

By Senator Artiles

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1                   A bill to be entitled  
2           An act relating to property insurance appraisers and  
3           property insurance appraisal umpires; amending s.  
4           624.04, F.S.; revising the definition of the term  
5           "person"; amending s. 624.303, F.S.; exempting  
6           certificates issued to property insurance appraisal  
7           umpires from the requirement to bear a seal of the  
8           Department of Financial Services; amending s. 624.311,  
9           F.S.; providing a schedule for destruction of property  
10          insurance appraisal umpire licensing files and  
11          records; amending s. 624.317, F.S.; authorizing the  
12          department to investigate property insurance appraisal  
13          umpires for violations of the insurance code; amending  
14          s. 624.501, F.S.; authorizing specified fees for  
15          property insurance appraisal umpires; amending s.  
16          624.523, F.S.; requiring fees associated with property  
17          insurance appraisal umpires' appointments to be  
18          deposited into the Insurance Regulatory Trust Fund;  
19          amending s. 626.015, F.S.; providing a definition;  
20          amending s. 626.016, F.S.; revising the scope of the  
21          Chief Financial Officer's powers and duties and the  
22          department's enforcement jurisdiction to include  
23          umpires; amending s. 626.022, F.S.; including property  
24          insurance appraisal umpire licensing in the scope of  
25          part I of ch. 626, F.S., relating to licensing  
26          procedures; amending s. 626.112, F.S.; requiring  
27          umpires to be licensed and appointed; requiring  
28          licensure as an adjuster when serving as an appraiser  
29          under certain conditions; prohibiting certain  
30          disqualified persons from acting or serving as an  
31          umpire or appraiser; amending s. 626.171, F.S.;  
32          requiring a specified application and payment of fees

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33 for an umpire license; requiring applicants for  
34 licensure as an umpire to submit fingerprints to the  
35 department; amending s. 626.207, F.S.; providing that  
36 s. 112.011, F.S., relating to disqualification from  
37 licensure or public employment does not apply to  
38 applicants for licensure as umpires; amending s.  
39 626.2815, F.S.; requiring specified continuing  
40 education for licensure as an umpire; revising  
41 applicability; amending s. 626.451, F.S.; providing  
42 requirements relating to the appointment of an umpire;  
43 amending s. 626.461, F.S.; providing that an umpire  
44 appointment continues in effect, subject to certain  
45 conditions, until the person's license is revoked or  
46 otherwise terminated; amending s. 626.521, F.S.;  
47 authorizing the department to obtain a credit and  
48 character report for certain umpire applicants;  
49 amending s. 626.541, F.S.; requiring an umpire to  
50 provide certain information to the department when  
51 doing business under a different business name or when  
52 information in the licensure application changes;  
53 amending s. 626.601, F.S.; authorizing the department  
54 to investigate improper conduct of any licensed  
55 umpire; amending s. 626.611, F.S.; requiring the  
56 department to refuse, suspend, or revoke an umpire's  
57 license under certain circumstances; amending s.  
58 626.621, F.S.; authorizing the department to refuse,  
59 suspend, or revoke an umpire's license under certain  
60 circumstances; amending s. 626.641, F.S.; prohibiting  
61 an umpire from certain transactions, business,

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62 ownership, control, or employment during the period  
63 the umpire's license is suspended or revoked; amending  
64 ss. 626.7845, 626.8305, and 626.8411, F.S.; conforming  
65 cross-references; amending s. 626.8443, F.S.;  
66 prohibiting a title insurance agent from certain  
67 transactions, business, ownership, control, or  
68 employment during the period the agent's license is  
69 suspended or revoked; amending s. 626.854, F.S.;  
70 providing limitations on fees charged by a public  
71 adjuster during an appraisal; creating s. 626.8791,  
72 F.S.; establishing required notice in a contract for  
73 appraisal services; amending s. 626.9957, F.S.;  
74 conforming a cross-reference; creating part XIV of ch.  
75 626, F.S., relating to property insurance appraisal  
76 umpires; creating s. 626.9961, F.S.; providing a short  
77 title; creating s. 626.9962, F.S.; providing  
78 legislative findings; creating s. 626.9963, F.S.;  
79 providing that part XIV supplements part I of ch. 626,  
80 F.S., the "Licensing Procedures Law"; creating s.  
81 626.9964, F.S.; providing definitions; creating s.  
82 626.9965, F.S.; providing qualifications for license  
83 as an umpire; prohibiting the department from  
84 rejecting an application solely on specified grounds;  
85 creating s. 626.9966, F.S.; authorizing the department  
86 to refuse, suspend, or revoke an umpire's license  
87 under certain circumstances; creating s. 626.9967,  
88 F.S.; providing ethical standards for property  
89 insurance appraisal umpires; creating s. 626.9968,  
90 F.S.; providing for disqualification of an umpire

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91 under certain circumstances; repealing s. 627.70151,  
92 F.S., relating to appraisal conflicts of interest;  
93 providing an appropriation and authorizing positions;  
94 providing applicability; providing an effective date.  
95

96 Be It Enacted by the Legislature of the State of Florida:  
97

98 Section 1. Section 624.04, Florida Statutes, is amended to  
99 read:

100 624.04 "Person" defined.—"Person" includes an individual,  
101 insurer, company, association, organization, Lloyds, society,  
102 reciprocal insurer or interinsurance exchange, partnership,  
103 syndicate, business trust, corporation, agent, general agent,  
104 broker, service representative, adjuster, property insurance  
105 appraisal umpire, and every legal entity.

106 Section 2. Subsection (2) of section 624.303, Florida  
107 Statutes, is amended to read:

108 624.303 Seal; certified copies as evidence.—

109 (2) All certificates executed by the department or office,  
110 other than licenses of agents, property insurance appraisal  
111 umpires, ~~or~~ adjusters, or similar licenses or permits, shall  
112 bear its respective seal.

