

PROVIDER *Insights*

Division of Agent and Agency Services

Inside this issue:

Welcome, Our Commitment	1
Meet the Team	2
News You Can Use	3, 4
Test Your Knowledge	5
Did You Know	7-13
Puzzle Answer Keys	14
By The Book	15

Our Commitment



The Division of Agent and Agency Services is committed to helping Florida's Insurance professionals obtain the best quality insurance education possible.

Our mission is to protect the public and insurance industry by timely and accurately licensing competent individuals and entities and fairly investigating alleged violations of Florida's Insurance laws.

It starts by yielding the most qualified Continuing Education and Pre-licensing providers, instructors, and courses available, nationwide.

Stemming from our mission, the Division's Education Section strives to process insurance education related applications in a timely and accurate manner and to fairly audit and investigate violations of Florida's regulations.

It is our vision to be the most responsive and effective insurance education enforcement agency in the nation, by ensuring quality resources are made available in order to provide the best educated insurance professionals.

The Education Section's website, www.MyFloridaCFO.com/Division/Agents/Licensure/Education, provides a variety of resources for licensees, as well as for education providers and instructors.

Do you need to find a course, check your CE status? Or maybe you want to submit a course to be approved? The website has the information you need to be informed and to be compliant with Florida's laws and rules.

Our staff of highly trained professionals is committed to assist you with your education questions and concerns. We hope the information contained in this newsletter offers you vital information in an informative and entertaining manner.

We have added some new faces to our team of professionals. The following page provides a quick introduction to the entire team for you to become acquainted.



Meet The Team



Earnest Fryson: Earnest is the information “hub” of the Education Unit. He has been in the Education Unit the longest and is responsible for allocating all work assignments. He distributes emails, applications and coordinates the units meetings and schedules.

Shelley Werts: Shelley has experience in sales and customer service and as an underwriting analyst with insurance carriers, reviewing and analyzing different state laws and regulations.



Lisa Chuites: Lisa recently moved to Tallahassee from Ohio where she worked with CVS Health for many years and brings a wealth of health knowledge to the team with her background in Health Insurance.

Clay Tidwell: Clay came to the Department with several years of experience in the private insurance sector as a licensed producer. He started out in our Education Unit, and was promoted to the Critical Analysis Unit (CAU), He returned to the Education Unit and now serves as the units Team Lead.



Tom Rowell: Tom has worked for the Department of Financial Services for nearly 15 years. He began in the Bureau of Licensing, worked as a Qualification Specialist, and is currently an Analyst in the Education Unit. Tom has extensive knowledge of the requirements for insurance licensing along with the requirements of continuing education.

Matt Wester: Matt has more than 30 years of extensive P&C Industry experience with work in the Florida Department of Insurance and Florida Surplus Lines Service Office. He brings a wealth of knowledge to the team.



Sarah Dugan: After obtaining her Bachelors of Science degree in Statistics, Sarah began working in the Bureau of Investigations, Records Unit. She was promoted to the Critical Analysis Unit (CAU), and again promoted to the Education Unit as the Audit Program Coordinator.

Heather Cleary: Heather came to the Department with several years experience as a licensed producer in local agent offices. She started in the Department’s Consumer Services on the Helpline. From there she was promoted to the Education Team Lead position and again promoted to serve as the Manager of the Education Unit.



Legislative Update

House Bill 1133 Excerpts

by Clay Tidwell

- The passing of House Bill 1133 brings about some anticipated, and exciting new changes which all became effective July 1, 2015. Some of those changes directly affect the process for pre-licensing and the providers of those requirements. We will list some of those pertinent changes here.
- Personal Lines (20-44) and Health & Life (Including Annuities and Variable Contracts) (2-15) pre-licensing course hour requirements have increased to 60 hours effective July 1, 2015 . All PL2044 and PL0215 courses that were previously approved for less than this time have been updated to reflect this change. All PL2044 and PL0215 courses and course offerings that do not meet the statutory requirements have expired. *626.732(2), 626.7851(2), F.S.* All PL0214 and PL0240 course hour requirements remain unchanged at 40 hours.
- Customer Representative (4-40) pre-licensing courses will no longer qualify an applicant to sit for the 4-40 state

examination effective July 1, 2015 . All PL0440 courses and course offerings no longer meet the statutory requirement and have expired. Individuals seeking to obtain the 4-40 license will need to complete one of the Customer Representative Designations outlined in *626.7351(3)*. This means there will be no further offerings of the 4-40 Customer Representative state examination at the Pearson VUE testing centers.

- General Lines (2-20) pre-licensing qualifications no longer require an applicant have 6 months experience to take self-study courses. The qualification simply states that the applicant must have 200 hours of coursework in property, casualty, surety, health and marine insurance.
- Degrees now serve as a qualification to exempt the examination for some licenses. General Lines and Adjuster examinations are exempt for individuals holding a **degree in insurance** from an accredited institution if the degree includes at least **18 credit hours** of insurance instruction in the specific areas of property, casualty, health and commercial

insurance. *626.221(2)(i)*

The following examinations are exempt for individuals holding a degree from an accredited institution if the degree includes at least 9 credit hours of insurance instructions in the specific areas of:

Personal Lines - property, casualty, and inland marine insurance. *626.221(2)(k)*
Life - life insurance, annuities, and variable insurance products. *626.221(2)(l)*

Health - health insurance products. *626.221(2)(m)*
Customer Representative - property, casualty, and inland marine insurance. *626.7351(3)*

The insurance degree must be approved by the Department. It should be noted, that several of Florida's state and community colleges and Florida State University have received approval, but there may be some which have not been approved yet. The only out of state college to receive approval currently is the Troy State College of Business.

