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LEGISLATIVE ACTION

Senate

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House

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Floor: WD

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03/09/2026 12:44 PM

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Senator Gruters moved the following:

Senate Amendment (with title amendment)

Delete lines 1390 - 1852

and insert:

Section 18. Subsection (4) is added to section 560.104,
Florida Statutes, to read:

560.104 Exemptions.—The following entities are exempt from
the provisions of this chapter:

(4) A person appointed as an agent of a payee to collect
and process a payment from a payor to the payee for goods or
services, other than a money services business itself, provided



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12 to the payor by the payee, if all of the following apply:

13 (a) There exists a written agreement between the payee and
14 the agent directing the agent to collect and process payments
15 from payors on the payee's behalf.

16 (b) The payee holds the agent out to the public as
17 accepting payments for goods or services on the payee's behalf.

18 (c) Payment for the goods or services is treated as
19 received by the payee upon receipt by the agent so that the
20 payor's obligation is extinguished and there is no risk of loss
21 to the payor if the agent fails to remit the funds to the payee.

22 Section 19. Subsection (10) of section 560.309, Florida
23 Statutes, is amended to read:

24 560.309 Conduct of business.—

25 (10) If a check is returned to a licensee from a payor
26 financial institution due to lack of funds, a closed account, or
27 a stop-payment order, the licensee may seek collection pursuant
28 to s. 68.065. In seeking collection, the licensee must comply
29 with the prohibitions against harassment or abuse, false or
30 misleading representations, and unfair practices in the Florida
31 Consumer Collection Practices Act under part VI of chapter 559,
32 including s. 559.77. The licensee must also comply with the Fair
33 Debt Collections Practices Act, 15 U.S.C. ss. 1692d, 1692e, and
34 1692f if the licensee uses a third-party debt collector or any
35 name other than its own to collect such debts. A violation of
36 this subsection is a deceptive and unfair trade practice and
37 constitutes a violation of the Deceptive and Unfair Trade
38 Practices Act under part II of chapter 501. ~~In addition, a~~
39 ~~licensee must comply with the applicable provisions of the~~
40 ~~Consumer Collection Practices Act under part VI of chapter 559,~~



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41 ~~including s. 559.77.~~

42 Section 20. Subsection (3) of section 560.405, Florida
43 Statutes, is amended to read:

44 560.405 Deposit; redemption.—

45 (3) Notwithstanding subsection (1), in lieu of presentment,
46 a deferred presentment provider may allow the check to be
47 redeemed at any time upon payment of the outstanding transaction
48 balance and earned fees. Redemption in cash or through a debit
49 card transaction must be treated the same. However, payment may
50 not be made in the form of a personal check or through a credit
51 card transaction. Upon redemption, the deferred presentment
52 provider must return the drawer's check and provide a signed,
53 dated receipt showing that the drawer's check has been redeemed.

54 Section 21. Subsection (2) of section 560.406, Florida
55 Statutes, is amended to read:

56 560.406 Worthless checks.—

57 (2) If a check is returned to a deferred presentment
58 provider from a payor financial institution due to insufficient
59 funds, a closed account, or a stop-payment order, the deferred
60 presentment provider may pursue all legally available civil
61 remedies to collect the check, including, but not limited to,
62 the imposition of all charges imposed on the deferred
63 presentment provider by the financial institution. In its
64 collection practices, a deferred presentment provider must
65 comply with the prohibitions against harassment or abuse, false
66 or misleading representations, and unfair practices that are
67 contained in the Florida Consumer Collection Practices Act under
68 part VI of chapter 559, including s. 559.77. A deferred
69 presentment provider must also comply with the Fair Debt



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70 Collections Practices Act, 15 U.S.C. ss. 1692d, 1692e, and 1692f
71 if the deferred presentment provider uses a third-party debt
72 collector or any name other than its own to collect such debts.

