Americans may have adjusted to lines at the airport, a shaken sense of security, and the other drawbacks of the post-9/11 era. Businesses, though, have a considerable amount of adjusting yet to come.

The Bush administration rushed through an antiterrorism bill in the weeks after Sept. 11, 2001, but the crucial fine print for many of the new business rules arrived only recently. Other changes for the private sector will arrive in the coming months, while others are floating in regulatory limbo -- leaving companies to guess at what 9/11 will ultimately mean for their operations.

Some sources of uncertainty:

- Travel agents, real estate brokers and others are waiting to hear if they will have to scrutinize their clients under the Treasury Department's new efforts to dry up terrorism funding.

- The government's promise to back terrorism insurance policies expires in 2006, meaning many large office buildings seeking renewals may face the gamble of going without coverage for an attack.

- December will bring a new crackdown on food imports to foil mass poisoning by terrorists, and South Florida shippers are scrambling to ready growers across Latin America for the crush of paperwork required.

"The government wants to know the farm where the mangoes were grown. Who owns it. Where it is located. Where they were packed. And what trucking company moved them from the farm to the packinghouse," said Anne Becker, executive vice president of the Florida Customs Brokers and Forwarders Association. "It will be a major change for the industry. . . . Every day we get a new regulation."

Much of the uncertainty stems from the Patriot Act, the Bush administration's sweeping antiterrorism bill governing everything from wiretaps to passports. The bill, passed 45 days after the 2001 attacks, also included money-laundering provisions that are only now being implemented.
Regulations issued this year require stockbrokers, casinos and credit-card companies to give the kind of scrutiny to large transactions that banks already practice as part of the financial sector's compliance with money-laundering laws. Officials have also proposed adding travel agencies, real estate brokerages, jewelry dealers and others to the list of businesses governed by the law.

"We call the Treasury Department almost every week to see if they've responded" to industry concerns about the proposed rules, said Eileen Denne, vice president of communications for the American Society of Travel Agents. "To date, they have not."

Even banks aren't sure how to comply with new wrinkles from the Patriot Act.

The law bars them from accepting funds from foreign corruption, meaning they could be prosecuted for sheltering money from crooked heads of state and their "close associates," said Bowman Brown, a partner at Miami's Shutts & Bowen law firm who specializes in banking law.

Some regulations implementing the Patriot Act don't go into effect until Oct. 1, which is when banks will begin seeing how regulators will interpret the anticorruption provisions.

Adding to the uneasiness is a new federal task force in Miami dedicated to rooting out laundered funds from corrupt regimes.

"What's a close associate? That's a pretty broad, general term," Brown said. "I think banks are struggling with that."

Uncertainty over the future of terrorism insurance has that industry rattled, with federal backing of the policies set to expire at the end of 2005.

While owners of most buildings have opted not to buy terrorism insurance, lenders and commercial investors often require the policies for large "trophy" buildings seen as potential targets. President Bush signed a bill last year committing the government to pay most terrorism claims, saying the commercial real estate industry faced paralysis without it.

Insurers don't know whether Congress will extend the law, which expires Dec. 31, 2005, and warn of dire financial consequences if it doesn't.

"Attacks along the lines of 9/11 are simply devastating for this industry," said Robert Hartwig, chief economist for the Insurance Information Institute, a trade group. "Two of those events in a given year could destabilize much of this industry."

Already hurt by a crush of new inspections and safeguards, South Florida's ports are dreading the start of a new regulatory era Dec. 12, when the Bioterrorism Act of 2002 takes effect. The law seeks to protect the American food supply by scrutinizing perishable imports and requires detailed records for each foreign shipment -- down to the origin of the grapes used to make a jar of jelly.

"People have talked to me saying this is sort of a train wreck in the making," said David
Wernick, head of the Knight Ridder Center at Florida International University's College of Business Administration. He is finishing a study with the Greater Miami Chamber of Commerce on the impact of terrorism safeguards on South Florida's economy.

South Florida's role as an international hub means efforts to secure American borders hurt this region more than most, Wernick said.

His research found that almost every sector of South Florida's economy has been hurt by antiterrorism measures -- from hospitals losing foreign patients to visa restrictions, to cargo companies seeing inspections increase from 75 containers a month to about 1,200.

And despite a yearlong study, Wernick said he still doesn't know the full impact of Sept. 11, since the government continues to enact new antiterrorism rules.

"It's still evolving," he said. "It's definitely a work in progress."