

LEGISLATIVE ACTION

Senate Comm: RCS 03/10/2021 House

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

Senate Amendment (with title amendment)

Delete lines 190 - 944

and insert:

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5 <u>to an employee of a state agency under s. 112.1816(2)</u>, and 6 court-awarded <u>attorney</u> attorney's fees in other proceedings 7 against the state except for such awards in eminent domain or 8 for inverse condemnation or for awards by the Public Employees 9 Relations Commission. Unless specifically excluded by the 10 Department of Financial Services, the Insurance Risk Management



11 Trust Fund must shall provide fleet automotive liability 12 coverage to motor vehicles titled to the state, or to any 13 department of the state, when such motor vehicles are used by 14 community transportation coordinators performing, under contract 15 to the appropriate department of the state, services for the 16 transportation disadvantaged under part I of chapter 427. Such fleet automotive liability coverage is shall be primary and is 17 shall be subject to the provisions of s. 768.28 and parts II and 18 19 III of chapter 284, and applicable rules adopted thereunder, and 20 the terms and conditions of the certificate of coverage issued 21 by the Department of Financial Services.

Section 4. Section 284.385, Florida Statutes, is amended to read:

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284.385 Reporting and handling of claims.-

25 (1) All departments covered by the State Risk Management 26 Trust Fund under this part shall immediately report all known or 27 potential claims to the Department of Financial Services for 28 handling, except employment complaints that which have not been 29 filed with the Florida Human Relations Commission, Equal 30 Employment Opportunity Commission, or any similar agency. When 31 deemed necessary, the Department of Financial Services shall 32 assign or reassign the claim to counsel. The assigned counsel 33 shall report regularly to the Department of Financial Services 34 or to the covered department on the status of any such claims or 35 litigation as required by the Department of Financial Services. 36 No Such claims may not claim shall be compromised or settled for 37 monetary compensation without the prior approval of the 38 Department of Financial Services and prior notification to the covered department. All departments shall cooperate with the 39



40	Department of Financial Services in its handling of claims. The
41	Department of Financial Services and the Department of
42	Management Services, with the cooperation of the state attorneys
43	and the clerks of the courts, shall develop a system to
44	coordinate the exchange of information concerning claims for and
45	against the state, its agencies, and its subdivisions, to assist
46	in collection of amounts due to them. The covered department ${\rm is}$
47	responsible shall have the responsibility for the settlement of
48	any claim for injunctive or affirmative relief under 42 U.S.C.
49	s. 1983 or similar federal or state statutes. The payment of a
50	settlement or judgment for any claim covered and reported under
51	this part <u>may</u> shall be made only from the State Risk Management
52	Trust Fund.
53	(2) Benefits provided under s. 112.1816(2) may not be paid
54	from the fund until each request for any out-of-pocket
55	deductible, copayment, or coinsurance costs and one-time cash
56	payout has been validated and approved by the Department of
57	Management Services.
58	Section 5. Section 284.45, Florida Statutes, is created to
59	read:
60	284.45 Sexual harassment victims
61	(1) An individual working for an entity covered by the
62	State Risk Management Trust Fund may not engage in retaliatory
63	conduct of any kind against a sexual harassment victim. As used
64	in this section, the term "sexual harassment victim" means an
65	individual employed, or being considered for employment, with an
66	entity participating in the State Risk Management Trust Fund who
67	becomes a victim of workplace sexual harassment through the
68	course of employment, or while being considered for employment,

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(2) The willful and knowing dissemination of personal identifying information of a sexual harassment victim, which is confidential and exempt pursuant to s. 119.071(2)(n), to any party other than a governmental entity in furtherance of its official duties or pursuant to a court order is a misdemeanor of the first degree, punishable as provided in s. 775.082.

Section 6. Subsections (1), (2), (3), (6), and (8) of section 497.101, Florida Statutes, are amended to read:

497.101 Board of Funeral, Cemetery, and Consumer Services; membership; appointment; terms.-

80 (1) The Board of Funeral, Cemetery, and Consumer Services is created within the Department of Financial Services and shall 81 82 consist of 10 members, 9 of whom shall be appointed by the 83 Governor from nominations made by the Chief Financial Officer 84 and confirmed by the Senate. The Chief Financial Officer shall 85 nominate one to three persons for each of the nine vacancies on 86 the board, and the Governor shall fill each vacancy on the board 87 by appointing one of the three persons nominated by the Chief Financial Officer to fill that vacancy. If the Governor objects 88 89 to each of the three nominations for a vacancy, she or he shall 90 inform the Chief Financial Officer in writing. Upon notification 91 of an objection by the Governor, the Chief Financial Officer 92 shall submit one to three additional nominations for that 93 vacancy until the vacancy is filled. One member must be the 94 State Health Officer or her or his designee.

