claimant as fees and costs by the claimant's
866 representative or the total net dollar amount to be received by
867 the purchasing registered claimant's representative.

868 (d) The net dollar amount to be received by the claimant or
869 seller.

870 (e) For each account claimed, the unclaimed property
871 account number and name of the apparent owner, as listed on the
872 department's database.

873 (f) For the Florida Uniform Property Purchase Agreement, a
874 statement that the purchase price will be remitted to the seller
875 within 30 days after the execution of the form by the seller.

876 (g) The name, address, e-mail address, phone number, and
877 license number of the registered claimant's representative.

878 (h) The manual signature of the claimant or seller and the
879 date signed.

880 (i) The social security number or taxpayer identification



957714

881 number of the claimant or seller, if available. A number is
882 available if one has been issued to the claimant or seller.

883 (j) A limit of total fees and costs, or the total discount
884 amount in the case of a purchase agreement, to no more than 20
885 percent of the claimed amount.

886 (3) For a Florida Uniform Property Purchase Agreement form,
887 proof that the seller has received payment must be filed with
888 the department along with the claim. If proof of payment is not
889 provided, the claim is void.

890 (4) A registered claimant's representative shall use the
891 Florida Uniform Unclaimed Property Recovery Agreement form or
892 the Florida Uniform Property Purchase Agreement form as the
893 exclusive means of engaging with a claimant or seller to file a
894 claim with the department.

895 (5) Fees and costs may be owed or paid to a registered
896 claimant's representative only pursuant to the forms authorized
897 by this section and upon approval of the claim filed thereby.

898 (6) A claimant's representative may not use or distribute
899 any other agreement of any type with respect to the claimant or
900 seller which relates to unclaimed property accounts held by the
901 department or the Chief Financial Officer other than the
902 agreements authorized by this section. Any agreement that is not
903 authorized by this section is null and void.

904 (7) The forms under subsection (1):

905 (a) May not contain language that makes the agreement
906 irrevocable; and

907 (b) May not contain language that creates an assignment of
908 any unclaimed property held by the department.

909 (8) This section does not supersede the conflicting claims



957714

910 provisions of s. 717.1241.

911 (9) At the time a claim is approved, the department may pay
912 any additional account that is owned by the claimant but has not
913 been claimed at the time of approval, provided that no
914 subsequent claim has been filed and is pending for the claimant
915 at the time of approval.

916 Section 28. Section 717.1351, Florida Statutes, is
917 repealed.

918 Section 29. Except as otherwise expressly provided in this
919 act, this act shall take effect upon becoming a law.

920
921 ===== T I T L E A M E N D M E N T =====

922 And the title is amended as follows:

923 Delete everything before the enacting clause
924 and insert:

925 A bill to be entitled
926 An act relating to consumer protection; amending s.
927 501.0051, F.S.; prohibiting consumer reporting
928 agencies from charging to reissue or provide a new
929 unique personal identifier to a consumer for the
930 removal of a security freeze; amending s. 624.307,
931 F.S.; revising a requirement for entities licensed or
932 authorized by the Department of Financial Services or
933 the Office of Insurance Regulation to respond to the
934 department's Division of Consumer Services regarding
935 consumer complaints; revising administrative penalties
936 the division may impose for failure to comply;
937 amending s. 626.112, F.S.; prohibiting unlicensed
938 activity by an adjusting firm; providing an exemption;



957714

939 providing an exemption from licensure for branch firms
940 that meet certain criteria; providing an
941 administrative penalty for failing to apply for
942 certain licensure; providing a criminal penalty for
943 aiding or abetting unlicensed activity; deleting an
944 obsolete provision; amending s. 626.602, F.S.;