73 A violation of this act is a deceptive and unfair trade practice
74 and constitutes a violation of the Deceptive and Unfair Trade
75 Practices Act under part II of chapter 501. ~~In addition, a~~
76 ~~deferred presentment provider must comply with the applicable~~
77 ~~provisions of the Consumer Collection Practices Act under part~~
78 ~~VI of chapter 559, including s. 559.77.~~

79 Section 22. Subsection (3) of section 626.0428, Florida
80 Statutes, is amended to read:

81 626.0428 Agency personnel powers, duties, and limitations.-

82 (3) An employee or an authorized representative located at
83 a designated branch of an agent or agency may not initiate
84 contact with any person for the purpose of soliciting insurance
85 unless licensed and appointed as an agent or customer
86 representative. As to title insurance, an employee of an agent
87 or agency may not initiate contact with any individual proposed
88 insured for the purpose of soliciting title insurance unless
89 licensed as a title insurance agent or exempt from such
90 licensure pursuant to s. 626.8417(4) ~~and (5).~~

91 Section 23. Section 626.171, Florida Statutes, is amended
92 to read:

93 626.171 Application for license as an agent, customer
94 representative, adjuster, or service representative, ~~or~~
95 ~~reinsurance intermediary.~~

96 (1) The department may not issue a license as agent,
97 customer representative, adjuster, or service representative, ~~or~~
98 ~~reinsurance intermediary~~ to any person except upon written



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99 application filed with the department, meeting the
100 qualifications for the license applied for as determined by the
101 department, and payment in advance of all applicable fees. The
102 application must be made under the oath of the applicant and be
103 signed by the applicant. An applicant may permit a third party
104 to complete, submit, and sign an application on the applicant's
105 behalf, but is responsible for ensuring that the information on
106 the application is true and correct and is accountable for any
107 misstatements or misrepresentations. The department shall accept
108 the uniform application for resident and nonresident agent and
109 adjuster licensing. The department may adopt revised versions of
110 the uniform application by rule.

111 (2) In the application, the applicant must include all of
112 the following ~~shall set forth~~:

113 (a) The applicant's ~~His or her~~ full name, age, social
114 security number, residence address, business address, mailing
115 address, contact telephone numbers, including a business
116 telephone number, and e-mail address.

117 (b) A statement indicating the method the applicant used or
118 is using to meet any required prelicensing education, knowledge,
119 experience, or instructional requirements for the type of
120 license applied for.

121 (c) Whether the applicant ~~he or she~~ has been refused or has
122 voluntarily surrendered or has had suspended or revoked a
123 license to solicit insurance by the department or by the
124 supervising officials of any state.

125 (d) Whether any insurer or any managing general agent
126 claims the applicant is indebted under any agency contract or
127 otherwise and, if so, the name of the claimant, the nature of



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128 the claim, and the applicant's defense thereto, if any.

129 (e) Proof that the applicant meets the requirements for the
130 type of license for which he or she is applying.

131 (f) The applicant's gender (male or female).

132 (g) The applicant's native language.

133 (h) The highest level of education achieved by the
134 applicant.

135 (i) The applicant's race or ethnicity (African American,
136 white, American Indian, Asian, Hispanic, or other).

137 (j) Such other or additional information as the department
138 may deem proper to enable it to determine the character,
139 experience, ability, and other qualifications of the applicant
140 to hold himself or herself out to the public as an insurance
141 representative.

142

143 However, the application must contain a statement that an
144 applicant is not required to disclose his or her race or
145 ethnicity, gender, or native language, that he or she will not
146 be penalized for not doing so, and that the department will use
147 this information exclusively for research and statistical
148 purposes and to improve the quality and fairness of the
149 examinations. The department may ~~shall~~ make provisions for
150 applicants to voluntarily submit their cellular telephone
151 numbers as part of the application process solely ~~on a voluntary~~
152 ~~basis only~~ for the purpose of two-factor authentication of
153 secure login credentials ~~only~~.

154 (3) Each application must be accompanied by payment of any
155 applicable fee.

156 (4) An applicant for a license issued by the department



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157 under this chapter must submit a set of the individual
158 applicant's fingerprints, or, if the applicant is not an
159 individual, a set of the fingerprints of the sole proprietor,
160 majority owner, partners, officers, and directors, to the
161 department and must pay the fingerprint processing fee set forth
162 in s. 624.501. Fingerprints must be processed in accordance with
163 s. 624.34 and used to investigate the applicant's qualifications
164 pursuant to s. 626.201. The fingerprints must be taken by a law
165 enforcement agency or other department-approved entity. The
166 department may not approve an application for licensure as an
167 agent, customer ~~service~~ representative, adjuster, or service
168 representative, ~~or reinsurance intermediary~~ if fingerprints have
169 not been submitted.