95 (2) Two members of the board <u>must</u> shall be funeral
96 directors licensed under part III of this chapter who are
97 associated with a funeral establishment. One member of the board



98 must shall be a funeral director licensed under part III of this 99 chapter who is associated with a funeral establishment licensed 100 under part III of this chapter which that has a valid preneed 101 license issued pursuant to this chapter and who owns or operates 102 a cinerator facility approved under chapter 403 and licensed 103 under part VI of this chapter. Two members of the board must 104 shall be persons whose primary occupation is associated with a 105 cemetery company licensed pursuant to this chapter. Two Three 106 members of the board must shall be consumers who are residents 107 of this the state, have never been licensed as funeral directors 108 or embalmers, are not connected with a cemetery or cemetery 109 company licensed pursuant to this chapter, and are not connected 110 with the death care industry or the practice of embalming, 111 funeral directing, or direct disposition. One of the two 112 consumer members must shall be at least 60 years of age, and one 113 shall be licensed as a certified public accountant under chapter 114 473. One member of the board must be a consumer who is a 115 resident of this state; is licensed as a certified public 116 accountant under chapter 473; has never been licensed as a 117 funeral director or an embalmer; is not a principal or an 118 employee of any licensee licensed under this chapter; and does not otherwise have control, as defined in s. 497.005, over any 119 120 licensee licensed under this chapter. One member of the board 121 must shall be a principal of a monument establishment licensed 122 under this chapter as a monument builder. One member must shall 123 be the State Health Officer or her or his designee. There may 124 shall not be two or more board members who are principals or 125 employees of the same company or partnership or group of companies or partnerships under common control. 126

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127 (3) Board members shall be appointed for terms of 4 years, 128 and the State Health Officer shall serve as long as that person 129 holds that office. The designee of the State Health Officer 130 shall serve at the pleasure of the Governor. When the terms of 131 the initial board members expire, the Chief Financial Officer 132 shall stagger the terms of the successor members as follows: one 133 funeral director, one cemetery representative, the monument 134 builder, and one consumer member shall be appointed for terms of 135 2 years, and the remaining members shall be appointed for terms 136 of 4 years. All subsequent terms shall be for 4 years.

137 (6) The board shall maintain its headquarters and records 138 of the board shall be in the Division of Funeral, Cemetery, and 139 Consumer Services of the Department of Financial Services in the 140 City of Tallahassee. The board may be contacted through the 141 Division of Funeral, Cemetery, and Consumer Services of the 142 Department of Financial Services in the City of Tallahassee. The 143 Chief Financial Officer shall annually appoint from among the board members a chair and vice chair of the board. The board 144 shall meet at least every 6 months, and more often as necessary. 145 146 Special meetings of the board shall be convened upon the 147 direction of the Chief Financial Officer. A quorum is necessary for the conduct of business by the board. The participation by a 148 149 board member in a meeting conducted through communications media 150 technology constitutes that individual's presence at such 151 meeting. Board members appearing at a board meeting in person as 152 well as board members appearing through the use of 153 communications media technology shall be counted for the 154 determination of a quorum. As used in this subsection, 155 "communications media technology" means the electronic

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156 transmission of printed matter, audio, full-motion video, 157 freeze-frame video, compressed video, and digital video by any 158 method available. Unless otherwise provided by law, a majority 159 of the board members eligible to vote constitutes a quorum for 160 the purpose of conducting its business six board members shall constitute a quorum for the conduct of the board's business. 161 162 (8) The department shall adopt rules establishing forms by which persons may apply for membership on the board and 163 164 procedures for applying for such membership. Such forms shall 165 require disclosure of the existence and nature of all current 166 and past employments by or contracts with, and direct or 167 indirect affiliations or interests in, any entity or business 168 that at any time was licensed by the board or by the former 169 Board of Funeral and Cemetery Services or the former Board of 170 Funeral Directors and Embalmers or that is or was otherwise 171 involved in the death care industry, as specified by department 172 rule. Section 7. Section 497.1411, Florida Statutes, is created 173 174 to read: 175 497.1411 Disqualification of applicants and licensees; 176 penalties against licensees; rulemaking.-177 (1) For purposes of this section, the term: 178 (a) "Applicant" means an individual applying for licensure 179 or relicensure under this chapter, or an officer, a director, a 180 majority owner, a partner, a manager, or another person who 181 manages or controls an entity applying for licensure or 182 relicensure under this chapter. 183 (b) "Felony of the first degree" or "capital felony" 184 includes all felonies designated as such in this state at the