*House Bill 1133 Excerpts
continued on the next page...*

Legislative Update

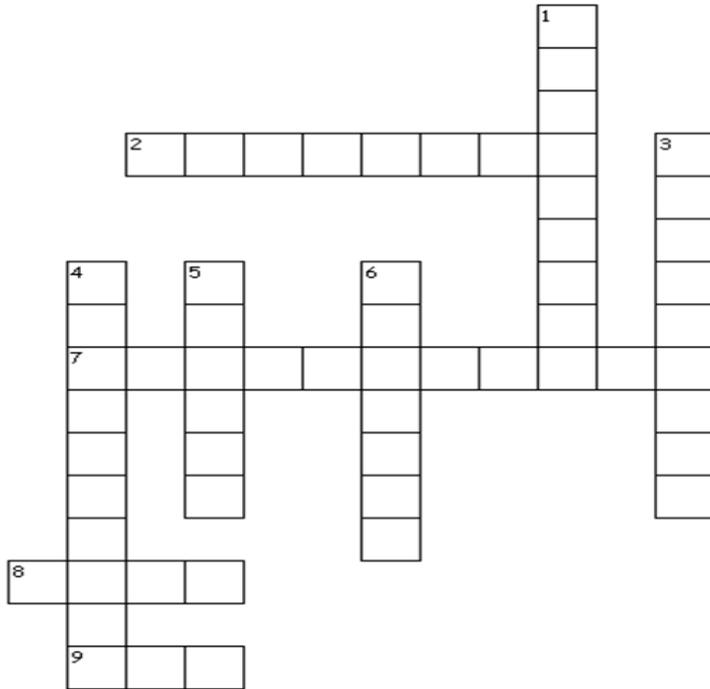
House Bill 1133 Excerpts continued

- General Lines agents may now receive health appointments from any health insurance carrier. *626.015, 626.311, F.S.* This change came along with a revision to the General Lines Exam Content Outline . There is now a separate section relating to Health regulations in Florida. The pre-licensing courses offered in 2016 should follow this updated outline.
- Providers cannot award pre-licensing course credit to students who did not complete at least 75% of the required coursework along with the other completion requirements listed in 69B-227.190, F.A.C. *626.2817 (3), F.S.*
- Agent in charge of an agency selling one line of insurance must hold the license to sell that type of insurance. If the agency sells multiple lines, the agent in charge must hold licenses to sell at least two (2) of the lines of insurance sold at the agency. *626.0428, F.S.*
- Agents or agencies can pay both salary and commission to Customer Representatives (4-40) as long as the compensation is not primarily based on commissions or the production of applications, insurance or premiums. *626.7354(3), 626.753, F.S.*
- Agent records retention requirement clarified to require agents to maintain records for 5 years after policy expiration. *626.7851, F.S.*
- Requires agents to give written notification for recommendation of the surrender of an annuity or life insurance contract instead of requiring the use of a Department created form. Also requires the agent to notify the party of possible consequences. Requires the agent to maintain a copy of the disclosure information . *626.4553, F.S.*
- Adds email delivery with receipt as an approved method for agents to notify insured of insurer insolvency notifications to their insured's. *631.341, F.S.*

For more information you can visit our website or you can directly view the [Bill](#) and the [Bill Summary](#).



Test Your Knowledge-Word Search and Crossword Puzzle



Across

- 2. _____ Lines License Type Number 20-44
- 7. Florida Insurance Code requires that a licensee maintain at least one _____
- 8. _____ License Type Number 02-16 & 02-14
- 9. How many years to complete each CE requirement cycle _____

Down

- 1. The same CE course twice in a three-year period and not received credit _____
- 3. How many CE Exemption states are on the State of Florida All-lines Adjuster reciprocity list _____
- 4. View your _____ for status of previous compliance cycles _____
- 5. If you have not held an appointment for 48 consecutive months your license will automatically _____
- 6. _____ Lines License Type Number 02-20

A	V	N	T	N	E	G	A	S	C	U	T	P	A	N	M	M	H	R	E
E	T	C	I	T	S	N	U	R	O	E	H	M	R	S	E	E	H	I	B
B	I	O	F	C	E	H	E	A	T	E	L	O	F	O	H	T	E	L	H
L	E	S	V	L	I	N	S	H	E	P	T	A	O	R	H	I	A	V	A
R	I	A	O	N	F	L	I	B	A	C	I	N	C	A	S	E	L	A	W
N	T	F	S	I	B	C	V	E	U	P	R	O	G	S	E	S	T	G	A
C	O	L	E	A	S	U	A	R	D	L	I	C	F	S	C	R	H	C	F
I	L	O	E	V	A	O	T	Y	Y	I	E	L	L	E	H	S	T	A	C
A	E	D	S	H	A	S	B	A	I	T	T	H	S	E	V	O	P	I	B
C	O	N	T	I	N	U	I	N	G	E	D	U	C	A	T	I	O	N	T
P	E	E	L	I	N	S	C	F	L	R	D	O	R	E	S	E	L	N	P
I	W	A	D	C	U	T	O	C	S	A	U	I	C	U	A	E	T	C	R
H	S	U	I	U	I	C	E	L	A	S	A	N	E	N	R	S	H	A	O
T	N	E	C	H	T	N	E	I	N	B	L	A	N	T	A	T	T	G	P
L	I	A	E	E	Y	N	D	C	L	S	R	E	D	I	V	O	R	P	E
A	L	T	D	F	S	I	E	E	R	C	T	O	E	I	N	Y	S	E	R
M	N	H	L	E	V	A	R	N	T	E	C	S	V	E	R	I	N	G	T
V	I	O	N	E	T	E	N	S	A	Y	B	A	I	L	B	O	N	D	Y
B	O	A	B	N	H	S	A	E	E	I	S	W	T	E	H	E	L	E	T
L	I	R	L	E	P	R	S	E	M	A	D	E	C	N	N	E	S	F	H
C	U	S	E	C	R	U	A	N	A	E	O	G	E	A	A	B	T	U	L
O	A	E	L	I	B	O	M	O	T	U	A	E	L	W	G	O	A	O	E
C	T	I	E	P	A	C	E	N	F	I	W	R	E	S	P	N	G	A	R

