

# THE Journal of Public Adjusting

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## PA Apprentice License Eliminated Effective January 1, 2018

As part of the 2017 legislative changes established earlier this year, the PA apprentice license will become obsolete with the repeal of s. 626.8541 F.S. Through its publication Insurance Insights, the DFS provides the following information on the transition of the PA apprentice program.

Effective January 1, 2018, the public adjuster apprentice license (T31-20) will be eliminated. Any individual seeking to become an apprentice under a licensed public adjuster will need to be licensed as an all lines adjuster (6-20) and appointed as a public adjuster apprentice. Public adjuster apprentices will be required to be licensed and appointed for a minimum of six months before they are eligible to apply for a public adjuster license (3-20), a change from the previous requirement of a one year apprenticeship.

We recognize some individuals licensed under the existing laws will be in the middle of their apprenticeship when the new laws take effect.

To make this change go as smoothly as possible for all affected individuals and parties, the Department will begin a transitional process in December.

The final day to apply for the current public adjuster apprentice license is December 13, 2017. After this date, anyone wishing to become a public adjuster apprentice will need to apply for an all lines adjuster license and file an original \$50,000 bond with the Department and then obtain a public adjuster apprentice appointment (31-20). A public adjuster apprentice appointment may not be effectuated for the all lines adjuster license unless there is an active bond associated with the license; the appointment will be cancelled if the licensee fails to maintain an active bond for 30 days.

All public adjuster apprentice licenses will automatically convert to all lines adjuster licenses by January 1, 2018. At the time of this conversion, the apprentices' appointments will

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## Elizabeth Boyd Named New Deputy Chief Financial Officer

In a recent press release, Florida Chief Financial Officer Jimmy Patronis announced the promotion of Financial Services' Legislative Affairs Director Elizabeth Boyd to Deputy Chief Financial Officer. Boyd will now oversee the Department's legislative affairs, research and planning, cabinet and communications offices along with the Division of Consumer Services and Division of Unclaimed Property.

Boyd joined the Department of Financial Services in September 2011 as Deputy Legislative Affairs Director. Prior to joining the Department, Boyd held legislative roles with the Department of Management Services, within the Executive Office of Governor Jeb Bush, and for the Florida Lottery.

To read the press release in its entirety, visit [www.myfloridacfo.com](http://www.myfloridacfo.com). ♦



**Elizabeth Boyd**  
Deputy Chief Financial Officer



## PA Apprentice License Eliminated January 1, New Deputy CFO, NAPIA Mid-Year

### Meeting, WIND 2018, and NORMI Training

Our November issue of *The Journal of Public Adjusting* features a reminder about a key legislative change taking effect January 1, 2018, and more industry news from the DFS. Also this time, we have information on several training opportunities happening in late 2017, early 2018, and beyond.

First in the line-up is a look at how the PA apprentice program will transition to all lines adjuster licensing at the first of the year. There are a number of other important dates in the article, so be sure to take note of those as well. Also from the DFS is an announcement regarding the newly-appointed Deputy CFO Elizabeth Boyd.

Rounding out the issue, we are keeping you up-to-date with what's available in industry training. Just a few days away is the NAPIA Mid-Year Meeting, and in January is the WIND 2018 conference. And for our mold professionals, we have details on how to obtain Florida certifications.

We're glad to have you join us,

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## The National Organization of Remediators and Mold Inspectors Offers Certifications for Florida Mold Professionals

The National Organization of Remediators and Mold Inspectors (NORMI) offers training and certifications for Florida mold professionals. The courses are offered through Best Training School and are designed to meet the criteria required by the State of Florida Mold-Related Services Board of the DBPR for licensure as an assessor and remediator.

Best Training School provides a web page dedicated to Florida licensure. According to the website, students who attend the courses receive documentation evidencing specific training in "mold, moisture and respiratory protection" as well as detailed discussions regarding the Florida Standards of Practice. These courses may serve as an exam prep course for the approved state examination, also required for licensure. Below is information on the NORMI Concurrent Training Concept.

### NORMI Concurrent Training Concept

- Our proprietary approach to training in this industry is to train Assessors and Remediators in the same classroom simultaneously because Assessors are responsible for writing remediation protocol and Remediators need to



know how to do interim evaluations of their work in anticipation of a Post Remediation Verification or Clearance. By training them together, each learns the correct language and have a better understanding of the applicable law under which they should operate. Duties are clearly defined and job descriptions clarified. This concurrent training provides a unique networking opportunity to businesses who want to have a pool of mold professionals from whom they may draw resources for future or existing projects.

Many professionals hold both an assessor license and a remediator license. Licensing laws are in place to avoid a conflict of interest.

To learn more on Florida mold certifications, visit [www.besttrainingschool.com/florida.php](http://www.besttrainingschool.com/florida.php).



[www.besttrainingschool.com](http://www.besttrainingschool.com)

## 2017 NAPIA Mid-Year Meeting Scheduled for November 30-December 2

The 2017 NAPIA Mid-Year Meeting is now only days away. The conference is being held in New Orleans at the Ritz Carlton in the French Quarter. Attendees can expect a range of educational sessions qualifying for 5 CE credits in 19 states. Additionally, the NAPIA business meeting will update members on current legal and legislative initiatives as well as committee activity. A number of social events are also planned.