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185	time of the commission of the offense, as well as any offense in
186	another jurisdiction which is substantially similar to an
187	offense so designated in this state.
188	(c) "Financial services business" means any financial
189	activity regulated by the department, the Office of Insurance
190	Regulation, or the Office of Financial Regulation.
191	(2) An applicant who has been found guilty of, or has
192	pleaded guilty or nolo contendere to any of the following
193	crimes, regardless of adjudication, is permanently barred from
194	licensure under this chapter:
195	(a) A felony of the first degree.
196	(b) A capital felony.
197	(c) A felony money laundering offense.
198	(d) A felony embezzlement.
199	(3) An applicant who has been found guilty of, or has
200	pleaded guilty or nolo contendere to a crime not included in
201	subsection (2), regardless of adjudication, is subject to:
202	(a) A 10-year disqualifying period for all felonies
203	involving moral turpitude which are not specifically included in
204	the permanent bar from licensure contained in subsection (2).
205	(b) A 5-year disqualifying period for all felonies to which
206	neither the permanent bar from licensure in subsection (2) nor
207	the 10-year disqualifying period in paragraph (a) applies.
208	(c) A 5-year disqualifying period for all misdemeanors
209	directly related to the financial services business.
210	(4) The board shall adopt rules to administer this section.
211	The rules must provide for additional disqualifying periods due
212	to the commitment of multiple crimes and may include other
213	factors reasonably related to the applicant's criminal history.

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214	The rules must provide for mitigating and aggravating factors.
215	However, mitigation may not result in a period of
216	disqualification of less than 5 years and may not mitigate the
217	disqualifying periods in paragraphs (3)(b) and (c).
218	(5) For purposes of this section, a disqualifying period
219	begins upon the applicant's final release from supervision or
220	upon completion of the applicant's criminal sentence. The
221	department may not issue a license to an applicant unless all
222	related fines, court costs and fees, and court-ordered
223	restitution have been paid.
224	(6) After the disqualifying period has expired, the burden
225	is on the applicant to demonstrate that he or she has been
226	rehabilitated, does not pose a risk to the public, is fit and
227	trustworthy to engage in business regulated by this chapter, and
228	is otherwise qualified for licensure.
229	(7) Notwithstanding subsections (2) and (3), an applicant
230	who has been found guilty of, or has pleaded guilty or nolo
231	contendere to, a crime in subsection (2) or subsection (3) and
232	who has subsequently been granted a pardon or the restoration of
233	civil rights pursuant to chapter 940 and s. 8, Art. IV of the
234	State Constitution, or a pardon or the restoration of civil
235	rights under the laws of another jurisdiction with respect to a
236	conviction in that jurisdiction, is not barred or disqualified
237	from licensure under this chapter. However, such a pardon or
238	restoration of civil rights does not require the department to
239	award such license.
240	(8) (a) The board may grant an exemption from
241	disqualification to any person disqualified from licensure under
242	subsection (3) if:
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243	1. The applicant has paid in full any fee, fine, fund,
244	lien, civil judgment, restitution, or cost of prosecution
245	imposed by the court as part of the judgment and sentence for
246	any disqualifying offense; and
247	2. At least 5 years have elapsed since the applicant
248	completed or has been lawfully released from confinement,
249	supervision, or a nonmonetary condition imposed by the court for
250	a disqualifying offense.
251	(b) For the board to grant an exemption under this
252	subsection, the applicant must clearly and convincingly
253	demonstrate that he or she would not pose a risk to persons or
254	property if licensed under this chapter, evidence of which must
255	include, but need not be limited to, facts and circumstances
256	surrounding the disqualifying offense, the time that has elapsed
257	since the offense, the nature of the offense and harm caused to
258	the victim, the applicant's history before and after the
259	offense, and any other evidence or circumstances indicating that
260	the applicant will not present a danger if licensed or
261	certified.
262	(c) The board has discretion whether to grant or deny an
263	exemption under this subsection. The board's decision is subject
264	to chapter 120.
265	(9) The disqualification periods provided in this section
266	do not apply to the renewal of a license or to a new application
267	for licensure if the applicant has an active license as of July
268	1, 2021, and the applicable criminal history was considered by
269	the board on the prior approval of any active license held by
270	the applicant. This subsection does not affect any criminal
271	history disclosure requirements of this chapter.