113 Section 3. Paragraphs (b) and (c) of subsection (4) of  
114 section 624.311, Florida Statutes, are amended to read:

115 624.311 Records; reproductions; destruction.—

116 (4) To facilitate the efficient use of floor space and  
117 filing equipment in its offices, the department, commission, and  
118 office may each destroy the following records and documents  
119 pursuant to chapter 257:

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120 (b) Agent, adjuster, property insurance appraisal umpire,  
121 and similar license files, including license files of the  
122 Division of State Fire Marshal, over 2 years old; except that  
123 the department or office shall preserve by reproduction or  
124 otherwise a copy of the original records upon the basis of which  
125 each such licensee qualified for her or his initial license,  
126 except a competency examination, and of any disciplinary  
127 proceeding affecting the licensee;

128 (c) All agent, adjuster, property insurance appraisal  
129 umpire, and similar license files and records, including  
130 original license qualification records and records of  
131 disciplinary proceedings 5 years after a licensee has ceased to  
132 be qualified for a license;

133 Section 4. Subsection (1) of section 624.317, Florida  
134 Statutes, is amended to read:

135 624.317 Investigation of agents, adjusters, property  
136 insurance appraisal umpires, administrators, service companies,  
137 and others.—If it has reason to believe that any person has  
138 violated or is violating any provision of this code, or upon the  
139 written complaint signed by any interested person indicating  
140 that any such violation may exist:

141 (1) The department shall conduct such investigation as it  
142 deems necessary of the accounts, records, documents, and  
143 transactions pertaining to or affecting the insurance affairs of  
144 any general agent, surplus lines agent, adjuster, property  
145 insurance appraisal umpire, managing general agent, insurance  
146 agent, insurance agency, customer representative, service  
147 representative, or other person subject to its jurisdiction,  
148 subject to the requirements of s. 626.601.

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149 Section 5. Paragraph (c) of subsection (19) and subsection  
150 (28) of section 624.501, Florida Statutes, are amended, and a  
151 new subsection (29) is added to that section, to read:

152 624.501 Filing, license, appointment, and miscellaneous  
153 fees.—The department, commission, or office, as appropriate,  
154 shall collect in advance, and persons so served shall pay to it  
155 in advance, fees, licenses, and miscellaneous charges as  
156 follows:

157 (19) Miscellaneous services:

158 (c) For preparing lists of agents, adjusters, property  
159 insurance appraisal umpires, and other insurance  
160 representatives, and for other miscellaneous services, such  
161 reasonable charge as may be fixed by the office or department.

162 (28) Late filing of appointment renewals for agents,  
163 adjusters, property insurance appraisal umpires, and other  
164 insurance representatives, each appointment\_\_ \$20.00

165 (29) Property insurance appraisal umpires:

166 (a) Property insurance appraisal umpire’s appointment and  
167 biennial renewal or continuation thereof, each appointment  
168 .....\$60.00

169 (b) Fee to cover actual cost of a credit report when such  
170 report must be secured by the department.

171 Section 6. Paragraph (e) of subsection (1) of section  
172 624.523, Florida Statutes, is amended to read:

173 624.523 Insurance Regulatory Trust Fund.—

174 (1) There is created in the State Treasury a trust fund  
175 designated “Insurance Regulatory Trust Fund” to which shall be  
176 credited all payments received on account of the following  
177 items:

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178 (e) All payments received on account of items provided for  
179 under respective provisions of s. 624.501, as follows:

180 1. Subsection (1) (certificate of authority of insurer).

181 2. Subsection (2) (charter documents of insurer).

182 3. Subsection (3) (annual license tax of insurer).

183 4. Subsection (4) (annual statement of insurer).

184 5. Subsection (5) (application fee for insurance  
185 representatives).

186 6. The "appointment fee" portion of any appointment  
187 provided for under paragraphs (6) (a) and (b) (insurance  
188 representatives, property, marine, casualty and surety  
189 insurance, and agents).

190 7. Paragraph (6) (c) (nonresident agents).

191 8. Paragraph (6) (d) (service representatives).

192 9. The "appointment fee" portion of any appointment  
193 provided for under paragraph (7) (a) (life insurance agents,  
194 original appointment, and renewal or continuation of  
195 appointment).

196 10. Paragraph (7) (b) (nonresident agent license).

197 11. The "appointment fee" portion of any appointment  
198 provided for under paragraph (8) (a) (health insurance agents,  
199 agent's appointment, and renewal or continuation fee).

200 12. Paragraph (8) (b) (nonresident agent appointment).

201 13. The "appointment fee" portion of any appointment  
202 provided for under subsections (9) and (10) (limited licenses  
203 and fraternal benefit society agents).

204 14. Subsection (11) (surplus lines agent).

205 15. Subsection (12) (adjusters' appointment).

206 16. Subsection (13) (examination fee).

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- 207           17. Subsection (14) (temporary license and appointment as  
208 agent or adjuster).
- 209           18. Subsection (15) (reissuance, reinstatement, etc.).
- 210           19. Subsection (16) (additional license continuation fees).
- 211           20. Subsection (17) (filing application for permit to form  
212 insurer).
- 213           21. Subsection (18) (license fee of rating organization).
- 214           22. Subsection (19) (miscellaneous services).
- 215           23. Subsection (20) (insurance agencies).
- 216           24. Subsection (29) (property insurance appraisal umpire's  
217 appointment).

218           Section 7. Subsections (16) through (19) of section  
219 626.015, Florida Statutes, are renumbered as subsections (17)  
220 through (20), respectively, and a new subsection (16) is added  
221 to that section, to read:

222           626.015 Definitions.—As used in this part:

223           (16) "Property insurance appraisal umpire" or "umpire"  
224 means a property insurance appraisal umpire as defined in s.  
225 626.9964.

226           Section 8. Subsection (1) of section 626.016, Florida  
227 Statutes, is amended to read:

228           626.016 Powers and duties of department, commission, and  
229 office.—

230           (1) The powers and duties of the Chief Financial Officer  
231 and the department specified in this part apply only with  
232 respect to insurance agents, insurance agencies, managing  
233 general agents, ~~insurance~~ adjusters, umpires, reinsurance  
234 intermediaries, viatical settlement brokers, customer  
235 representatives, service representatives, and agencies.

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236 Section 9. Subsection (1) of section 626.022, Florida  
237 Statutes, is amended to read:

238 626.022 Scope of part.—

239 (1) This part applies as to insurance agents, service  
240 representatives, adjusters, umpires, and insurance agencies; as  
241 to any and all kinds of insurance; and as to stock insurers,  
242 mutual insurers, reciprocal insurers, and all other types of  
243 insurers, except that:

244 (a) It does not apply as to reinsurance, except that ss.  
245 626.011-626.022, ss. 626.112-626.181, ss. 626.191-626.211, ss.  
246 626.291-626.301, s. 626.331, ss. 626.342-626.521, ss. 626.541-  
247 626.591, and ss. 626.601-626.711 shall apply as to reinsurance  
248 intermediaries as defined in s. 626.7492.