Member registration includes all education sessions, breakfasts and breaks, Thursday's reception and dinner at the Brown Mansion, Friday's luncheon reception at Arnaud's and Friday night's Person of the Year Award reception. Registration for non-members includes all education sessions, breakfasts and breaks.

For more information, visit the NAPIA website at [www.napia.com](http://www.napia.com). ♦



### PA Apprentice License Eliminated Effective January 1, 2018 continued from page 1

also be converted to the new public adjuster apprentice appointment type (31-20). These appointments will be valid from the date of appointment plus two years forward to the last day of the licensee's birth month. For example: A licensee born in June is appointed in October 2017. The first renewal date for this appointment is June 30, 2020. Subsequent renewals will be due every two years.

After January 1, 2018, individuals who hold an all lines adjuster license with a public adjuster apprentice appointment will be eligible to apply for a public adjuster license once they have been actively licensed and continuously appointed for at least the previous six months and meet all other requirements of s. 626.865, F.S. Individuals in the middle of their apprenticeship when the new laws take effect will be able to apply for their public adjuster license once they have been actively licensed and continuously appointed for at least the previous six months.

The new law also changes the number of apprentices who can be supervised by an individual adjuster or firm. Beginning January 1, 2018, an appointing public adjusting firm may not employ more than four public adjuster apprentices, and a



supervising public adjuster may not be responsible for more than one public adjuster apprentice. Each supervising public adjuster shall be accountable for the acts of the public adjuster apprentice which are related to transacting business as a public adjuster apprentice under s. 626.865(2), F.S. If you are a supervising

public adjuster or adjusting firm and you believe you will have more than the allowed number of apprentices as of January 1, 2018, please contact the Department at [adjusters@myfloridacfo.com](mailto:adjusters@myfloridacfo.com) so that they can help you determine the best course of action. When contacting the Department, be sure to include the name and license number of all apprentices currently under supervision by you or employed by your firm.

#### **Please note:**

The all lines adjuster license is perpetual with a valid appointment. Appointments of the all lines adjuster license must be renewed every two years for the license to remain valid. Licenses will cancel after 48 consecutive months without an appointment. A public adjuster apprentice appointment may also be renewed every two years, as there is no longer a limit on the time period to hold a public adjuster apprentice appointment type.

For more information, visit [www.myfloridacfo.com](http://www.myfloridacfo.com). ♦

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EXPERIENCE  
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CORPORATE & BUSINESS

## WIND 2018 Slated for January 15-19 in Orlando

Registration is currently underway for the 19th Annual Windstorm Insurance Conference being held January 15-19, 2018 at the Rosen Shingle Creek Resort in Orlando. More than 25 breakout sessions are planned for the event, including adjuster claims software training, NFIP Adjuster Flood Certification, and WIND Appraiser/Umpire Certifications. Here's a look at a couple of the session descriptions.

### Current Trends in Alternative Dispute Resolution: Mediation, Appraisal, and Managed Repair Programs

The presentation will provide a summary overview of current trends and issues surrounding alternative dispute resolution, including its practical effect on consumers and insurers. This class will include both lecture and interactive facets to provide attendees

with a beneficial understanding of Florida law and general practice on mediation, appraisal, and managed repair programs. The presenters will examine the practical effect of alternative dispute resolution on the insured's compliance with post loss conditions, and the insurer's claim investigation and its exposure in potential litigation of a claim. The presenters will review and analyze recent Florida case law on alternative dispute resolution and will address the potential benefits and pitfalls associated with same to allow attendees to experience that unique aspect of alternative methods to resolving the claim. The presentation is also designed to educate the attendees on the obligations of an insured and insurer in the alternative dispute process, and will address the contractual limitations that set the parameters for these issues.

### The Importance of Time and Money

The presentation will focus on undisputed and partial payments, including when and under what circumstances, a policyholder is entitled to the payment of "undisputed amounts" before the final resolution of a claim. The session will also focus on the information that must be included in a sworn statement in proof of loss, its effect on an insurer's evaluation and adjustment of a claim, and

its impact as a trigger in starting the clock on an insurer's deadline to make undisputed payments on a claim. Finally, the presentation will focus on the benefits of timely payments for the policyholder and the repercussions of untimely payments for the insurer, including, but not limited to, the insurer's bad faith exposure as a result of failing to make undisputed payments in a timely manner.

### Registration Dates and Prices

Regular conference registration is in effect until December 27, 2017 with a \$450 fee for WIND members and a \$550 fee for non-members. Late registration is taking place December 28, 2017 – January 10, 2018 with a cost of \$550 for WIND members and \$650 for non-members.

Onsite registration is also offered January 14-19, 2018 at the rate of \$725 for both WIND members and non-members.

For more information, visit the Windstorm Insurance Network website at [www.windnetwork.com](http://www.windnetwork.com). ♦

#### Top Reasons to Attend WIND

The Annual WIND Conference is one of the most value-packed industry events



STAY CURRENT WITH HOT TOPIC SESSIONS AND CERTIFICATIONS



*Rosen Shingle Creek Resort in Orlando, Florida*