Section 8. Subsection (9) and paragraph (c) of subsection (10) of section 497.142, Florida Statutes, are amended to read:

497.142 Licensing; fingerprinting and criminal background checks.-

(9) If any applicant under this chapter has been, within the 10 years preceding the application under this chapter, convicted or found guilty of, or entered a plea of nolo contendere to, regardless of adjudication, any crime in any jurisdiction, the application shall not be deemed complete until such time as the applicant provides such certified true copies of the court records evidencing the conviction, finding, or plea <u>as required by this section or</u>, as the licensing authority may by rule require.

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(10) (c) Crimes to be disclosed are:

1. Any felony or misdemeanor, no matter when committed, that was directly or indirectly related to or involving any aspect of the practice or business of funeral directing, embalming, direct disposition, cremation, funeral or cemetery preneed sales, funeral establishment operations, cemetery operations, or cemetery monument or marker sales or installation.

2. Any misdemeanor, no matter when committed, which was directly or indirectly related to the financial services business as defined in s. 497.1411 Any other felony not already disclosed under subparagraph 1. that was committed within the 20 years immediately preceding the application under this chapter.

298 3. Any other misdemeanor not already disclosed under
299 <u>subparagraph 2. which subparagraph 1. that</u> was committed within
300 the 5 years immediately preceding the application under this



301 chapter. Section 9. Present subsections (2) through (5) of section 302 303 497.157, Florida Statutes, are redesignated as subsections (4) 304 through (7), respectively, new subsections (2) and (3) and 305 subsection (8) are added to that section, and present subsection 306 (3) of that section is amended, to read: 307 497.157 Unlicensed practice; remedies concerning violations 308 by unlicensed persons.-309 (2) A person may not be, act as, or advertise or hold 310 himself or herself out to be a funeral director, an embalmer, or 311 a direct disposer unless he or she is currently licensed by the 312 department. 313 (3) A person may not be, act as, or advertise or hold 314 himself or herself out to be a preneed sales agent unless he or 315 she is currently licensed by the department and appointed by a 316 preneed main licensee for which he or she is executing preneed 317 contracts. 318 (5) (3) Where the department determines that an emergency 319 exists regarding any violation of this chapter by any unlicensed 320 person or entity, the department may issue and serve an 321 immediate final order upon such unlicensed person or entity, in

accordance with s. 120.569(2)(n). Such an immediate final order may impose such prohibitions and requirements as are reasonably necessary to protect the public health, safety, and welfare, and is shall be effective when served.

(a) For the purpose of enforcing such an immediate final
order, the department may file an emergency or other proceeding
in the circuit courts of the state seeking enforcement of the
immediate final order by injunctive or other order of the court.



330 The court shall issue its injunction or other order enforcing 331 the immediate final order pending administrative resolution of 332 the matter under subsection (4) (2), unless the court determines 333 that such action would work a manifest injustice under the 334 circumstances. Venue for judicial actions under this paragraph 335 must shall be, at the election of the department, in the courts of Leon County $_{\overline{ au}}$ or in a county where the respondent resides or 336 337 has a place of business. 338 (b) After serving an immediate final order to cease and 339 desist upon any person or entity, the department shall within 10 340 days issue and serve upon the same person or entity an 341 administrative complaint as set forth in subsection (4) $\frac{(2)}{(2)}$, 342 except that, absent order of a court to the contrary, the 343 immediate final order will shall be effective throughout the 344 pendency of proceedings under subsection (4) (2). 345 (8) Any person who is not licensed under this chapter and 346 who engages in activity requiring licensure under this chapter 347 commits a felony of the third degree, punishable as provided in 348 s. 775.082, s. 775.083, or s. 775.084. 349 Section 10. Subsection (6) of section 497.159, Florida 350 Statutes, is amended to read: 497.159 Crimes.-351 352 (6) Any person who is not licensed under this chapter who 353 engages in activity requiring licensure under this chapter, 354 commits a misdemeanor of the second degree, punishable as 355 provided in s. 775.082 or s. 775.083. 356 Section 11. Subsection (13) of section 552.081, Florida 357 Statutes, is amended to read: 358 552.081 Definitions.-As used in this chapter:

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359	(13) "Two-component explosives" means any two inert
360	components that which, when mixed, become capable of detonation
361	by <u>a detonator</u> a No. 6 blasting cap, and shall be classified as
362	a Class "A" explosive when so mixed.
363	Section 12. Present subsection (2) of section 553.7921,
364	Florida Statutes, is redesignated as subsection (3), a new
365	subsection (2) is added to that section, and subsection (1) of
366	that section is amended, to read:
367	553.7921 Fire alarm permit application to local enforcement
368	agency
369	(1) A contractor must file a Uniform Fire Alarm Permit
370	Application as provided in subsection (3) (2) with the local
371	enforcement agency and must receive the fire alarm permit
372	before:
373	$\overline{(a)}$ installing or replacing a fire alarm, if the local
374	enforcement agency requires a plan review for the installation
375	or replacement ; or
376	(b) Repairing an existing alarm system that was previously
377	permitted by the local enforcement agency if the local
378	enforcement agency requires a fire alarm permit for the repair.
379	(2) If the local enforcement agency requires a fire alarm
380	permit to repair an existing alarm system that was previously
381	permitted by the local enforcement agency, a contractor may
382	begin work after filing a Uniform Fire Alarm Permit Application
383	as provided in subsection (3). A fire alarm repaired pursuant to
384	this subsection may not be considered compliant until the
385	required permit is issued and the local enforcement agency
386	approves the repair.
387	Section 13. Effective January 1, 2022, subsection (3) of

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section 626.2815, Florida Statutes, is amended to read: 626.2815 Continuing education requirements.-

(3) Each licensee except a title insurance agent must complete a 4-hour 5-hour update course every 2 years which is specific to the license held by the licensee. The course must be developed and offered by providers and approved by the department. The content of the course must address all lines of insurance for which examination and licensure are required and include the following subject areas: insurance law updates, ethics for insurance professionals, disciplinary trends and case studies, industry trends, premium discounts, determining suitability of products and services, and other similar insurance-related topics the department determines are relevant to legally and ethically carrying out the responsibilities of the license granted. A licensee who holds multiple insurance licenses must complete an update course that is specific to at least one of the licenses held. Except as otherwise specified, any remaining required hours of continuing education are elective and may consist of any continuing education course approved by the department under this section.

(a) Except as provided in paragraphs (b), (c), (d), (e),
(i), and (j), each licensee must also complete <u>20</u> 19 hours of elective continuing education courses every 2 years.

(b) A licensee who has been licensed for 6 or more years
 must also complete a minimum of <u>16</u> 15 hours of elective
 continuing education every 2 years.

(c) A licensee who has been licensed for 25 years or more and is a CLU or a CPCU or has a Bachelor of Science degree in risk management or insurance with evidence of 18 or more

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417 semester hours in insurance-related courses must also complete a 418 minimum of <u>6</u> 5 hours of elective continuing education courses 419 every 2 years.

(d) An individual who holds a license as a customer
representative and who is not a licensed life or health agent
must also complete a minimum of <u>6</u> 5 hours of continuing
education courses every 2 years.

(e) An individual subject to chapter 648 must complete the 4-hour 5-hour update course and a minimum of 10 9 hours of elective continuing education courses every 2 years.

(f) Elective continuing education courses for public adjusters must be specifically designed for public adjusters and approved by the department. Notwithstanding this subsection, public adjusters for workers' compensation insurance or health insurance are not required to take continuing education courses pursuant to this section.

(g) Excess hours accumulated during any 2-year compliance period may be carried forward to the next compliance period.

435 (h) An individual teaching an approved course of 436 instruction or lecturing at any approved seminar and attending 437 the entire course or seminar qualifies for the same number of 438 classroom hours as would be granted to a person taking and 439 successfully completing such course or seminar. Credit is 440 limited to the number of hours actually taught unless a person 441 attends the entire course or seminar. An individual who is an 442 official of or employed by a governmental entity in this state 443 and serves as a professor, instructor, or in another position or 444 office, the duties and responsibilities of which are determined by the department to require monitoring and review of insurance 445

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446 laws or insurance regulations and practices, is exempt from this 447 section.

(i) For compliance periods beginning on or after October 1, 448 449 2014, any person who holds a license as a title insurance agent 450 must complete a minimum of 10 hours of continuing education 451 credit every 2 years in title insurance and escrow management 452 specific to this state and approved by the department, which 453 must shall include at least 3 hours of continuing education on 454 the subject matter of ethics, rules, or compliance with state 455 and federal regulations relating specifically to title insurance 456 and closing services.

(j) For a licensee who is an active participant in an association, 2 hours of elective continuing education credit per calendar year may be approved by the department, if properly reported by the association.

Section 14. Subsections (1) and (2) of section 626.371, Florida Statutes, are amended to read:

626.371 Payment of fees, taxes for appointment period without appointment.-

(1) All initial <u>and renewal</u> appointments shall be submitted to the department on a monthly basis no later than 45 days after the date of appointment and become effective on the date requested on the appointment form.

