Introduction

The Department of Financial Services recently welcomed the new Chief Financial Officer Jimmy Patronis on July 1st. CFO Patronis was appointed to serve as Florida’s Chief Financial Officer when former CFO, Jeff Atwater, resigned to accept a position in higher education.

With the appointment of a new CFO and the conclusion of legislative session, providers are tasked with the responsibility of updating courses. Florida’s regulations require providers to update course content annually for accuracy based on legislative changes. It is important to annually review and update your courses to avoid misinformation being taught to students, as this could damage your integrity as a trusted provider of insurance education.

When changes are made due to legislative or regulatory updates, you are not required to submit a new course application to the Department if these are the only changes that are made. Simply update the course content to reflect the legislative or regulatory changes and make sure this is what is taught to students. However, if you decide while making the necessary legislative and regulatory updates, that you would like to change your course to remove or add content, then this would require a new course application to be submitted.

How can you stay on top of legislative and regulatory updates? Are you on the interested parties notification list? Receiving notifications as a member of this list allows you to stay in tune with legislative and regulatory items that affect the Division of Insurance Agent & Agency Services. Keep your ear to the ground by emailing your request to be added to the interested parties list to: Education@MyFloridaCFO.com. You can also review and/or track bills on the Florida House or Senate websites.

Meet Your Education Team

Welcome…

our newest employee
Paul Hirko!

Paul moved from South Florida to Tallahassee in 2000. He has a degree in Risk Management and Insurance from FSU and has been with the Department since 2012.

From left to right: Matt Wester, Lisa Chuites, Clay Tidwell, Heather Cleary, Paul Hirko, Tom Rowell and Earnest Fryson.
Long Term Care Education

by Matt Wester

Most insurance agent education requirements are mandated by state laws. However, the education requirement for Long Term Care (LTC) insurance is a Federal mandate and compliance with that mandate is not regulated by the Florida Department of Financial Services. The Federal mandate places the responsibility on the insurer to make sure agents are in compliance. Because the LTC education requirement is passed down to the insurer, the enforcement of the regulation is monitored by the Florida Office of Insurance Regulation.

An outline of the LTC “producer training requirements” can be found in section 9 of the NAIC’s Long Term Care Insurance Model Act, which was last updated in the 1st Quarter of 2017.

The Federal LTC mandate requires a one-time 8-hour LTC training followed by a 4-hour LTC refresher every 2 years. Florida’s newly established insurance CE requirements have made it easier for insurance agents taking courses to satisfy multiple requirements. The timeframe has been reduced from three years to two years for repeating the same course. There should no longer be any concern for insurance agents wishing to have course credits satisfy their Florida CE requirement as well as the Federal LTC requirement.

Health & Life (Including Annuities & Variable Contracts)

Spanish Study Manual Now Available!

This is the only state approved Spanish study manual for the Florida Health & Life (Including Annuities & Variable Contracts) pre-licensing course.

If you offer any of the courses listed below in Spanish, you should be purchasing a copy of the Spanish manual and informing your students that the Spanish version of the manual is available.

No other manual can be substituted for the required state approved manual. Providers are required to use the English or Spanish version to create course content per 69B-227.170(2)(b), F.A.C.

Students are required to obtain the English or Spanish version while taking one of the pre-licensing courses listed below per 69B-227.260(1)(c), F.A.C.:

- PL 2-15 Health & Life (Including Annuities & Variable Contracts)
- PL 2-14 Life (Including Annuities & Variable Contracts)
- PL 2-40 Health

To purchase the ONLY state approved Spanish study manual contact NAIFA Florida at (850) 422-1701 or visit http://naifa-florida.org/study-manuals/31st-spanish-edition/
### Top 10 Changes to the CE Rule

**by Heather Cleary**

In a world that is constantly changing, how do you ever keep track of where you are supposed to be and what you are supposed to be doing? Just when you thought you had everything squared away and figured out, something changes.

In case you were not aware, the CE rule recently changed, and quite significantly. The majority of the rule updates reflect the current processes that have been in use by the Education Unit. However, there were several updates that do in fact change the way in which applications will be processed or the way in which CE credit will be applied to a licensee’s CE transcript.

To make it a little easier for you, we have created a list of the top 10 changes adopted into the CE rule (69B-228), which became effective 4/12/2017.