249 (b) The applicability of this chapter as to fraternal  
250 benefit societies shall be as provided in chapter 632.

251 (c) It does not apply to a bail bond agent, as defined in  
252 s. 648.25, except as provided in chapter 648 or chapter 903.

253 (d) This part does not apply to a certified public  
254 accountant licensed under chapter 473 who is acting within the  
255 scope of the practice of public accounting, as defined in s.  
256 473.302, provided that the activities of the certified public  
257 accountant are limited to advising a client of the necessity of  
258 obtaining insurance, the amount of insurance needed, or the line  
259 of coverage needed, and provided that the certified public  
260 accountant does not directly or indirectly receive or share in  
261 any commission or referral fee.

262 Section 10. Subsections (6) through (9) of section 626.112,  
263 Florida Statutes, are renumbered as subsections (9) through  
264 (12), respectively, subsection (1) is amended, and new

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265 subsections (6), (7), and (8) are added to that section, to  
266 read:

267       626.112 License and appointment required; agents, customer  
268 representatives, adjusters, umpires, insurance agencies, service  
269 representatives, managing general agents.—

270       (1) (a) No person may be, act as, or advertise or hold  
271 himself or herself out to be an insurance agent, insurance  
272 adjuster, or customer representative unless he or she is  
273 currently licensed by the department and appointed by an  
274 appropriate appointing entity or person.

275       (b) Except as provided in subsection (9) ~~(6)~~ or in  
276 applicable department rules, and in addition to other conduct  
277 described in this chapter with respect to particular types of  
278 agents, a license as an insurance agent, service representative,  
279 customer representative, or limited customer representative is  
280 required in order to engage in the solicitation of insurance.  
281 For purposes of this requirement, as applicable to any of the  
282 license types described in this section, the solicitation of  
283 insurance is the attempt to persuade any person to purchase an  
284 insurance product by:

285       1. Describing the benefits or terms of insurance coverage,  
286 including premiums or rates of return;

287       2. Distributing an invitation to contract to prospective  
288 purchasers;

289       3. Making general or specific recommendations as to  
290 insurance products;

291       4. Completing orders or applications for insurance  
292 products;

293       5. Comparing insurance products, advising as to insurance

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294 matters, or interpreting policies or coverages; or  
295       6. Offering or attempting to negotiate on behalf of another  
296 person a viatical settlement contract as defined in s. 626.9911.  
297  
298 However, an employee leasing company licensed pursuant to  
299 chapter 468 which is seeking to enter into a contract with an  
300 employer that identifies products and services offered to  
301 employees may deliver proposals for the purchase of employee  
302 leasing services to prospective clients of the employee leasing  
303 company setting forth the terms and conditions of doing  
304 business; classify employees as permitted by s. 468.529; collect  
305 information from prospective clients and other sources as  
306 necessary to perform due diligence on the prospective client and  
307 to prepare a proposal for services; provide and receive  
308 enrollment forms, plans, and other documents; and discuss or  
309 explain in general terms the conditions, limitations, options,  
310 or exclusions of insurance benefit plans available to the client  
311 or employees of the employee leasing company were the client to  
312 contract with the employee leasing company. Any advertising  
313 materials or other documents describing specific insurance  
314 coverages must identify and be from a licensed insurer or its  
315 licensed agent or a licensed and appointed agent employed by the  
316 employee leasing company. The employee leasing company may not  
317 advise or inform the prospective business client or individual  
318 employees of specific coverage provisions, exclusions, or  
319 limitations of particular plans. As to clients for which the  
320 employee leasing company is providing services pursuant to s.  
321 468.525(4), the employee leasing company may engage in  
322 activities permitted by ss. 626.7315, 626.7845, and 626.8305,

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323 subject to the restrictions specified in those sections. If a  
324 prospective client requests more specific information concerning  
325 the insurance provided by the employee leasing company, the  
326 employee leasing company must refer the prospective business  
327 client to the insurer or its licensed agent or to a licensed and  
328 appointed agent employed by the employee leasing company.

329 (6) No person shall be, act as, or represent or hold  
330 himself or herself out to be a property insurance appraisal  
331 umpire unless he or she holds a currently effective property  
332 insurance appraisal umpire license and appointment.

333 (7) No person shall be, act as, or represent or hold  
334 himself or herself out to be a property insurance appraiser who  
335 is eligible to represent an insured on a personal residential or  
336 commercial residential property insurance claim unless he or she  
337 holds a currently effective adjuster license and appointment or  
338 is exempt from licensure under s. 626.860. A licensed adjuster  
339 who holds an active appointment with an insurance company may  
340 not serve as an appraiser for an insured.

341 (8) No person who is a convicted felon or disqualified  
342 under s. 626.207 may act or serve as a property insurance  
343 appraisal umpire or property insurance appraiser.

344 Section 11. Subsections (1) and (4) of section 626.171,  
345 Florida Statutes, are amended to read:

346 626.171 Application for license as an agent, customer  
347 representative, adjuster, umpire, service representative,  
348 managing general agent, or reinsurance intermediary.-

349 (1) The department may not issue a license as agent,  
350 customer representative, adjuster, umpire, service  
351 representative, managing general agent, or reinsurance

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352 intermediary to any person except upon written application filed  
353 with the department, meeting the qualifications for the license  
354 applied for as determined by the department, and payment in  
355 advance of all applicable fees. The application must be made  
356 under the oath of the applicant and be signed by the applicant.  
357 An applicant may permit a third party to complete, submit, and  
358 sign an application on the applicant's behalf, but is  
359 responsible for ensuring that the information on the application  
360 is true and correct and is accountable for any misstatements or  
361 misrepresentations. The department shall accept the uniform  
362 application for nonresident agent licensing. The department may  
363 adopt revised versions of the uniform application by rule.

364 (4) An applicant for a license as an agent, customer  
365 representative, adjuster, umpire, service representative,  
366 managing general agent, or reinsurance intermediary must submit  
367 a set of the individual applicant's fingerprints, or, if the  
368 applicant is not an individual, a set of the fingerprints of the  
369 sole proprietor, majority owner, partners, officers, and  
370 directors, to the department and must pay the fingerprint  
371 processing fee set forth in s. 624.501. Fingerprints shall be  
372 used to investigate the applicant's qualifications pursuant to  
373 s. 626.201. The fingerprints shall be taken by a law enforcement  
374 agency, designated examination center, or other department-  
375 approved entity. The department shall require all designated  
376 examination centers to have fingerprinting equipment and to take  
377 fingerprints from any applicant or prospective applicant who  
378 pays the applicable fee. The department may not approve an  
379 application for licensure as an agent, customer service  
380 representative, adjuster, umpire, service representative,

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381 managing general agent, or reinsurance intermediary if  
382 fingerprints have not been submitted.