170 (5) The application for license filing fee prescribed in s.
171 624.501 is not subject to refund.

172 (6) Members of the United States Armed Forces and their
173 spouses, and veterans of the United States Armed Forces who have
174 separated from service ~~within 24 months~~ before application for
175 licensure, are exempt from the application filing fee prescribed
176 in s. 624.501. Qualified individuals must provide a copy of a
177 military identification card, military dependent identification
178 card, military service record, military personnel file, veteran
179 record, discharge paper or separation document that indicates
180 such members are currently in good standing or such veterans
181 were honorably discharged.

182 (7) Pursuant to the federal Personal Responsibility and
183 Work Opportunity Reconciliation Act of 1996, each party is
184 required to provide his or her social security number in
185 accordance with this section. Disclosure of social security



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186 numbers obtained through this requirement must be limited to the
187 purpose of administration of the Title IV-D program for child
188 support enforcement.

189 Section 24. Paragraph (c) of subsection (2) of section
190 626.292, Florida Statutes, is amended to read:

191 626.292 Transfer of license from another state.—

192 (2) To qualify for a license transfer, an individual
193 applicant must meet the following requirements:

194 (c) The individual must submit a completed application for
195 this state which is received by the department within 90 days
196 after the date the individual became a resident of this state,
197 along with payment of the applicable fees set forth in s.
198 624.501 and submission of the following documents:

199 1. A certification issued by the appropriate official of
200 the applicant's home state identifying the type of license and
201 lines of authority under the license and stating that, ~~at the~~
202 ~~time the license from the home state was canceled,~~ the applicant
203 was in good standing in that state or that the state's Producer
204 Database records, maintained by the National Association of
205 Insurance Commissioners, its affiliates, or subsidiaries,
206 indicate that the agent or all-lines adjuster is or was licensed
207 in good standing for the line of authority requested. An
208 applicant may hold a resident license in another state for 30
209 days after the Florida resident license has been issued to
210 facilitate the transfer of licensure between states.

211 2. A set of the applicant's fingerprints in accordance with
212 s. 626.171(4).

213 Section 25. Subsection (1) of section 626.611, Florida
214 Statutes, is amended to read:



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215 626.611 Grounds for compulsory refusal, suspension, or
216 revocation of agent's, title agency's, adjuster's, customer
217 representative's, service representative's, or managing general
218 agent's license or appointment.—

219 (1) The department shall require license reexamination,
220 deny an application for, suspend, revoke, or refuse to renew or
221 continue the license or appointment of any applicant, agent,
222 title agency, adjuster, customer representative, service
223 representative, or managing general agent, and it shall suspend
224 or revoke the eligibility to hold a license or appointment of
225 any such person, if it finds that as to the applicant, licensee,
226 or appointee any one or more of the following applicable grounds
227 exist:

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

230 (b) Material misstatement, misrepresentation, or fraud in
231 obtaining the license or appointment or in attempting to obtain
232 the license or appointment.

233 (c) Failure to pass to the satisfaction of the department
234 any examination required under this code, including cheating on
235 an examination required for licensure or violating test center
236 or examination procedures delivered orally, in writing, or
237 electronically at the test site by authorized representatives of
238 the examination program administrator.

239 (d) If the license or appointment is willfully used, or to
240 be used, to circumvent any of the requirements or prohibitions
241 of this code.

242 (e) Willful misrepresentation of any insurance policy or
243 annuity contract or willful deception with regard to any such



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244 policy or contract, done either in person or by any form of
245 dissemination of information or advertising.

246 (f) If, as an adjuster, or agent licensed and appointed to
247 adjust claims under this code, he or she has materially
248 misrepresented to an insured or other interested party the terms
249 and coverage of an insurance contract with intent and for the
250 purpose of effecting settlement of claim for loss or damage or
251 benefit under such contract on less favorable terms than those
252 provided in and contemplated by the contract.

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

255 (h) Demonstrated lack of reasonably adequate knowledge and
256 technical competence to engage in the transactions authorized by
257 the license or appointment.

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

260 (j) Misappropriation, conversion, or unlawful withholding
261 of moneys belonging to insurers or insureds or beneficiaries or
262 to others and received in conduct of business under the license
263 or appointment.

264 (k) Unlawfully rebating, attempting to unlawfully rebate,
265 or unlawfully dividing or offering to divide his or her
266 commission with another.