Please understand, the below list does not cover all of the changes that were made to the CE rule. **It is vitally important that you review the entire Rule Chapter 69B-228, F.A.C.,** which you can find on the [Florida Administrative Code & Register](https://www.aoc.state.fl.us/admin/codeweb) website.

This Rule Chapter contains the detail all providers, school officials and instructors are governed by. Our mission is to ensure quality education is being conducted to Florida’s insurance licensees. It is highly recommended that you take some time to review the rule and make sure what you are doing on a daily basis is in compliance with what is outlined in rule. When in doubt, it is always better to ask questions than to find out the hard way. Please don’t hesitate to contact the Education Unit for assistance at [Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com).

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<table>
<thead>
<tr>
<th><strong>1.</strong> Self-study word count calculation and exam question requirement:</th>
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<tr>
<td>a. <strong>Word count:</strong> Divide the total number of words submitted in the course text (excluding images, graphics and examination questions) by 180 (documented average reading time) to get the number of minutes. Divide the number of minutes by 50 to get basic level credit hours. Multiply the number of basic credit hours by 1.25 for an intermediate level course and 1.50 for an advanced level course. Fractional hours rounded up if .50 or above, and rounded down if .49 or less.</td>
</tr>
<tr>
<td>b. <strong>Exam Questions:</strong> A minimum of 10 questions for 1 credit hour with an additional 5 questions for each subsequent credit hour.</td>
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| **2.** Instructor qualifications: Instructor applicants can qualify based on a list of single qualifiers or a list of two qualifiers. |
| **3.** Course levels: Basic, Intermediate and Advanced course levels no longer determine whether a licensee receives credit for a course: Basic, Intermediate and Advanced course levels determine how many hours are approved within a course application based on the difficulty level of the course content. |
| **4.** Time management, communication and stress management course topics are no longer eligible for CE credit. |
| **5.** The timeframe for disqualification of duplicate course credit awarded to a licensee was reduced from 3 years to 2 years. |
| **6.** The timeframe for expiration of courses has been reduced from 5 years to 2 years. |
| **7.** The timeframe requirement for course offering submissions has been reduced from 30 days to 5 business days. |
| **8.** Blended Course study method added – this can be a combination of classroom, self-study correspondence or self-study online but must meet the guidelines for all of the study methods being applied for. |
| **9.** Criteria was added to allow satisfaction of deficient CE hours when individual becomes relicensed. |
| **10.** Criteria was added for a waiver of CE hours for military duty per 626.2815(2), F.S. |
“Complete all of your CE requirements in half the time. Contact us to find out how.” Does this sound familiar? Does it sound too good to be true? We have all seen advertisements like this. Providers are willing to put themselves out there to get noticed because it works. People in general want something for nothing. Students always want their teachers to release class early or skip quizzes and exams, but still earn credit for the class. Appealing to that desire may make you a popular provider of CE education within the licensee pool, but it will also raise an eyebrow or two with an auditor.

If you are a provider guilty of these marketing tactics, are you providing quality education to your students or enhancing their professionalism in any way? Business practices like this take away the integrity of continuing education. If all providers operated like this, would there be a need for continuing education any longer? The answer is no. If this happened, more than likely, continuing education would no longer exist. If licensees are merely paying for compliance, then the Department could implement a renewal fee instead. The reality is, honest and conscientious insurance agents do not want to see continuing education disappear. The majority of agents, along with regulators, want to protect the integrity of Florida’s continuing education courses in order to ensure the industry is enhancing their insurance knowledge and professionalism with each and every course they complete.

So what are the timing requirements for courses? It is quite simple. Generally speaking, providers are required to instruct courses for the entire amount of time approved for the course:

- **For classroom courses** this means the instructor should hold class for the amount of time listed on the course offering and the course offering hours should match the total hours approved for the course. For example, if a course is approved to provide 4 hours of CE credit, then the offering should list a 4-hour timeframe and the instructor should conduct the class for the full 4-hour timeframe listed within the offering. All of the content listed within the approved outline should be covered and a copy of the approved outline should be distributed to all students.

- **For self-study courses** this means the provider should present all of the required material to students. Students should be required to complete all of the approved content, including text, videos, interactive material and chapter quizzes before they are able to access the final exam. Audits of online courses have found videos, interactive material and quizzes were not always required for the student to complete prior to accessing the final exam. If you are not requiring your students to review and complete all of the approved content of your online course, then you are in violation.