383 Section 12. Subsection (9) of section 626.207, Florida  
384 Statutes, is amended to read:

385 626.207 Disqualification of applicants and licensees;  
386 penalties against licensees; rulemaking authority.—

387 (9) Section 112.011 does not apply to any applicants for  
388 licensure under the Florida Insurance Code, including, but not  
389 limited to, agents, agencies, adjusters, adjusting firms,  
390 umpires, customer representatives, or managing general agents.

391 Section 13. Subsections (1) and (2) of section 626.2815,  
392 Florida Statutes, are amended to read:

393 626.2815 Continuing education requirements.—

394 (1) The purpose of this section is to establish  
395 requirements and standards for continuing education courses for  
396 individuals licensed to solicit, sell, or adjust insurance or to  
397 serve as an umpire in the state.

398 (2) Except as otherwise provided in this section, this  
399 section applies to individuals licensed to transact ~~engage in~~  
400 ~~the sale of insurance or adjust adjustment of insurance claims~~  
401 in this state for all lines of insurance for which an  
402 examination is required for licensing and to individuals  
403 licensed to serve as an umpire ~~each insurer, employer, or~~  
404 ~~appointing entity, including, but not limited to, those created~~  
405 ~~or existing pursuant to s. 627.351. This section does not apply~~  
406 to an individual who holds a license for the sale of any line of  
407 insurance for which an examination is not required by the laws  
408 of this state or who holds a limited license as a crop or hail  
409 and multiple-peril crop insurance agent. Licensees who are

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410 unable to comply with the continuing education requirements due  
411 to active duty in the military may submit a written request for  
412 a waiver to the department.

413 Section 14. Subsections (1), (3), (5), and (6) of section  
414 626.451, Florida Statutes, are amended to read:

415 626.451 Appointment of agent or other representative.—

416 (1) Each appointing entity or person designated by the  
417 department to administer the appointment process appointing an  
418 agent, adjuster, umpire, service representative, customer  
419 representative, or managing general agent in this state shall  
420 file the appointment with the department or office and, at the  
421 same time, pay the applicable appointment fee and taxes. Every  
422 appointment shall be subject to the prior issuance of the  
423 appropriate agent's, adjuster's, umpire's, service  
424 representative's, customer representative's, or managing general  
425 agent's license.

426 (3) By authorizing the effectuation of the appointment of  
427 an agent, adjuster, umpire, service representative, customer  
428 representative, or managing general agent the appointing entity  
429 is thereby certifying to the department that it is willing to be  
430 bound by the acts of the agent, adjuster, umpire, service  
431 representative, customer representative, or managing general  
432 agent, within the scope of the licensee's employment or  
433 appointment.

434 (5) Any law enforcement agency or state attorney's office  
435 that is aware that an agent, adjuster, umpire, service  
436 representative, customer representative, or managing general  
437 agent has pleaded guilty or nolo contendere to or has been found  
438 guilty of a felony shall notify the department or office of such

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439 fact.

440 (6) Upon the filing of an information or indictment against  
441 an agent, adjuster, umpire, service representative, customer  
442 representative, or managing general agent, the state attorney  
443 shall immediately furnish the department or office a certified  
444 copy of the information or indictment.

445 Section 15. Section 626.461, Florida Statutes, is amended  
446 to read:

447 626.461 Continuation of appointment of agent or other  
448 representative.—Subject to renewal or continuation by the  
449 appointing entity, the appointment of the agent, adjuster,  
450 umpire, service representative, customer representative, or  
451 managing general agent shall continue in effect until the  
452 person's license is revoked or otherwise terminated, unless  
453 written notice of earlier termination of the appointment is  
454 filed with the department or person designated by the department  
455 to administer the appointment process by either the appointing  
456 entity or the appointee.

457 Section 16. Subsection (3) of section 626.521, Florida  
458 Statutes, is amended to read:

459 626.521 Character, credit reports.—

460 (3) As to an applicant for an adjuster's, umpire's, or  
461 reinsurance intermediary's license who is to be self-employed,  
462 the department may secure, at the cost of the applicant, a full  
463 detailed credit and character report made by an established and  
464 reputable independent reporting service relative to the  
465 applicant.

466 Section 17. Subsection (1) of section 626.541, Florida  
467 Statutes, is amended to read:

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468 626.541 Firm, corporate, and business names; officers;  
469 associates; notice of changes.—

470 (1) Any licensed agent, ~~or~~ adjuster, or umpire doing  
471 business under a firm or corporate name or under any business  
472 name other than his or her own individual name shall, within 30  
473 days after initially transacting ~~the initial transaction of~~  
474 insurance or engaging in insurance activities under such  
475 business name, file with the department, on forms adopted and  
476 furnished by the department, a written statement of the firm,  
477 corporate, or business name being so used, the address of any  
478 office or offices or places of business making use of such name,  
479 and the name and social security number of each officer and  
480 director of the corporation and of each individual associated in  
481 such firm or corporation as to the insurance transactions  
482 thereof or in the use of such business name.

483 Section 18. Subsection (1) of section 626.601, Florida  
484 Statutes, is amended to read:

485 626.601 Improper conduct; inquiry; fingerprinting.—

486 (1) The department or office may, upon its own motion or  
487 upon a written complaint signed by any interested person and  
488 filed with the department or office, inquire into any alleged  
489 improper conduct of any licensed, approved, or certified  
490 licensee, insurance agency, agent, adjuster, umpire, service  
491 representative, managing general agent, customer representative,  
492 title insurance agent, title insurance agency, mediator, neutral  
493 evaluator, navigator, continuing education course provider,  
494 instructor, school official, or monitor group under this code.  
495 The department or office may thereafter initiate an  
496 investigation of any such individual or entity if it has

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497 reasonable cause to believe that the individual or entity has  
498 violated any provision of the insurance code. During the course  
499 of its investigation, the department or office shall contact the  
500 individual or entity being investigated unless it determines  
501 that contacting such individual or entity could jeopardize the  
502 successful completion of the investigation or cause injury to  
503 the public.