945 authorizing the department to disapprove the use of
946 insurance agency names containing the words "Medicare"
947 or "Medicaid"; providing an exception for certain
948 insurance agencies; amending s. 626.621, F.S.; adding
949 grounds on which the department may take certain
950 actions against a license, appointment, or application
951 of certain insurance representatives; amending ss.
952 626.782 and 626.783, F.S.; revising the definitions of
953 the terms "industrial class insurer" and "ordinary-
954 combination class insurer," respectively, to conform
955 to changes made by the act; repealing s. 626.796,
956 F.S., relating to the representation of multiple
957 insurers in the same industrial debit territory;
958 amending s. 626.8443, F.S.; increasing the maximum
959 period of suspension of a title insurance agent's or
960 agency's license; amending s. 626.854, F.S.; revising
961 the timeframes in which an insured or claimant may
962 cancel a public adjuster's contract to adjust a claim
963 without penalty or obligation; amending s. 626.916,
964 F.S.; revising the classes of insurance subject to a
965 disclosure requirement before being eligible for
966 export under the Surplus Lines Law; amending s.
967 626.9541, F.S.; adding certain acts or practices to



957714

968 the definition of sliding; amending s. 626.9741, F.S.;
969 requiring an insurer to include certain additional
970 information when providing an applicant or insured
971 with certain credit report or score information;
972 amending ss. 626.9957 and 627.062, F.S.; conforming
973 cross-references; amending s. 627.421, F.S.; requiring
974 personal lines residential property insurers to
975 annually deliver a certain notification to certain
976 policyholders within a specified timeframe; amending
977 s. 627.502, F.S.; prohibiting life insurers from
978 writing new policies of industrial life insurance
979 beginning on a certain date; amending s. 627.70131,
980 F.S.; providing that communication made to or by an
981 insurer's representative, rather than to or by an
982 insurer's agent, constitutes communication to or by
983 the insurer; requiring an insurer-assigned licensed
984 adjuster to provide the policyholder with certain
985 information in certain investigations; specifying
986 requirements for insurers in notifying policyholders
987 for certain changes in assigned adjusters; requiring
988 an insurer to establish a process to provide the agent
989 of record access to claim status information for a
990 certain purpose; defining the term "agent of record";
991 requiring insurers to include specified notices when
992 providing preliminary or partial damage estimates or
993 claim payments; specifying the timeframe in which an
994 insurer must pay or deny property insurance claims
995 under certain circumstances; providing applicability;
996 conforming provisions to changes made by the act;



957714

997 creating s. 627.7031, F.S.; prohibiting foreign venue
998 clauses in property insurance policies; providing
999 applicability; amending s. 627.7142, F.S.; revising
1000 information contained in the Homeowner Claims Bill of
1001 Rights; conforming provisions to changes made by the
1002 act; amending s. 631.57, F.S.; deleting a deductible
1003 on the Florida Insurance Guaranty Association,
1004 Incorporated's obligation as to certain covered
1005 claims; amending s. 648.30, F.S.; prohibiting the
1006 aiding or abetting of unlicensed activity of a bail
1007 bond agent or temporary bail bond agent; amending ss.
1008 717.124, 717.12404, 717.1315, and 717.1322, F.S.;
1009 conforming provisions to changes made by the act;
1010 amending s. 717.135, F.S.; replacing provisions
1011 relating to powers of attorney to recover unclaimed
1012 property with provisions relating to uniform forms for
1013 unclaimed property recovery agreements and purchase
1014 agreements; requiring the department to adopt the
1015 uniform forms by rule; specifying required information
1016 and disclosures in the forms; requiring that, for the
1017 purchase agreement form, proof the seller received
1018 payment be filed with the department along with the
1019 claim; requiring registered claimant's representatives
1020 to use the forms as the exclusive means of engaging
1021 with a claimant or seller to file claims and
1022 prohibiting them from using or distributing other
1023 agreements; specifying a limitation on fees and costs
1024 owed or paid; prohibiting certain language in the
1025 forms; authorizing the department to pay additional



957714

1026 accounts owned by the claimant under certain
1027 circumstances; providing construction; repealing s.
1028 717.1351, F.S., relating to the acquisition of
1029 unclaimed property; providing effective dates.