Many providers have set up internal audits to review their classroom courses or students’ completion records of online courses to see if students are able to complete the course in a short amount of time. This is an excellent business practice to maintain compliance. These providers are in tune with the conduct of their instructors and online platform so that they can instantly identify and correct any weaknesses before those weaknesses start causing major problems.

Know the rules. The continuing education rule, 69B-228, F.A.C., can be found on the Florida Administrative Code website. Don’t get caught up in all of the hype by thinking you have to sacrifice integrity to maintain the competitive edge.
Recently my doctor retired and I was forced to find a new doctor. If you have ever had to find and reassign yourself to someone you feel is a competent doctor, well, you know my angst.

Fortunately, my new doctor’s front office person knows the right questions to ask. She knows the doctor’s lingo and how to word my questions as well as to acquire the correct information. She can also translate those answers back to me.

The front office staff are critical, as all too often, they manage the schedules for doctors, dentists and even auto mechanics. Yes, the doctors and mechanics are the only ones who know what is wrong with you or your vehicle, but imagine if every doctor and mechanic answered each phone call and all the questions they were asked. How many patients would be seen and how many cars repaired? Probably not very many. In fact, after a few weeks, you may call that mechanic and complain that you still don’t have your car back. Worse yet, you may have contracted some serious illness and not be seen for days or weeks because your doctor is busy answering calls.

The Florida Department of Financial Services (DFS) has professionals in all areas of interest. When it comes to Florida insurance licensees and their relationship with our Department, they have two main areas of concern: agent licensing and continuing education. Contrary to popular belief, these are two distinctly separate areas and sometimes can be cause for confusion among the providers and licensees alike.

With new laws each year it is common for questions to arise. There are different ways of doing things and varying change to our everyday agendas. All too often providers, school officials, provider contacts and licensees will call someone they know at DFS directly, such as supervisors or managers.

Unfortunately, staffing changes occur, making the “old contact number” not always the best course of action. In most cases this will even slow down the resolution to their inquiry.

In other cases, licensees might call a provider with questions about a new law, a license application or simply a question about their continuing education. This prompts the school official or education provider to call a DFS employee, which may prove to be fast and direct if they reach the correct person. Although this may seem harmless and quick, the licensee may have reached a school official who is extremely busy. This busy school official might then give a phone number to the licensee and instruct them to make the call to a DFS employee or supervisor. Did the licensee reach the right person or the right area for their specific question?

As a provider or a licensee, who should you contact and when is the best time to make contact so that you spend less time waiting on answers and more time being productive?

The following provides some helpful contact information to get the fastest resolution to your questions and concerns:

I. Consumer Services
850-413-3137 Consumer Helpline
Consumer.Services@MyFloridaCFO.com
This is the information hub of DFS, like the nurse in the story above. This unit offers a variety of information and resources to educate consumers regarding numerous insurance and financial topics. This is the “go-to” number and should be called any time someone has a question regarding insurance, licensing, or education.

II. Licensing
AgentLicensing@MyFloridaCFO.com
This is the unit that handles insurance agent, adjuster, and agency licensing. Send an email to this address to obtain answers relating to licenses, applications, appointments and more. This unit can help you understand what each license is used for, what the qualifications are, and how to maintain each license. Also, visit our website for complete information.

III. Education
Education@MyFloridaCFO.com
This unit handles pre-licensing and continuing education for providers and licensees. Send an email to this email address to obtain information about insurance state examinations, pre-licensing and continuing education courses or course credit, as well as information about becoming an insurance course provider or instructor.

Of course, the Division of Insurance Agent & Agency Services’ website www.myfloridacfo.com/Division/Agents offers access to most of the information you may need.

Knowing where to go and having the right contact information will allow you to make the right call for your situation.
Did you know

Rule of Thumb

by Matt Wester

From Wikipedia: “A rule of thumb is a principle with broad application that is not intended to be strictly accurate or reliable for every situation. It is an easily learned and easily applied procedure for approximately calculating or recalling some value, or for making some determination.”

I personally like Rules of Thumb based on the “easily learned” and “easily applied” concepts. However, I have to be mindful that there is the “not intended to be strictly accurate or reliable for every situation” part. I have a Rule of Thumb as it relates to when a course is simply being updated or when it is considered a new course requiring a new application.

