

SENATE BILL SUMMARY

Prepared by the Division of Legislative Information for the Senate Bill **AS ORIGINALLY FILED**. For more detail, see Senate Bill Analyses, if available, prepared by the Senate's professional committee staff.

SB 1098 Insurance Adjusters by Senator Fasano

Provides for filing fees for reinstatement of a suspended license. Provides that certain company employee adjusters and independent adjusters seeking reinstatement of a suspended license are not required to take an examination.

Requires that the Department of Financial Services create separate examinations for applicants seeking licensure as a public adjuster and applicants seeking licensure as a company employee adjuster or independent adjuster.

Provides additional prohibitions for public adjusters including, but not limited to, prohibiting public adjusters from soliciting or entering into a contract with any insured or claimant under an insurance policy until at least 72 hours after the occurrence of an event that may be the subject of a claim unless contact is initiated by the insured or claimant.

Provides additional qualification requirements for applicants seeking licensure as a public adjuster. Prohibits issuing such a license to any person who has not passed the examination for a public adjuster's license. Provides requirements for reinstatement of a suspended license. Provides disciplinary guidelines. Provides for issuance of a public adjuster apprentice license for applicants who meet specified requirements.

Provides for continuing education for company employee adjusters, independent adjusters, and public adjusters. Provides for satisfaction of such education requirements for nonresident adjusters. Revises requirements for licensure as a nonresident public adjuster.

Requires that all contracts for public adjuster services be in writing and contain a specified statement regarding fraud. Provides for certain requirements relating to public adjusters proof of loss certification. (See bill for details)