- 1. Continuing Education
- 2. Insurance
- 3. Agent
- 4. Provider
- 5. Instructor
- 6. Health
- 7. Life
- 8. Annuity
- 9. Variable
- 10. Property
- 11. Automobile
- 12. Bail bond
- 13. Title
- 14. Claim
- 15. Elective
- 16. Licensee
- 17. Ethics
- 18. Case law
- 19. Florida
- 20. course

Course Offerings and Replacement Options

by Tom Rowell

Please make use of the following information when submitting a course offering and utilizing the replacement option:

1. The course is required to be held for the number of hours that it was approved for. This information can be found within the course details.
2. For Continuing Education courses, a course offering must be submitted and approved at least 30 days prior to the course being held and, for Pre-Licensing courses, at least 15 days prior to the course being held.
3. When submitting a course offering, the information contained within the

offering must also match what the course was approved for. Please make sure you utilize the comment section to clarify any variations. For example, if you need to further explain the location details or specify breaks not included in the offering application.



If it is determined that after submitting a course offering, that there has been a submission error or updates are needed to the details of the offering (e.g. last minute change of instructor, location, timing, etc.), then a new course offering will need to be submitted utilizing the replacement function listed (remember that when selecting the replacement offering function, you will need to input the previous offering number that is being replaced).

In conclusion, we hope that by providing this information, we may help address some of the commonly received questions concerning course offerings and in what circumstances to use the replacement function.

Course Help; Proper Outlines and Formatting

by Suzanne Perkins

What course documentation is needed to receive Florida Continuing Education (CE) Credit? The documentation may vary depending on the study method. Below is a quick reference pertaining to the documentation needed for various study methods:

Pre Licensing Courses			
Classroom	Classroom - Webinar	Self-Study Online	Self-Study Correspondence
1) Timed Outline (Identifying which segments correspond with the exam content outline) 2) Comprehensive Final Exam 3) Supplemental Material 4) See Checklist for more detailed information	1) Timed Outline (Identifying which segments correspond with the exam content outline) 2) Comprehensive Final Exam 3) Checklist 4) Supplemental Material	1) Timed Outline (Identifying which segments correspond with the exam content outline) 2) Comprehensive Final Exam & answers 3) Quiz 4) Online Access document outlining Department access procedures and login information 5) Checklist 6) Student access documents 7) Student identity procedures 8) Student access to qualified experts 9) Student progress & feedback 10) Online testing admin 11) Course content 12) Student acknowledgement 13) Supplemental material	1) Timed Outline (Identifying which segments correspond with the exam content outline) 2) Comprehensive Final Exam & Answers 3) Chapter quizzes and answers 4) Checklist 5) Supplemental Material 6) Student acknowledgement

Course Help; Proper Outlines and Formatting continued

Continuing Education Courses					
Classroom	Classroom - Webinar	Seminar-Full	Seminar-Partial	Self-Study Online	Self-Study Correspondence
1) Timed Outline 2) Checklist	1) Timed Outline 2) Checklist 3) Supplemental	1) Timed Outline 2) Guest Speaker Bio/CV*/Resume	1) Timed Outline 2) Guest Speaker Bio/CV*/Resume 3) Agenda	1) Course outline with corresponding course content referenced by page number 2) Course text 3) Bank of quiz questions with correct answers identified and referenced by page number to course content 4) Bank of exam questions with correct answers identified and referenced by page number to course content 5) Online Access document outlining Department access procedures and login information 6) Checklist	1) Course outline with corresponding course content referenced by page number 2) Course text 3) Bank of quiz questions with correct answers identified and referenced by page number to course content 4) Bank of exam questions with correct answers identified and referenced by page number to course content 5) Checklist

A few key facts to remember when constructing the documentation needed for the application submission:

1. One (1) CE hour = 60 minutes of class or seminar time, of which at least 50 minutes shall be instruction, with a maximum of 10 minutes of break per hour. All of which shall be accounted for on the course outline.
2. Self-Study method hours are judged on word count; Table of contents and glossary are not included in the word count as they are not instruction time.
3. Properly cite any Florida Statute or Florida Administrative Code that will be reviewed.
4. Properly cite all case law that will be reviewed.
5. Include supporting information/content regarding case studies.
6. When using examples as a topic of discussion, details of each example must be included.