267 (l) Having obtained or attempted to obtain, or having used
268 or using, a license or appointment as agent or customer
269 representative for the purpose of soliciting or handling
270 "controlled business" as defined in s. 626.730 with respect to
271 general lines agents, s. 626.784 with respect to life agents,
272 and s. 626.830 with respect to health agents.



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273 (m) Willful failure to comply with, or willful violation
274 of, any proper order or rule of the department or willful
275 violation of any provision of this code.

276 (n) Having been found guilty of or having pleaded guilty or
277 nolo contendere to a misdemeanor directly related to the
278 financial services business, any felony, or any crime punishable
279 by imprisonment of 1 year or more under the law of the United
280 States of America or of any state thereof or under the law of
281 any other country, without regard to whether a judgment of
282 conviction has been entered by the court having jurisdiction of
283 such cases.

284 (o) Fraudulent or dishonest practice in submitting or
285 aiding or abetting any person in the submission of an
286 application for workers' compensation coverage under chapter 440
287 containing false or misleading information as to employee
288 payroll or classification for the purpose of avoiding or
289 reducing the amount of premium due for such coverage.

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

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

294 1. Commission of a fraudulent or dishonest act.

295 2. No longer meeting the requirements for initial
296 licensure.

297 3. Having received a fee, commission, or other valuable
298 consideration for his or her services with respect to viatical
299 settlements that involved unlicensed viatical settlement
300 providers or persons who offered or attempted to negotiate on
301 behalf of another person a viatical settlement contract as



302 defined in s. 626.9911 and who were not licensed life agents.

303 4. Dealing in bad faith with viators.

304 Section 26. Section 626.621, Florida Statutes, is amended
305 to read:

306 626.621 Grounds for discretionary refusal, suspension, or
307 revocation of agent's, adjuster's, customer representative's,
308 service representative's, or managing general agent's license or
309 appointment.—The department may, in its discretion, require a
310 license reexamination, deny an application for, suspend, revoke,
311 or refuse to renew or continue the license or appointment of any
312 applicant, agent, adjuster, customer representative, service
313 representative, or managing general agent, and it may suspend or
314 revoke the eligibility to hold a license or appointment of any
315 such person, if it finds that as to the applicant, licensee, or
316 appointee any one or more of the following applicable grounds
317 exist under circumstances for which such denial, suspension,
318 revocation, or refusal is not mandatory under s. 626.611:

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

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

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

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

330 (5) Violation of the provision against twisting, as defined



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331 in s. 626.9541(1)(1).

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

337 (7) Willful overinsurance of any property or health
338 insurance risk.

339 (8) If a life agent, violation of the code of ethics.

340 (9) Cheating on an examination required for licensure or
341 violating test center or examination procedures published
342 orally, in writing, or electronically at the test site by
343 authorized representatives of the examination program
344 administrator. Communication of test center and examination
345 procedures must be clearly established and documented.

346 (10) Failure to inform the department in writing within 30
347 days after pleading guilty or nolo contendere to, or being
348 convicted or found guilty of, any felony or a crime punishable
349 by imprisonment of 1 year or more under the law of the United
350 States or of any state thereof, or under the law of any other
351 country without regard to whether a judgment of conviction has
352 been entered by the court having jurisdiction of the case.

353 (11) Knowingly aiding, assisting, procuring, advising, or
354 abetting any person in the violation of or to violate a
355 provision of the insurance code or any order or rule of the
356 department, commission, or office.

357 (12) Has been the subject of or has had a license, permit,
358 appointment, registration, or other authority to conduct
359 business subject to any decision, finding, injunction,



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360 suspension, prohibition, revocation, denial, judgment, final
361 agency action, or administrative order by any court of competent
362 jurisdiction, administrative law proceeding, state agency,
363 federal agency, national securities, commodities, or option
364 exchange, or national securities, commodities, or option
365 association involving a violation of any federal or state
366 securities or commodities law or any rule or regulation adopted
367 thereunder, or a violation of any rule or regulation of any
368 national securities, commodities, or options exchange or
369 national securities, commodities, or options association.

370 (13) Failure to comply with any civil, criminal, or
371 administrative action taken by the child support enforcement
372 program under Title IV-D of the Social Security Act, 42 U.S.C.
373 ss. 651 et seq., to determine paternity or to establish, modify,
374 enforce, or collect support.