(2) (a) If, upon application and qualification for an initial or renewal appointment and such investigation as the department may make, it appears to the department determines that an individual has not been properly appointed to represent an insurer or employer, that such individual who was formerly licensed or is currently licensed, but not properly appointed to

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475 represent an insurer or employer and that such individual who 476 has been actively engaged or is currently actively engaged as 477 such an appointee, but without being appointed as required, the 478 department shall may, if it finds that such failure to be 479 appointed was an inadvertent error on the part of the insurer or 480 employer so represented, notify the insurer or employer of its 481 finding and of the requirement to pay all fees and taxes due 482 pursuant to paragraph (b) within 21 days.

(b) The department may nevertheless issue or authorize the issuance of the appointment <u>upon the insurer's or employer's</u> timely payment to the department of as applied for but subject to the condition that, before the appointment is issued, all fees and taxes <u>that which</u> would have been due had the applicant been <u>properly</u> so appointed during such current and prior periods, <u>including with applicable</u> fees <u>and taxes that would</u> have been due pursuant to s. 624.501 for such current and prior periods of appointment, shall be paid to the department.

(c) Upon proper appointment of the individual and payment of all fees and taxes due pursuant to paragraph (b), paragraph (3) (a), and s. 624.501 by the insurer or employer, the department may no longer consider the inadvertent failure to appoint to be a violation of this code.

(d) If the insurer or employer does not pay the fees and taxes due pursuant to paragraph (b) within 21 days after notice by the department, the department shall suspend the insurer's or employer's authority to appoint licensees until all outstanding fees and taxes have been paid.

502 Section 15. Subsection (1) of section 626.8443, Florida 503 Statutes, is amended to read:

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504 626.8443 Duration of suspension or revocation.-(1) The department shall, in its order suspending a title 505 506 insurance agent's or agency's license or appointment or in its 507 order suspending the eligibility of a person to hold or apply 508 for such license or appointment, specify the period during which 509 the suspension is to be in effect, but such period may shall not 510 exceed 2 years 1 year. The license, or appointment, or 511 eligibility will shall remain suspended during the period so specified, subject, however, to any rescission or modification 512 513 of the order by the department, or modification or reversal 514 thereof by the court, prior to expiration of the suspension period. A license, appointment, or eligibility that which has 515 516 been suspended may not be reinstated except upon request for 517 such reinstatement, but the department may shall not grant such 518 reinstatement if it finds that the circumstance or circumstances 519 for which the license, appointment, and eligibility was 520 suspended still exist or are likely to recur. 521

Section 16. Paragraph (e) of subsection (1) of section 626.916, Florida Statutes, is amended to read:

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626.916 Eligibility for export.-

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

(c) For personal residential property risks, the retail or producing agent must advise the insured in writing that coverage may be available and may be less expensive from Citizens Property Insurance Corporation. The notice must include other information that states that assessments by Citizens Property Insurance Corporation are higher and the coverage provided by Citizens Property Insurance Corporation may be less than the

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COMMITTEE AMENDMENT

Florida Senate - 2021 Bill No. SB 1408

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533	property's existing coverage. If the notice is signed by the
534	insured, it is presumed that the insured has been informed and
535	knows that policies from Citizens Property Insurance Corporation
536	may be less expensive, may provide less coverage, and will be
537	accompanied by higher assessments.
538	Section 17. Paragraph (e) is added to subsection (1) of
539	section 626.9551, Florida Statutes, to read:
540	626.9551 Favored agent or insurer; coercion of debtors
541	(1) No person may:
542	(e) Require an insurance agent or agency to directly or
543	indirectly provide the replacement cost estimator or other
544	underwriting information of an insurer underwriting an insurance
545	policy covering real property as a condition precedent or
546	condition subsequent to the lending of money or extension of
547	credit to be secured by real property when such information is
548	the proprietary business information of an insurer as defined in
549	s. 624.4212(1). An insurance agent or agency may not provide
550	such information to any person without authorization from the
551	insurer.
552	Section 18. Present subsections (4) through (10) of section
553	627.715, Florida Statutes, are redesignated as subsections (5)
554	through (11), respectively, and a new subsection (4) is added to
555	that section, to read:
556	627.715 Flood insurance.—An authorized insurer may issue an
557	insurance policy, contract, or endorsement providing personal
558	lines residential coverage for the peril of flood or excess
559	coverage for the peril of flood on any structure or the contents
560	of personal property contained therein, subject to this section.