* *Curriculum Vitae*



 **Course Outline**

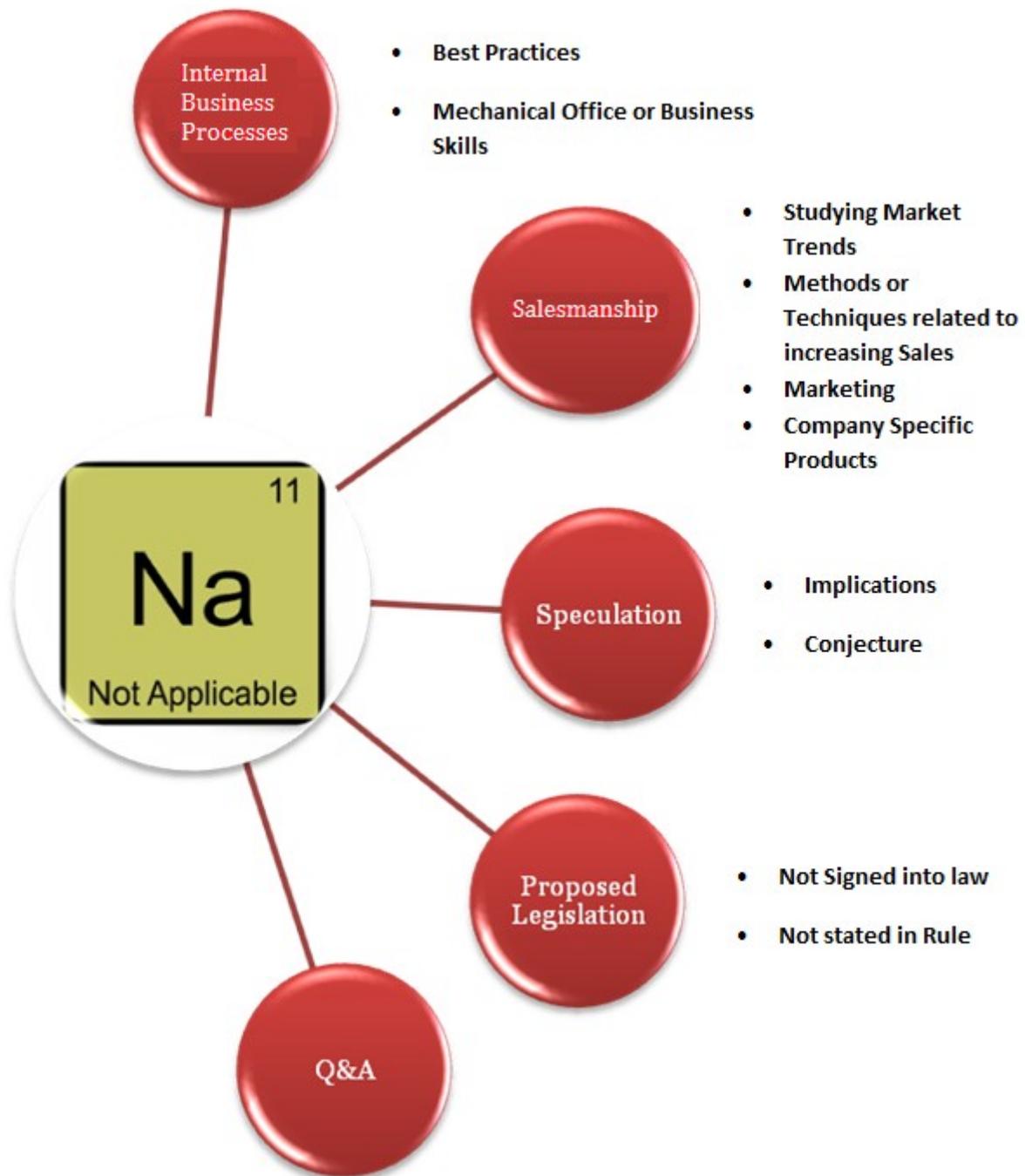
Course Help; Proper Outlines and Formatting continued

Course Help; Ineligible Topics and Subjects for CE.

Now that you are familiar with the course documentation needed for each study method, let's review the subject matter.

Check to make sure the content you will be presenting is approvable for Florida Continuing Education (CE) Credit.

Below is a quick reference regarding some common topics and content that do not qualify for Florida CE Credit:



Insurance Instructor Applications

by Leslie Kitterman

Insurance Instructor Application Submission Tips

You may find the information required to qualify for and submit a Pre-Licensing or Continuing Education Instructor application at www.MyFloridaCFO.com/Division/Agents/Licensure/Education.

Please note that instructor applications submitted by providers are considered **Attached Instructor** applications. For these applications, you will receive a request for information within your Provider Inbox if additional information is required by the Education Unit. You may respond within the Provider Inbox and the system will allow the documents to attach.

Resumes are required for instructor applications and should be uploaded via DICE application or emailed to Education@MyFloridaCFO.com, with the instructor applicants name in the Subject line. The required resumes or biographies must include dates of employment and for whom the individual was employed.

Teaching Experience is often used as one of qualifications indicated will require documentation of the presentation or course name, date of the presentation, and number of hours presented.