375 (14) Directly or indirectly accepting any compensation,
376 inducement, or reward from an inspector for the referral of the
377 owner of the inspected property to the inspector or inspection
378 company. This prohibition applies to an inspection intended for
379 submission to an insurer in order to obtain property insurance
380 coverage or establish the applicable property insurance premium.

381 (15) Denial, suspension, or revocation of, or any other
382 adverse administrative action against, a license to practice or
383 conduct any regulated profession, business, or vocation by this
384 state, any other state, any nation, any possession or district
385 of the United States, any court, or any lawful agency thereof.

386 (16) Taking an action that allows the personal financial or
387 medical information of a consumer or customer to be made
388 available or accessible to the general public, regardless of the



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389 format in which the record is stored.

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

393 (18) Cancellation of the applicant's, licensee's, or
394 appointee's resident license in a state other than Florida.

395 Section 27. Subsection (1) of section 626.731, Florida
396 Statutes, is amended to read:

397 626.731 Qualifications for general lines agent's license.—

398 (1) The department may ~~shall~~ not grant or issue a license
399 as general lines agent to any individual found by it to be
400 untrustworthy or incompetent or who does not meet ~~each~~ all of
401 the following qualifications:

402 (a) The applicant is a natural person at least 18 years of
403 age.

404 (b) The applicant is a United States citizen or legal alien
405 who possesses work authorization from the United States Bureau
406 of Citizenship and Immigration Services and is a bona fide
407 resident of this state. ~~An individual who is a bona fide
408 resident of this state shall be deemed to meet the residence
409 requirement of this paragraph, notwithstanding the existence at
410 the time of application for license of a license in his or her
411 name on the records of another state as a resident licensee of
412 such other state, if the applicant furnishes a letter of
413 clearance satisfactory to the department that the resident
414 licenses have been canceled or changed to a nonresident basis
415 and that he or she is in good standing.~~

416 (c) The applicant's place of business will be located in
417 this state and he or she will be actively engaged in the



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418 business of insurance and will maintain a place of business, the
419 location of which is identifiable by and accessible to the
420 public.

421 (d) The license is not being sought for the purpose of
422 writing or handling controlled business, in violation of s.
423 626.730.

424 (e) The applicant is qualified as to knowledge, experience,
425 or instruction in the business of insurance and meets the
426 requirements provided in s. 626.732.

427 (f) The applicant has passed any required examination for
428 license required under s. 626.221.

429 Section 28. Subsection (2) of section 626.785, Florida
430 Statutes, is amended to read:

431 626.785 Qualifications for license.—

432 ~~(2) An individual who is a bona fide resident of this state~~
433 ~~shall be deemed to meet the residence requirement of paragraph~~
434 ~~(1)(b), notwithstanding the existence at the time of application~~
435 ~~for license of a license in his or her name on the records of~~
436 ~~another state as a resident licensee of such other state, if the~~
437 ~~applicant furnishes a letter of clearance satisfactory to the~~
438 ~~department that the resident licenses have been canceled or~~
439 ~~changed to a nonresident basis and that he or she is in good~~
440 ~~standing.~~

441 Section 29. Section 626.831, Florida Statutes, is amended
442 to read:

443 626.831 Qualifications for license.—

444 ~~(1)~~ The department may ~~shall~~ not grant or issue a license
445 as health agent as to any individual found by it to be
446 untrustworthy or incompetent, or who does not meet all of the



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447 following qualifications:

448 ~~(1)(a)~~ Is ~~Must be~~ a natural person of at least 18 years of
449 age.

450 ~~(2)(b)~~ Is ~~Must be~~ a United States citizen or legal alien
451 who possesses work authorization from the United States Bureau
452 of Citizenship and Immigration Services and is a bona fide
453 resident of this state.

454 ~~(3)(e)~~ Is ~~Must not be~~ an employee of the United States
455 Department of Veterans Affairs or state service office, as
456 referred to in s. 626.833.

457 ~~(4)(d)~~ Has taken ~~Must take~~ and passed ~~pass~~ any examination
458 for license required under s. 626.221.

459 ~~(5)(e)~~ Is ~~Must be~~ qualified as to knowledge, experience, or
460 instruction in the business of insurance and meets ~~meet~~ the
461 requirements relative thereto provided in s. 626.8311.