561 This section does not apply to commercial lines residential or



562	commercial lines nonresidential coverage for the peril of flood.
563	An insurer may issue flood insurance policies, contracts,
564	endorsements, or excess coverage on a standard, preferred,
565	customized, flexible, or supplemental basis.
566	(4) An agent may export a contract or an endorsement
567	providing flood coverage to an eligible surplus lines insurer
568	without making a diligent effort to seek such coverage from
569	three or more authorized insurers under s. 626.916(1)(a).
570	Section 19. Section 633.136, Florida Statutes, is amended
571	to read:
572	633.136 Fire and Emergency Incident Information Reporting
573	Program; duties; fire reports
574	(1)(a) The Fire and Emergency Incident Information
575	Reporting Program is created within the division. The program
576	shall:
577	1. Establish and maintain an electronic communication
578	system capable of transmitting fire and emergency incident
579	information to and between fire service providers protection
580	agencies.
581	2. Initiate a Fire and Emergency Incident Information
582	Reporting System that is shall be responsible for:
583	a. Receiving fire and emergency incident information from
584	fire service providers protection agencies.
585	b. Preparing and disseminating annual reports to the
586	Governor, the President of the Senate, the Speaker of the House
587	of Representatives, fire service providers protection agencies,
588	and, upon request, the public. Each report <u>must</u> shall include,
589	but not be limited to, the information listed in the National
590	Fire Incident Reporting System.

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591 c. Upon request, providing other states and federal 592 agencies with fire and emergency incident data of this state. 593 3. Adopt rules to effectively and efficiently implement, 594 administer, manage, maintain, and use the Fire and Emergency 595 Incident Information Reporting Program. The rules shall be 596 considered minimum requirements and may shall not preclude a 597 fire service provider protection agency from implementing its 598 own requirements that which may not conflict with the rules of 599 the division. 600 4. By rule, establish procedures and a format for each fire service provider protection agency to voluntarily monitor its 601 602 records and submit reports to the program. 603 5. Maintain Establish an electronic information database 604 that is accessible and searchable by fire service providers 605 protection agencies. 606 (b) The division shall consult with the Florida Forest 607 Service of the Department of Agriculture and Consumer Services 608 and the State Surgeon General of the Department of Health to 609 coordinate data, ensure accuracy of the data, and limit 610 duplication of efforts in data collection, analysis, and 611 reporting. 612 (2) The Fire and Emergency Incident Information System 613 Technical Advisory Panel is created within the division. The 614 panel shall advise, review, and recommend to the State Fire 615 Marshal with respect to the requirements of this section. The 616 membership of the panel consists shall consist of the following 617 15 members÷ 618 (a) The current 13 members of the Firefighters Employment, 619 Standards, and Training Council as established in s. 633.402.

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620	(b) One member from the Florida Forest Service of the
621	Department of Agriculture and Consumer Services, appointed by
622	the director of the Florida Forest Service.
623	(c) One member from the Department of Health, appointed by
624	the State Surgeon General.
625	(3) As used in For the purpose of this section, the term
626	"fire service provider" has the same meaning as in s. 633.102
627	"fire protection agency" shall be defined by rule by the
628	division.
629	Section 20. Subsection (18) of section 633.202, Florida
630	Statutes, is amended to read:
631	633.202 Florida Fire Prevention Code.—
632	(18) The authority having jurisdiction shall determine the
633	minimum radio signal strength for fire department communications
634	in all new high-rise and existing high-rise buildings. Existing
635	buildings are not required to comply with minimum radio strength
636	for fire department communications and two-way radio system
637	enhancement communications as required by the Florida Fire
638	Prevention Code until January 1, <u>2023</u> 2022 . However, by <u>January</u>
639	1, 2022 December 31, 2019, an existing building that is not in
640	compliance with the requirements for minimum radio strength for
641	fire department communications must have completed a minimum
642	radio strength assessment apply for an appropriate permit for
643	the required installation with the local government agency
644	having jurisdiction and must demonstrate that the building will
645	become compliant by January 1, <u>2023</u> 2022 . Existing apartment
646	buildings are not required to comply until January 1, 2025.
647	However, existing apartment buildings must have completed a
648	minimum radio strength assessment are required to apply for the

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649	appropriate permit for the required communications installation
650	by December 31, 2022.
651	Section 21. Section 633.217, Florida Statutes, is created
652	to read:
653	633.217 Influencing a firesafety inspector; prohibited
654	acts
655	(1) A person may not influence a firesafety inspector by:
656	(a) Threatening, coercing, tricking, or attempting to
657	threaten, coerce, or trick the firesafety inspector into
658	violating any provision of the Florida Fire Prevention Code, any
659	rule adopted by the State Fire Marshal, or any provision of this
660	chapter.
661	(b) Offering any compensation to the firesafety inspector
662	to induce a violation of the Florida Fire Prevention Code, any
663	rule adopted by the State Fire Marshal, or any provision of this
664	chapter.
665	(2) A firesafety inspector may not knowingly and
666	intentionally request, solicit, accept, or agree to accept
667	compensation offered as described in paragraph (1)(b).
668	
669	========== T I T L E A M E N D M E N T ================
670	And the title is amended as follows:
671	Delete lines 23 - 120
672	and insert:
673	circumstances; amending s. 497.101, F.S.; revising
674	provisions relating to membership of the Board of
675	Funeral, Cemetery, and Consumer Services within the
676	Department of Financial Services; authorizing use of
677	communications media technology for board member