504 Section 19. Subsection (1) of section 626.611, Florida  
505 Statutes, is amended to read:

506 626.611 Grounds for compulsory refusal, suspension, or  
507 revocation of agent's, title agency's, adjuster's, umpire's,  
508 customer representative's, service representative's, or managing  
509 general agent's license or appointment.—

510 (1) The department shall deny an application for, suspend,  
511 revoke, or refuse to renew or continue the license or  
512 appointment of any applicant, agent, title agency, adjuster,  
513 umpire, customer representative, service representative, or  
514 managing general agent, and it shall suspend or revoke the  
515 eligibility to hold a license or appointment of any such person,  
516 if it finds that as to the applicant, licensee, or appointee any  
517 one or more of the following applicable grounds exist:

518 (a) Lack of one or more of the qualifications for the  
519 license or appointment as specified in this code.

520 (b) Material misstatement, misrepresentation, or fraud in  
521 obtaining the license or appointment or in attempting to obtain  
522 the license or appointment.

523 (c) Failure to pass to the satisfaction of the department  
524 any examination required under this code.

525 (d) If the license or appointment is willfully used, or to

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526 be used, to circumvent any of the requirements or prohibitions  
527 of this code.

528 (e) Willful misrepresentation of any insurance policy or  
529 annuity contract or willful deception with regard to any such  
530 policy or contract, done either in person or by any form of  
531 dissemination of information or advertising.

532 (f) If, as an adjuster, or agent licensed and appointed to  
533 adjust claims under this code, he or she has materially  
534 misrepresented to an insured or other interested party the terms  
535 and coverage of an insurance contract with intent and for the  
536 purpose of effecting settlement of claim for loss or damage or  
537 benefit under such contract on less favorable terms than those  
538 provided in and contemplated by the contract.

539 (g) Demonstrated lack of fitness or trustworthiness to  
540 engage in the business of insurance.

541 (h) Demonstrated lack of reasonably adequate knowledge and  
542 technical competence to engage in the transactions authorized by  
543 the license or appointment.

544 (i) Fraudulent or dishonest practices in the conduct of  
545 business under the license or appointment.

546 (j) Misappropriation, conversion, or unlawful withholding  
547 of moneys belonging to insurers or insureds or beneficiaries or  
548 to others and received in conduct of business under the license  
549 or appointment.

550 (k) Unlawfully rebating, attempting to unlawfully rebate,  
551 or unlawfully dividing or offering to divide his or her  
552 commission with another.

553 (l) Having obtained or attempted to obtain, or having used  
554 or using, a license or appointment as agent or customer

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555 representative for the purpose of soliciting or handling  
556 "controlled business" as defined in s. 626.730 with respect to  
557 general lines agents, s. 626.784 with respect to life agents,  
558 and s. 626.830 with respect to health agents.

559 (m) Willful failure to comply with, or willful violation  
560 of, any proper order or rule of the department or willful  
561 violation of any provision of this code.

562 (n) Having been found guilty of or having pleaded guilty or  
563 nolo contendere to a felony or a crime punishable by  
564 imprisonment of 1 year or more under the law of the United  
565 States of America or of any state thereof or under the law of  
566 any other country which involves moral turpitude, without regard  
567 to whether a judgment of conviction has been entered by the  
568 court having jurisdiction of such cases.

569 (o) Fraudulent or dishonest practice in submitting or  
570 aiding or abetting any person in the submission of an  
571 application for workers' compensation coverage under chapter 440  
572 containing false or misleading information as to employee  
573 payroll or classification for the purpose of avoiding or  
574 reducing the amount of premium due for such coverage.

575 (p) Sale of an unregistered security that was required to  
576 be registered, pursuant to chapter 517.

577 (q) In transactions related to viatical settlement  
578 contracts as defined in s. 626.9911:

579 1. Commission of a fraudulent or dishonest act.

580 2. No longer meeting the requirements for initial  
581 licensure.

582 3. Having received a fee, commission, or other valuable  
583 consideration for his or her services with respect to viatical

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584 settlements that involved unlicensed viatical settlement  
585 providers or persons who offered or attempted to negotiate on  
586 behalf of another person a viatical settlement contract as  
587 defined in s. 626.9911 and who were not licensed life agents.

588 4. Dealing in bad faith with viators.

589 Section 20. Section 626.621, Florida Statutes, is amended  
590 to read:

591 626.621 Grounds for discretionary refusal, suspension, or  
592 revocation of agent's, adjuster's, umpire's, customer  
593 representative's, service representative's, or managing general  
594 agent's license or appointment.—The department may, in its  
595 discretion, deny an application for, suspend, revoke, or refuse  
596 to renew or continue the license or appointment of any  
597 applicant, agent, adjuster, umpire, customer representative,  
598 service representative, or managing general agent, and it may  
599 suspend or revoke the eligibility to hold a license or  
600 appointment of any such person, if it finds that as to the  
601 applicant, licensee, or appointee any one or more of the  
602 following applicable grounds exist under circumstances for which  
603 such denial, suspension, revocation, or refusal is not mandatory  
604 under s. 626.611:

605 (1) Any cause for which issuance of the license or  
606 appointment could have been refused had it then existed and been  
607 known to the department.

608 (2) Violation of any provision of this code or of any other  
609 law applicable to the business of insurance in the course of  
610 dealing under the license or appointment.

611 (3) Violation of any lawful order or rule of the  
612 department, commission, or office.

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613 (4) Failure or refusal, upon demand, to pay over to any  
614 insurer he or she represents or has represented any money coming  
615 into his or her hands belonging to the insurer.

616 (5) Violation of the provision against twisting, as defined  
617 in s. 626.9541(1)(1).

618 (6) In the conduct of business under the license or  
619 appointment, engaging in unfair methods of competition or in  
620 unfair or deceptive acts or practices, as prohibited under part  
621 IX of this chapter, or having otherwise shown himself or herself  
622 to be a source of injury or loss to the public.

623 (7) Willful overinsurance of any property or health  
624 insurance risk.

625 (8) Having been found guilty of or having pleaded guilty or  
626 nolo contendere to a felony or a crime punishable by  
627 imprisonment of 1 year or more under the law of the United  
628 States of America or of any state thereof or under the law of  
629 any other country, without regard to whether a judgment of  
630 conviction has been entered by the court having jurisdiction of  
631 such cases.