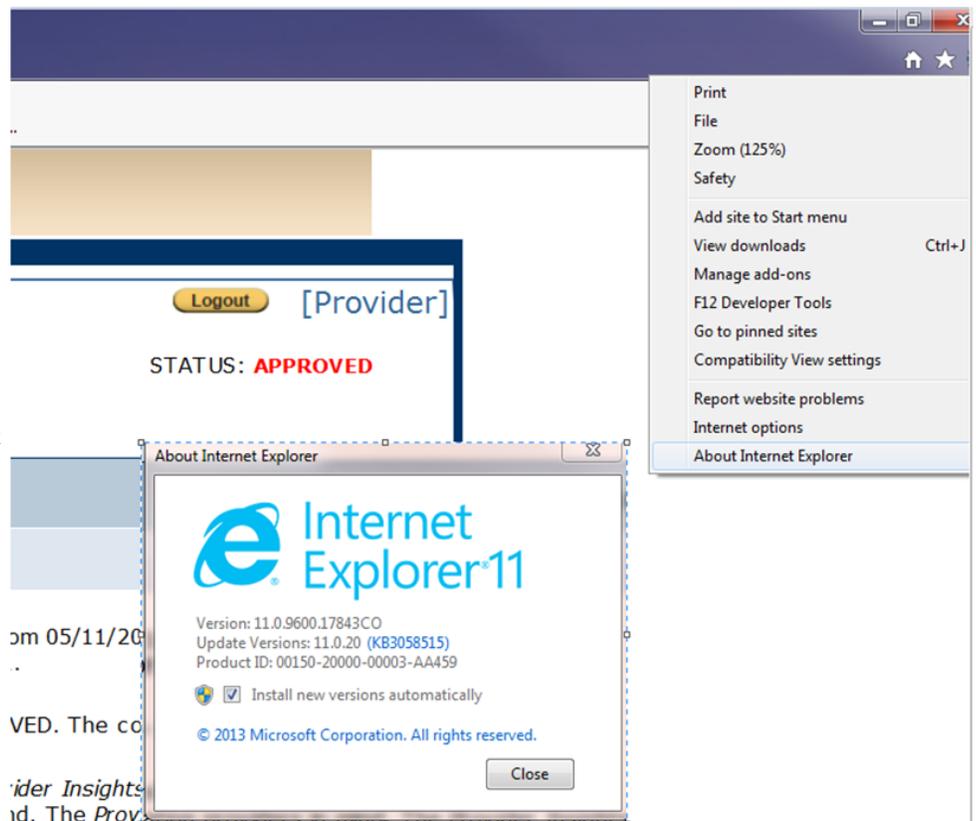
Following these helpful tips will assist the Education Unit in expediting an instructor application submission.

Web Browsers: Complicated or Compatible?

by Clay Tidwell

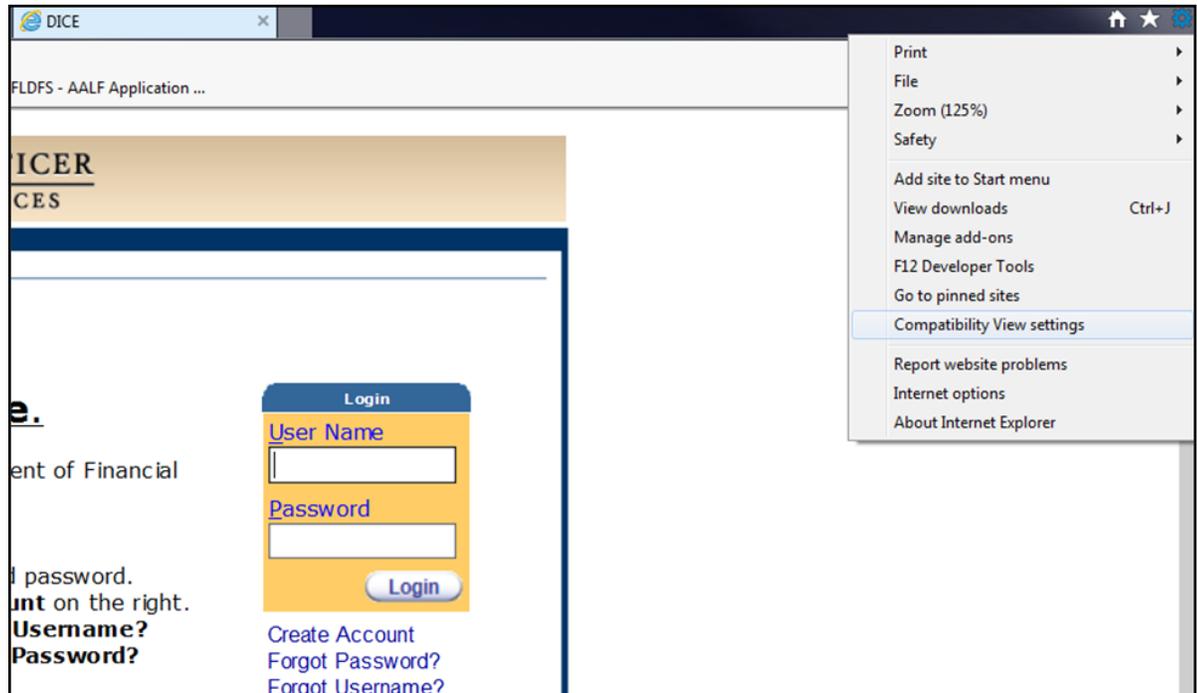
It never fails: No matter which browser you use or how well you keep up with its updates, sooner or later, you end up finding a website that just doesn't quite look right. The Department of Financial Services' websites may be viewed using any web browser, such as *Mozilla Firefox*, *Google Chrome*, *Safari*, and *Opera*, to name a few; **however**, please be advised that our websites are best viewed in *Internet Explorer (IE)*. If you must use another browser, you may need to contact your I.T. personnel to help with add-ons or extensions in order to correctly view the pages. To save on time, you may wish to simply switch to *IE* while viewing our website. If you are currently already using the latest version of *IE*, then you may need to turn on the *compatibility view mode* in order to view the pages properly. This should solve any issues. You may view the quick and easy guide for this below:

1. Open *IE* (latest version available is best). You can check the version you have, by clicking the *Menu Cog* in your browser and clicking *About Internet Explorer*.
2. If you do not have the latest version, you may want to contact your I.T. personnel to assist with this.