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678 participation and determination of a quorum of the 679 board; defining the term "communications media 680 technology"; deleting a requirement for the department 681 to adopt certain rules; making technical changes; 682 creating s. 497.1411, F.S.; defining terms; providing 683 for permanent disgualification of applicants for 684 licensure under ch. 497, F.S., for certain offenses; 685 providing for disqualifying periods for applicants for 686 certain offenses; requiring the board to adopt rules; 687 providing for calculation of disqualifying periods; 688 providing conditions for licensure after completion of 689 a disqualifying period; specifying the effect of a 690 pardon or restoration of civil rights; providing for 691 exemptions from disqualification if certain conditions 692 are met; requiring an applicant for an exemption to 693 provide certain evidence that he or she will not 694 present a danger if licensed; granting the board the 695 discretion to approve or deny an exemption; providing 696 applicability; providing construction; amending s. 697 497.142, F.S.; revising criminal history disclosure 698 requirements for applicants seeking licensure under 699 ch. 497, F.S.; amending s. 497.157, F.S.; prohibiting 700 persons from acting as or advertising themselves as 701 being funeral directors, embalmers, direct disposers, 702 or preneed sales agents unless they are so licensed; 703 prohibiting persons from engaging in certain 704 activities requiring licensure without holding 705 required licenses; revising the criminal penalty for 706 unlicensed activity; making technical changes;



707 amending s. 497.159, F.S.; conforming a provision to 708 changes made by the act; amending s. 552.081, F.S.; revising the definition of the term "two-component 709 710 explosives" for the purpose of regulation by the 711 Division of State Fire Marshal; amending s. 553.7921, 712 F.S.; authorizing a contractor repairing certain 713 existing fire alarm systems to begin work after filing 714 an application for a required permit but before receiving the permit; providing construction; amending 715 716 s. 626.2815, F.S.; revising continuing education 717 requirements for certain persons licensed to solicit, 718 sell, or adjust insurance; amending s. 626.371, F.S.; 719 requiring submission of renewal appointments of 720 certain insurance representatives within a certain 721 timeframe; requiring the department to notify certain 722 insurers or employers regarding inadvertent failures 723 to appoint; requiring insurers and employers to pay 724 certain fees and taxes within a certain timeframe; 725 authorizing the department to issue appointments under 726 certain circumstances; prohibiting the department from 727 considering inadvertent failures to appoint to be 728 violations under certain circumstances; requiring the 729 department to suspend an insurer's or employer's 730 authority to appoint licensees under certain 731 circumstances; amending s. 626.8443, F.S.; increasing 732 the maximum period of suspension of a title insurance 733 agent's or agency's license; making technical changes; 734 amending s. 626.916, F.S.; deleting a requirement for 735 agents to advise insureds that certain coverage may be



736 available for personal residential property risks to 737 be eligible for export under the Surplus Lines Law; 738 amending s. 626.9551, F.S.; prohibiting a person from 739 requiring an insurance agent or agency to provide 740 replacement cost estimators or certain other 741 proprietary business information under certain 742 circumstances; prohibiting an insurance agent or 743 agency from providing replacement cost estimators or 744 certain other proprietary business information without 745 written authorization; amending s. 627.715, F.S.; 746 providing an exemption from a diligent effort 747 requirement for agents exporting contracts or 748 endorsements providing flood coverage; amending s. 749 633.136, F.S.; replacing fire protection agencies in 750 the Fire and Emergency Incident Information Reporting 751 Program with fire service providers; revising the 752 composition of the Fire and Emergency Incident 753 Information System Technical Advisory Panel; defining 754 the term "fire service provider"; amending s. 633.202, 755 F.S.; extending a deadline for certain buildings to 756 comply with a minimum radio signal strength 757 requirement under the Florida Fire Prevention Code; 758 requiring such buildings to meet certain conditions by 759 a specified date; revising a condition that existing 760 apartment buildings must meet by a specified date; 761 making technical changes; creating s. 633.217, F.S.; 762 prohibiting certain acts to influence a firesafety 763 inspector to violate certain laws; prohibiting a 764 firesafety inspector from knowingly and intentionally



765 requesting, soliciting, accepting, or agreeing to 766 accept certain compensation; amending s. 633.402, 767 F.S.; revising the

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