632 (9) If a life agent, violation of the code of ethics.

633 (10) Cheating on an examination required for licensure or  
634 violating test center or examination procedures published  
635 orally, in writing, or electronically at the test site by  
636 authorized representatives of the examination program  
637 administrator. Communication of test center and examination  
638 procedures must be clearly established and documented.

639 (11) Failure to inform the department in writing within 30  
640 days after pleading guilty or nolo contendere to, or being  
641 convicted or found guilty of, any felony or a crime punishable

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642 by imprisonment of 1 year or more under the law of the United  
643 States or of any state thereof, or under the law of any other  
644 country without regard to whether a judgment of conviction has  
645 been entered by the court having jurisdiction of the case.

646 (12) Knowingly aiding, assisting, procuring, advising, or  
647 abetting any person in the violation of or to violate a  
648 provision of the insurance code or any order or rule of the  
649 department, commission, or office.

650 (13) Has been the subject of or has had a license, permit,  
651 appointment, registration, or other authority to conduct  
652 business subject to any decision, finding, injunction,  
653 suspension, prohibition, revocation, denial, judgment, final  
654 agency action, or administrative order by any court of competent  
655 jurisdiction, administrative law proceeding, state agency,  
656 federal agency, national securities, commodities, or option  
657 exchange, or national securities, commodities, or option  
658 association involving a violation of any federal or state  
659 securities or commodities law or any rule or regulation adopted  
660 thereunder, or a violation of any rule or regulation of any  
661 national securities, commodities, or options exchange or  
662 national securities, commodities, or options association.

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

668 (15) Directly or indirectly accepting any compensation,  
669 inducement, or reward from an inspector for the referral of the  
670 owner of the inspected property to the inspector or inspection

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671 company. This prohibition applies to an inspection intended for  
672 submission to an insurer in order to obtain property insurance  
673 coverage or establish the applicable property insurance premium.

674 Section 21. Subsection (4) of section 626.641, Florida  
675 Statutes, is amended to read:

676 626.641 Duration of suspension or revocation.—

677 (4) During the period of suspension or revocation of a  
678 license or appointment, and until the license is reinstated or,  
679 if revoked, a new license issued, the former licensee or  
680 appointee may not engage in or attempt or profess to engage in  
681 any transaction or business for which a license or appointment  
682 is required under this code or directly or indirectly own,  
683 control, or be employed in any manner by an agent, agency,  
684 adjuster, ~~or~~ adjusting firm, or umpire.

685 Section 22. Subsection (2) of section 626.7845, Florida  
686 Statutes, is amended to read:

687 626.7845 Prohibition against unlicensed transaction of life  
688 insurance.—

689 (2) Except as provided in s. 626.112(9) ~~626.112(6)~~, with  
690 respect to any line of authority specified in s. 626.015(10), no  
691 individual shall, unless licensed as a life agent:

692 (a) Solicit insurance or annuities or procure applications;

693 (b) In this state, engage or hold himself or herself out as  
694 engaging in the business of analyzing or abstracting insurance  
695 policies or of counseling or advising or giving opinions to  
696 persons relative to insurance or insurance contracts other than:

697 1. As a consulting actuary advising an insurer; or

698 2. As to the counseling and advising of labor unions,  
699 associations, trustees, employers, or other business entities,

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700 the subsidiaries and affiliates of each, relative to their  
701 interests and those of their members or employees under  
702 insurance benefit plans; or

703 (c) In this state, from this state, or with a resident of  
704 this state, offer or attempt to negotiate on behalf of another  
705 person a viatical settlement contract as defined in s. 626.9911.

706 Section 23. Section 626.8305, Florida Statutes, is amended  
707 to read:

708 626.8305 Prohibition against the unlicensed transaction of  
709 health insurance.—Except as provided in s. 626.112(9)  
710 ~~626.112(6)~~, with respect to any line of authority specified in  
711 s. 626.015(6), no individual shall, unless licensed as a health  
712 agent:

713 (1) Solicit insurance or procure applications; or

714 (2) In this state, engage or hold himself or herself out as  
715 engaging in the business of analyzing or abstracting insurance  
716 policies or of counseling or advising or giving opinions to  
717 persons relative to insurance contracts other than:

718 (a) As a consulting actuary advising insurers; or

719 (b) As to the counseling and advising of labor unions,  
720 associations, trustees, employers, or other business entities,  
721 the subsidiaries and affiliates of each, relative to their  
722 interests and those of their members or employees under  
723 insurance benefit plans.

724 Section 24. Paragraph (a) of subsection (2) of section  
725 626.8411, Florida Statutes, is amended to read:

726 626.8411 Application of Florida Insurance Code provisions  
727 to title insurance agents or agencies.—

728 (2) The following provisions of part I do not apply to

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729 title insurance agents or title insurance agencies:

730 (a) Section 626.112(10) ~~626.112(7)~~, relating to licensing  
731 of insurance agencies.

732 Section 25. Subsection (4) of section 626.8443, Florida  
733 Statutes, is amended to read:

734 626.8443 Duration of suspension or revocation.—

735 (4) During the period of suspension or after revocation of  
736 the license and appointment, the former licensee shall not  
737 engage in or attempt to profess to engage in any transaction or  
738 business for which a license or appointment is required under  
739 this code or directly or indirectly own, control, or be employed  
740 in any manner by any insurance agent or agency, ~~or~~ adjuster, ~~or~~  
741 adjusting firm, or umpire.

742 Section 26. Paragraph (d) is added to subsection (11) of  
743 section 626.854, Florida Statutes, to read:

744 626.854 "Public adjuster" defined; prohibitions.—The  
745 Legislature finds that it is necessary for the protection of the  
746 public to regulate public insurance adjusters and to prevent the  
747 unauthorized practice of law.

748 (11)

749 (d) If a public adjuster enters into a contract with an  
750 insured or a claimant to perform an appraisal, as defined in s.  
751 626.9964, the public adjuster may not charge, agree to, or  
752 accept from any source compensation, payment, commission, fee,  
753 or any other thing of value in excess of the limitations set  
754 forth in paragraph (b) for the appraisal services or, if also  
755 serving as adjuster on the claim, a combination of adjuster and  
756 appraisal services.