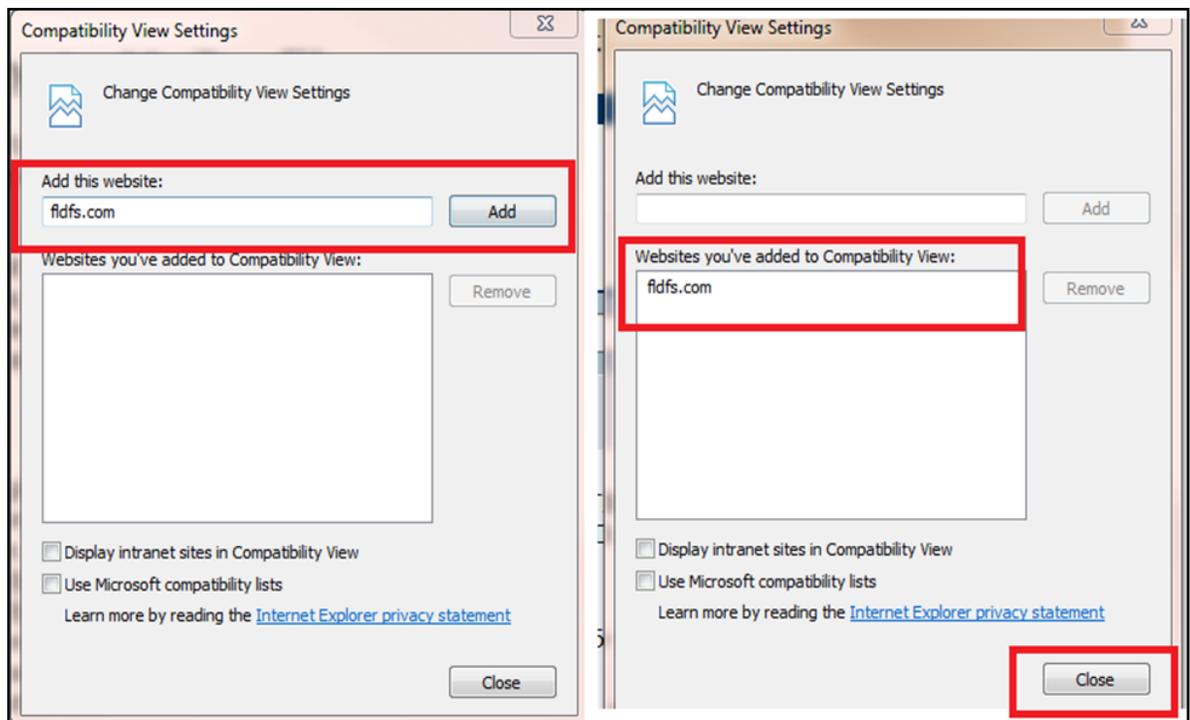


Browser Compatibility Continued

3. Once you have established that you have the **latest** version of *IE*, you simply go to the log in page for your Provider Profile at https://dice.fldfs.com/public/pb_index.aspx. Once there, you will need to again click on the menu cog and then click the *Compatibility View Settings* link.



4. Once you click this, it will open a window to add a webpage to *compatibility view*. The webpage "fldfs.com" should be populated in the *Add this website:* field. Simply click the *Add* button and see that the address is now listed below in the *Websites you've added to Compatibility View* field. Then close. That's it and you are all done. You should now be able to view your provider inbox, to include all menus and actions.



Browser Compatibility Continued

You should now be able to view your provider inbox, to include all menus and actions.

JEFF ATWATER, CHIEF FINANCIAL OFFICER
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Locate Apply Roster Customize Maintenance Help FAQ Logout [Provider]

USER: CE ADMINISTRATOR T WO, DFS EDUCATION TEST STATUS: **APPROVED**

Agency Roster/Expired DFS Requests

Bureau of Agent & Agency Licensing Notifications Page: GO! Page 1/6

Remove	Application Type	Notification	Date Received
<input type="checkbox"/>	OFFERING	From 05/11/2015 to 05/11/2015 The course offering for 89449 - DFS EDUCATION COURSE 6-12 from 05/11/2015 to 05/11/2015 has been CLOSED. The Course Offering ID is 1026811.	05/14/2015
<input type="checkbox"/>	COURSE	DFS EDUCATION COURSE 6-12 The course titled DFS EDUCATION COURSE 6-12 has been APPROVED. The course id# is 89449.	05/12/2015
<input type="checkbox"/>	Agency Notice	Check out the pilot issue of the Education Unit's newsletter. <i>Provider Insights</i> was designed solely with Florida's insurance education providers in mind. The <i>Provider Insights</i> can be found on the Education Unit's website at http://www.myfloridacfo.com/Division/Agents/Licensure/Education/Reports/documents/PI_Spring2015.pdf	05/11/2015

Thank you,

***SPECIAL NOTE:** the new Windows10 defaults to the *Microsoft Edge* browser, which requires downloading and installing certain “apps” in order to run specific websites. The Department does not recommend using this browser for our website. Please utilize *IE 8* or later while viewing and using Department websites for best service. Contact your IT for assistance if needed. *IE 11* is the currently the most recent *IE* version.

