

LEGISLATIVE ACTION

Senate House

Comm: WD 03/19/2013

Appropriations Subcommittee on General Government (Hays) recommended the following:

Senate Amendment (with title amendment)

Between lines 341 and 342 insert:

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Section 5. Subsection (11) of section 626.854, Florida Statutes, is amended to read:

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

(11) (a) If a public adjuster enters into a contract with an insured or claimant to reopen a claim or file a supplemental

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claim that seeks additional payments for a claim that has been previously paid in part or in full or settled by the insurer, the public adjuster may not charge, agree to, or accept any compensation, payment, commission, fee, or other thing of value from any source based on a previous settlement or previous claim payments by the insurer for the same cause of loss. The charge, compensation, payment, commission, fee, or other thing of value must be based only on the claim payments or settlement obtained through the work of the public adjuster after entering into the contract with the insured or claimant. Compensation for the reopened or supplemental claim may not exceed 20 percent of the reopened or supplemental claim payment. The contracts described in this paragraph are not subject to the limitations in paragraph (b).

- (b) A public adjuster may not charge, agree to, or accept any compensation, payment, commission, fee, or other thing of value from any source in excess of:
- 1. Ten percent of the amount of insurance claim payments made by the insurer for claims based on events that are the subject of a declaration of a state of emergency by the Governor. This provision applies to claims made during the year after the declaration of emergency. After that year, the limitations in subparagraph 2. apply.
- 2. Fifteen Twenty percent of the amount of insurance claim payments made by the insurer for claims that are not based on events that are the subject of a declaration of a state of emergency by the Governor.
- (c) Any maneuver, shift, or device through which the limits on compensation set forth in this subsection are exceeded is a



| 42 | violation of this chapter punishable as provided under s. |
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| 43 | 626.8698. |
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| 45 | ========= T I T L E A M E N D M E N T ========= |
| 46 | And the title is amended as follows: |
| 47 | Delete line 23 |
| 48 | and insert: |
| 49 | certain circumstances; amending s. 626.854, F.S.; |
| 50 | revising the amount of compensation that may be paid |
| 51 | to a public adjuster under specified circumstances; |
| 52 | providing sanctions for a violation of these limits; |
| 53 | amending s. 627.062, F.S.; |