757 Section 27. Section 626.8791, Florida Statutes, is created

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758 to read:

759 626.8791 Contracts for appraisal services; required  
760 notice.—A contract between an adjuster and an insured or  
761 claimant to perform an appraisal must contain the following  
762 language in at least 14-point boldfaced, uppercase type: "THERE  
763 IS NO LEGAL REQUIREMENT THAT AN APPRAISER CHARGE A CLIENT A SET  
764 FEE OR A PERCENTAGE OF MONEY RECOVERED IN A CASE. YOU, THE  
765 CLIENT, HAVE THE RIGHT TO TALK WITH YOUR APPRAISER ABOUT THE  
766 PROPOSED FEE AND TO BARGAIN ABOUT THE RATE OR PERCENTAGE AS IN  
767 ANY OTHER CONTRACT. IF YOU DO NOT REACH AN AGREEMENT WITH ONE  
768 APPRAISER YOU MAY TALK WITH OTHER APPRAISERS."

769 Section 28. Subsection (1) of section 626.9957, Florida  
770 Statutes, is amended to read:

771 626.9957 Conduct prohibited; denial, revocation, or  
772 suspension of registration.—

773 (1) As provided in s. 626.112, only a person licensed as an  
774 insurance agent or customer representative may engage in the  
775 solicitation of insurance. A person who engages in the  
776 solicitation of insurance as described in s. 626.112(1) without  
777 such license is subject to the penalties provided under s.  
778 626.112(12) ~~626.112(9)~~.

779 Section 29. Part XIV of chapter 626, Florida Statutes,  
780 consisting of sections 626.9961 through 626.9968, is created to  
781 read:

782 PART XIV

783 PROPERTY INSURANCE APPRAISAL UMPIRES

784 626.9961 Short title.—This part may be referred to as the  
785 "Property Insurance Appraisal Umpire Law."

786 626.9962 Legislative findings.—The Legislature finds it

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787 necessary to regulate persons that hold themselves out to the  
788 public as qualified to provide services as property insurance  
789 appraisal umpires in order to protect the public safety and  
790 welfare and to avoid economic injury to the residents of this  
791 state. This part applies only to property insurance appraisal  
792 umpires as defined in this part.

793 626.9963 Part supplements licensing law.—This part is  
794 supplementary to part I, the "Licensing Procedures Law."

795 626.9964 Definitions.—As used in this part, the term:

796 (1) "Appraisal" means, for purposes of licensure under this  
797 part only, a process of alternative dispute resolution used in a  
798 personal residential or commercial residential property  
799 insurance claim.

800 (2) "Competent" means sufficiently qualified and capable of  
801 performing an appraisal.

802 (3) "Department" means the Department of Financial  
803 Services.

804 (4) "Property insurance appraisal umpire" or "umpire" means  
805 a person selected by the appraisers representing the insurer and  
806 the insured, or, if the appraisers cannot agree, by the court,  
807 and who is charged with resolving issues that the appraisers are  
808 unable to agree upon during the course of an appraisal.

809 (5) "Property insurance appraiser" or "appraiser" means the  
810 person selected by an insurer or insured to perform an  
811 appraisal.

812 626.9965 Qualification for license as a property insurance  
813 appraisal umpire.—

814 (1) The department shall issue a license as an umpire to a  
815 person who meets the requirements of subsection (2) and is one

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816 of the following:

817 (a) A retired county, circuit, or appellate judge.

818 (b) Licensed as an engineer pursuant to chapter 471 or is a  
819 retired professional engineer as defined in s. 471.005.

820 (c) Licensed as a general contractor, building contractor,  
821 or residential contractor pursuant to part I of chapter 489.

822 (d) Licensed or registered as an architect to engage in the  
823 practice of architecture pursuant to part I of chapter 481.

824 (e) A member of The Florida Bar.

825 (f) Licensed as an adjuster pursuant to part VI of chapter  
826 626, which license includes the property and casualty lines of  
827 insurance. An adjuster must have been licensed for at least 5  
828 years as an adjuster before he or she may be licensed as an  
829 umpire.

830 (2) An applicant may be licensed to practice in this state  
831 as an umpire if the applicant:

832 (a) Is a natural person at least 18 years of age;

833 (b) Is a United States citizen or legal alien who possesses  
834 work authorization from the United States Bureau of Citizenship  
835 and Immigration;

836 (c) Is of good moral character;

837 (d) Has paid the applicable fees specified in s. 624.501;

838 and

839 (e) Has, before the date of the application for licensure,  
840 satisfactorily completed education courses approved by the  
841 department covering:

842 1. At least 19 hours of insurance claims estimating; and

843 2. At least 5 hours of insurance law, ethics for insurance  
844 professionals, disciplinary trends, and case studies.

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846 A retired county, circuit, or appellate judge who is a member in  
847 good standing of The Florida Bar is exempt from the continuing  
848 education requirements of s. 626.2815 and the education courses  
849 required by this subsection.

850 (3) The department may not reject an application solely  
851 because the applicant is or is not a member of a given appraisal  
852 organization.

853 626.9966 Grounds for refusal, suspension, or revocation of  
854 an umpire license or appointment.—The department may deny an  
855 application for license or appointment under this part; suspend,  
856 revoke, or refuse to renew or continue a license or appointment  
857 of an umpire; or suspend or revoke eligibility for licensure or  
858 appointment as an umpire if the department finds that one or  
859 more of the following applicable grounds exist:

860 (1) Violating a duty imposed upon him or her by law or by  
861 the terms of the umpire agreement; aiding, assisting, or  
862 conspiring with any other person engaged in any such misconduct  
863 and in furtherance thereof; or forming the intent, design, or  
864 scheme to engage in such misconduct and committing an overt act  
865 in furtherance of such intent, design, or scheme. An umpire  
866 commits a violation of this part regardless of whether the  
867 victim or intended victim of the misconduct has sustained any  
868 damage or loss; the damage or loss has been settled and paid  
869 after the discovery of misconduct; or the victim or intended  
870 victim is an insurer or customer or a person in a confidential  
871 relationship with the umpire or is an identified member of the  
872 general public.

873 (2) Having a registration, license, or certification to

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874 practice or conduct any regulated profession, business, or  
875 vocation revoked, suspended, or encumbered; or having an  
876 application for such registration, licensure, or certification  
877 to practice or conduct any regulated profession, business, or  
878 vocation denied by this or any other state, any nation, or any  
879 possession or district of the United States.

880 (3) Making or filing a report or record, written or oral,  
881 which the umpire knows to be false; willfully failing to file a  
882 report or record required by state or federal law; willfully  
883 impeding or obstructing such filing; or inducing another person  
884 to impede or obstruct such filing.