Leading Ways to Slow Down Your Applications

by Kathie Bodie

Below is a list of various ways your applications can cause a “speed bump” on the highway to approval:

- 1) Outline in wrong format
- 2) Not checking for or responding timely to all DFS requests
- 3) Not including all required revisions/information requested in DFS request. (This includes acknowledgements)
- 4) Not including case citations in the case law discussions
- 5) Not having accurate school officials/instructors approved within the provider account
- 6) Applications not including all documents stated in the application checklists
- 7) Instructor application not including additional qualifications listed on the application (i.e. teaching experience, designations, etc.)

Now that you know how to avoid the major delays, help your applications find the expressway by reviewing our website prior to submission: www.MyFloridaCFO.com/Division/Agents/Licensure/Education. Applying these helpful tips will help your application get to the checkered flag at the finish line in record time!

Provider Accounts

by Suzanne Perkins

Does your Provider account have Contacts and/or School Officials listed that are no longer in these roles? Similarly, are there new Contacts or School Officials that are not noted within the Provider's account?

Below are a few helpful resources to help keep your Provider account up to date:

1) Adding a new contact



2) In-activating a cont

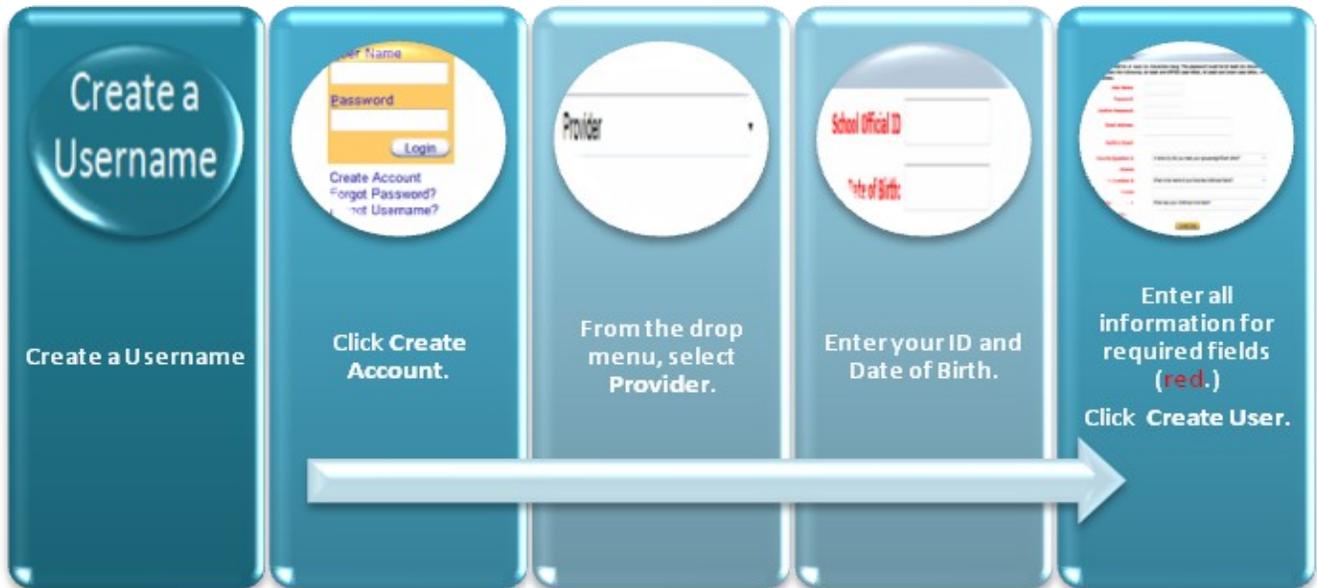


Provider Accounts continued

3) Adding a new School Official



4) Creating usernames for Contacts and School Officials



If you have an inquiry that you are unable to locate within the resources provided, please contact the Education team via email, Education@MyFloridaCFO.com.

Provider Accounts continued

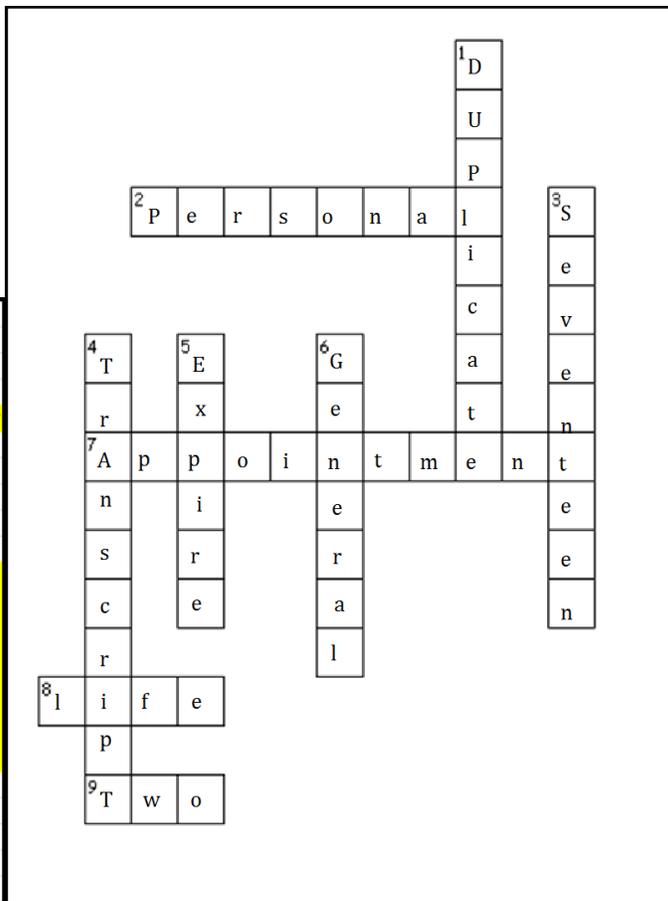
5) Updating Provider demographic information