462 ~~(2) An individual who is a bona fide resident of this state~~
463 ~~shall be deemed to meet the residence requirement of paragraph~~
464 ~~(1)(b), notwithstanding the existence at the time of application~~
465 ~~for license of a license in his or her name on the records of~~
466 ~~another state as a resident licensee of such other state, if the~~
467 ~~applicant furnishes a letter of clearance satisfactory to the~~
468 ~~department that the resident licenses have been canceled or~~
469 ~~changed to a nonresident basis and that he or she is in good~~
470 ~~standing.~~

471 Section 30. Subsections (4) and (5) of section 626.8417,
472 Florida Statutes, are amended to read:

473 626.8417 Title insurance agent licensure; exemptions.—

474 (4) Title insurers, acting through designated corporate
475 officers, or attorneys duly admitted to practice law in this



476 state and in good standing with The Florida Bar are exempt from
477 the provisions of this chapter relating to title insurance
478 licensing and appointment requirements.

479 ~~(5) An insurer may designate a corporate officer of the~~
480 ~~insurer to occasionally issue and countersign binders,~~
481 ~~commitments, and policies of title insurance. The designated~~
482 ~~officer is exempt from the provisions of this chapter relating~~
483 ~~to title insurance licensing and appointment requirements while~~
484 ~~the officer is acting within the scope of the designation.~~

485 Section 31. Subsection (9) is added to section 626.8473,
486 Florida Statutes, to read:

487 626.8473 Escrow; trust fund.-

488 (9) Notwithstanding any other law, a person or entity
489 licensed under this chapter to transact real property settlement
490 business may perform closing services in connection with a
491 residential real estate transaction, including receiving,
492 holding, and disbursing closing funds, conducting the closing,
493 and preparing and presenting documents necessary to close the
494 transaction, regardless of whether an insurance binder,
495 commitment, or policy is issued, provided that any deed,
496 mortgage, or other instrument affecting an interest in real
497 property used in the transaction is prepared or reviewed by an
498 attorney licensed to practice law in this state. The performance
499 of such services under this subsection does not constitute the
500 unauthorized practice of law if the licensee does not provide
501 legal advice or counsel.

502
503 ===== T I T L E A M E N D M E N T =====

504 And the title is amended as follows:



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505 Delete lines 119 - 155
506 and insert:
507 under certain circumstances; amending s. 560.104,
508 F.S.; revising the entities that are exempt from ch.
509 560, F.S.; amending s. 560.309, F.S.; revising the
510 provisions that a licensee must comply with in seeking
511 collection of worthless payment instruments; amending
512 s. 560.405, F.S.; providing that redemption in cash or
513 through a debit card transaction shall be treated the
514 same; prohibiting payment through a credit card
515 transaction; amending s. 560.406, F.S.; requiring
516 deferred presentment providers to comply with the Fair
517 Debt Collections Practices Act only if such deferred
518 presentment providers meet certain criteria; amending
519 s. 626.0428, F.S.; conforming a provision to changes
520 made by the act; amending s. 626.171, F.S.; deleting
521 reinsurance intermediaries from certain application
522 requirements; revising the list of persons from whom
523 the department is required to accept uniform
524 applications; making clarifying changes regarding the
525 voluntary submission of cellular telephone numbers;
526 revising the exemption from the application filing fee
527 for members of the United States Armed Forces;
528 amending s. 626.292, F.S.; revising applicant
529 requirements for a license transfer; amending s.
530 626.611, F.S.; requiring the department to require
531 license reexamination of certain persons and to
532 suspend or revoke the eligibility of such persons to
533 hold a license or appointment under certain



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534 circumstances; amending the grounds for suspension or
535 revocation; amending s. 626.621, F.S.; authorizing the
536 department to require a license reexamination for
537 certain persons; amending s. 626.731, F.S.; revising
538 the qualifications for a general lines agent's
539 license; amending s. 626.785, F.S.; revising the
540 qualifications for a life agent's license; amending s.
541 626.831, F.S.; revising the qualifications for a
542 health agent's license; amending s. 626.8417, F.S.;
543 revising the list of persons who are exempt from
544 certain provisions relating to title insurance
545 licensing and appointment requirements; amending s.
546 626.8473, F.S.; authorizing certain persons or
547 entities to perform closing services under certain
548 circumstances; providing construction;