885 (4) Agreeing to serve as an umpire if service is contingent  
886 upon the umpire reporting a predetermined amount, analysis, or  
887 opinion.

888 (5) Agreeing to serve as an umpire if the fee to be paid  
889 for his or her services is contingent upon the opinion,  
890 conclusion, or valuation he or she reaches.

891 (6) Failure of an umpire, without good cause, to  
892 communicate within 10 business days after a request for  
893 communication from an appraiser.

894 (7) Violation of any ethical standard for umpires specified  
895 in s. 626.9967.

896 626.9967 Ethical standards for property insurance appraisal  
897 umpires.-

898 (1) FEES AND EXPENSES.-

899 (a) The fees charged by an umpire must be reasonable and  
900 consistent with the nature of the case.

901 (b) In determining fees, an umpire:

902 1. Must charge on an hourly basis and may bill only for

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903 actual time spent on or allocated for the appraisal.

904 2. May not charge, agree to, or accept as compensation or  
905 reimbursement any payment, commission, or fee that is based on a  
906 percentage of the value of the claim or that is contingent upon  
907 a specified outcome.

908 3. May charge for costs actually incurred, and no other  
909 costs. An umpire may not charge for the cost of an expert unless  
910 the umpire has disclosed the amount of the expert's fee to the  
911 appraiser for the insurer and the appraiser for the insured  
912 before incurring the cost for the expert's services.

913 4. May not charge a fee of more than \$500 if the amount  
914 reported by the appraiser for the insurer or by the appraiser  
915 for the insured does not exceed \$2,500.

916 (c) An appraiser may assign the duty of paying the umpire's  
917 fee to, and the umpire is entitled to receive payment directly  
918 from, the insurer and the insured only if the insurer and the  
919 insured acknowledge and accept that duty and agree in writing to  
920 be responsible for payment.

921 (2) MAINTENANCE OF RECORDS.—An umpire shall maintain  
922 records necessary to support charges for services and expenses,  
923 and, upon request, shall provide an accounting of all applicable  
924 charges to the insurer and insured. An umpire shall retain  
925 original or true copies of any contracts engaging his or her  
926 services, appraisal reports, and supporting data assembled and  
927 formulated by the umpire in preparing appraisal reports for at  
928 least 5 years. The umpire shall make the records available to  
929 the department for inspection and copying within 7 business days  
930 after a request. If an appraisal has been the subject of, or has  
931 been admitted as evidence in, a lawsuit, reports and records

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932 related to the appraisal must be retained for at least 2 years  
933 after the date that the trial ends.

934 (3) ADVERTISING.—An umpire may not engage in marketing  
935 practices that contain false or misleading information. An  
936 umpire shall ensure that any advertisement of his or her  
937 qualifications, services to be rendered, or the appraisal  
938 process are accurate and honest. An umpire may not make claims  
939 of achieving specific outcomes or promises implying favoritism  
940 for the purpose of obtaining business.

941 (4) INTEGRITY AND IMPARTIALITY.—

942 (a)1. An umpire may not accept an appraisal unless he or  
943 she can serve competently, promptly commence the appraisal, and,  
944 thereafter, devote the time and attention to its completion in  
945 the manner expected by all persons involved in the appraisal.

946 2. An umpire shall conduct the appraisal process in a  
947 manner that advances the fair and efficient resolution of issues  
948 that arise.

949 3. An umpire shall deliberate and decide all issues within  
950 the scope of the appraisal, but may not render a decision on any  
951 other issues. An umpire shall decide all matters justly,  
952 exercising independent judgment. An umpire may not delegate his  
953 or her duties to any other person. An umpire who considers the  
954 opinion of an expert does not violate this paragraph.

955 (b) An umpire may not engage in any business, provide any  
956 service, or perform any act that would compromise his or her  
957 integrity or impartiality.

958 (5) SKILL AND EXPERIENCE.—An umpire must decline or  
959 withdraw from an appraisal or request appropriate assistance  
960 when the facts and circumstances of the appraisal prove to be

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961 beyond his or her skill or experience.

962 (6) GIFTS AND SOLICITATION.—An umpire or any individual or  
963 entity acting on behalf of an umpire may not solicit, accept,  
964 give, or offer to give, directly or indirectly, any gift, favor,  
965 loan, or other item of value in excess of \$25 to any individual  
966 who participates in the appraisal, for the purpose of  
967 solicitation or otherwise attempting to procure future work from  
968 any person who participates in the appraisal, or as an  
969 inducement to enter into an appraisal with an umpire. This  
970 subsection does not prevent an umpire from accepting other  
971 appraisals where the appraisers agree upon the umpire or the  
972 court appoints the umpire.

973 (7) EX PARTE COMMUNICATION.—In any property insurance  
974 appraisal, ex parte communication between an umpire and an  
975 appraiser is prohibited. However, an appraiser may communicate  
976 with another appraiser if an umpire is not present or does not  
977 receive the ex parte communication.

978 626.9968 Conflicts of interest.—An insurer or a  
979 policyholder may challenge an umpire's impartiality and  
980 disqualify the proposed umpire only if:

981 (1) A familial relationship within the third degree exists  
982 between the umpire and a party or a representative of a party;

983 (2) The umpire has previously represented a party in a  
984 professional capacity in the same claim or matter involving the  
985 same property;

986 (3) The umpire has represented another person in a  
987 professional capacity in the same matter or a substantially  
988 related matter that includes the claim, the same property or an  
989 adjacent property, and the other person's interests are

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990 materially adverse to the interests of a party;

991 (4) The umpire has worked as an employer or employee of a  
992 party within the preceding 5 years; or

993 (5) The umpire has violated s. 626.9966.

994 Section 30. Section 627.70151, Florida Statutes, is  
995 repealed.

996 Section 31. For the 2017-2018 fiscal year, the sums of  
997 \$24,000 in recurring funds from the Insurance Regulatory Trust  
998 Fund and \$73,107 in recurring funds and \$39,230 in nonrecurring  
999 funds from the Administrative Trust Fund are appropriated to the  
1000 Department of Financial Services, and one full-time equivalent  
1001 position with associated salary rate of 47,291 is authorized,  
1002 for the purpose of implementing this act.

1003 Section 32. This act applies to all appraisals requested on  
1004 or after October 1, 2017.

1005 Section 33. This act shall take effect October 1, 2017.