If a School Official is no longer representing the Provider, an active School Official should issue a request to Education@MyFloridaCFO.com requesting the in-active School Official be removed from the account. It is important that the contact information within the Provider's account is up to date and accurate. Per Rule 69B-227 and 69B-228, Florida Administrative Code, the information submitted by the Provider is utilized when the Department issues notification to a Provider.

Answer Keys for Puzzles

A	V	N	T	N	E	G	A	S	C	U	T	P	A	N	M	M	H	R	E
E	T	C	I	T	S	N	U	R	O	E	H	M	R	S	E	E	H	I	B
B	I	O	F	C	E	H	E	A	T	E	L	O	F	O	H	T	E	L	H
L	E	S	V	L	I	N	S	H	E	P	T	A	O	R	H	I	A	V	A
R	I	A	O	N	F	L	I	B	A	C	I	N	C	A	S	E	L	A	W
N	T	F	S	I	B	C	V	E	U	P	R	O	G	S	E	S	T	G	A
C	O	L	E	A	S	U	A	R	D	L	I	C	F	S	C	R	H	C	F
I	L	O	E	V	A	O	T	Y	Y	I	E	L	L	E	H	S	T	A	C
A	E	D	S	H	A	S	B	A	I	T	H	S	E	V	O	P	I	B	
C	O	N	T	I	N	U	I	N	G	E	D	U	C	A	T	I	O	N	T
P	E	E	L	I	N	S	C	F	L	R	D	O	R	E	S	E	L	N	P
I	W	A	D	C	U	T	O	C	S	A	U	I	C	U	A	E	T	C	R
H	S	U	I	U	I	C	E	L	A	S	A	N	E	N	R	S	H	A	O
T	N	E	C	H	T	N	E	I	N	B	L	A	N	T	A	T	T	G	P
L	I	A	E	E	Y	N	D	C	L	S	R	E	D	I	V	O	R	P	E
A	L	T	D	F	S	I	E	E	R	C	T	O	E	I	N	Y	S	E	R
M	N	H	L	E	V	A	R	N	T	E	C	S	V	E	R	I	N	G	T
V	I	O	N	E	T	E	N	S	A	Y	B	A	I	L	B	O	N	D	Y
B	O	A	B	N	H	S	A	E	E	I	S	W	T	E	H	E	L	E	T
L	I	R	L	E	P	R	S	E	M	A	D	E	C	N	N	E	S	F	H
C	U	S	E	C	R	U	A	N	A	E	O	G	E	A	A	B	T	U	L
O	A	E	L	I	B	O	M	O	T	U	A	E	L	W	G	O	A	O	E
C	T	I	E	P	A	C	E	N	F	I	W	R	E	S	P	N	G	A	R



Auditing

by Sarah Dugan

Imagine a licensee checking his or her CE compliance and, lo and behold, the transcript shows that he or she is receiving credit for an unattended course. Do you believe that this licensee will want to draw attention to the error? Of course not.

Therefore, as the CE Provider, it is your responsibility to report verified course rosters to the Department. These rosters must include of all students whom complete your classroom course, seminar, or self-study examination. According to CE Rule, the timeframe for submittal is within the 21 days after the course completion date stated on the approved schedule of the course offering.

In addition to the actual submittal, it is up to the provider to verify the identification of the students attending the course. Providers may do so by using a photo ID or driver's license when taking attendance. In addition, the Florida-issued insurance license number of the attendee is required. Please note that attendance verification is required regardless to whether it is an in-house offering or not.

Once you have a confirmed roster needing to be submitted, that may be done so in two different ways. The first way is to manually enter the data into the system by entering the specified information. Also, you may upload the data using an Excel datasheet. The information must be formatted as seen below.

However, if you receive an error on a particular student, we recommend using the DFS Licensee Search (www.MyFloridaCFO.com/Data/AAR_ALIS1) and then following up with the student to confirm the information found in the search. The last step is critical because, as the provider, you are responsible for all information submitted to the Department.

If all else fails, please do not hesitate to contact the Department by emailing Education@MyFloridaCFO.com or calling (850)413-3089. We are here to assist licensees and providers alike.

Provider ID	Course ID	Offering ID	End Date	SSN/License Nbr	First Name	Last Name	Pass/Fail	Hours	Grade	Date Earned
3252	22222	55555	3/20/2006	12345678	JOE	PEREZ	PASS	3	A+	3/20/2006
3252	22222	55555	3/20/2006	987654321	BOB	VILA	PASS	3	A+	3/20/2006
3252	22222	55555	3/20/2006	982693471	JILL	BECK	PASS	3	A+	3/20/2006