The Rule of Thumb is: does the update involve changing the course outline? If not, it’s an update, not a new course. However, there’s that “not intended to be strictly accurate or reliable for every situation” caveat. Typically, updates are driven by changes in value. For example: contract sub-limit changes, taxable amounts (or vice versa), number of days’ notice, etc.

New courses are driven by changes in content. If you add a new topic, such as a life course that initially did not discuss variable annuities and you add that into the course, that changes the course outline and therefore it becomes a new course.

So, when faced with the conundrum of whether or not your course needs to be updated or filed as a new course; consider whether the changes will require revision of the outline. Also, consider if the change is substantive enough that the entire current course as filed is obsolete.

A good Rule of Thumb is any day fishing is better than being in the office…

Compliance Tip!

Soliciting MyProfile login information from licensees is prohibited.
The Role of the School Official and Contact

by Tom Rowell

Have you ever contacted the Education Unit with a provider issue only to have the response indicate that either a School Official or a Contact will need to request the help?

Here is a NEWS FLASH you won’t find on your favorite social media; Only an individual designated as the provider’s School Official or Contact has the authority to interact with the Department regarding information related to that specific provider account. It is the School Official who is responsible for the provider account as well as ensuring compliance with applicable rules and laws providers must adhere to. If a provider issue does arise, the Department will only discuss the concern with the approved School Official or Contact.

A School Official or Contact can submit a course application, a course offering, a course roster, file for a change in the location of a course or add a new location. The School Official has all administrative rights for the provider’s MyProfile account, which means they may add or take away the privileges of others associated with the account or designate a Contact person.

Let’s look at an example. You work for a Florida approved continuing education provider, but are not designated as a School Official or a Contact. The provider is on deadline to have a course submitted to the Department for approval and has asked you to submit a course application and to respond to any of the Department’s requests for additional information concerning the application. The School Official has provided you their login credentials to access the provider MyProfile account. You log into the account and submit the course application. The Department’s education application system records who is performing the tasks based on the login credentials being used. There is a deficiency on the application and the Department sends the provider a request. Since the School Official asked you to respond to any questions, you contact the Department. Unfortunately, the Department does not recognize you as the School Official or as a Contact and requests that you have the School Official or a Contact respond to the request. Now there is a delay in resolving the issue, which may result in the approval occurring after the deadline you were working toward.

A provider can add as many users as they want to their MyProfile account. Any authorized School Official or Contact can submit a new School Official application or create a new Contact. Either will allow the added party to create their own login credentials, allowing the Department to assist them when they have an issue. These safeguards are in place to protect providers from erroneous changes to course applications or to the account itself.

It is very important that you do not log in with someone else’s credentials, as this may be a breach of the provider’s or the School Official’s security measures and may also violate the privacy rights of those associated with the provider. A breach may provide access to personal information of the provider’s staff and it could lead to copyright infringement or other issues. In some instances, non-approved individuals have inadvertently locked the provider out of their account, which required the Education Unit to correct the issue and restore access.

Although occurrences of security breaches of this nature are not frequent, they have happened, and the Department has taken action against individuals who were not authorized by the provider. Like an attorney/client relationship, the School Official and Department’s relationship stresses security, confidentiality and accountability.
What’s In Your Wallet

by Clay Tidwell

We have all seen the commercials in which a credit card company attempts to convince us we can avoid hassles, spend where we want, when we want and earn money back just by having their card, “in our wallet.” And, anything else in our wallets is just a shortcoming in life and will not afford us those luxuries we all seek. Life would be hard, unbearable, or even impossible without the right card in our wallet. So they suggest....

For providers seeking someone who is approved as a Florida pre-licensing or continuing education instructor, it is important to know what a potential instructor has in their wallet (a.k.a., resume). Effective as of 04/12/2017, changes to Rule Chapter 69B-228.060 addresses the instructors’ experience and qualifications.

Many providers and individuals are confused about the qualifications needed. Those who are confused, inherently believe they qualify based on their specialization. The confusion stems from qualifications that specify one must have experience, instruction, education, or a designation in the subject matter being taught. What is the subject matter? Is it flood damage and mitigation? Is it Fire Scene and Evidence Preservation? Or maybe its Nursing Home or Assisted Living Litigation?

The answer quite simply, is none of the above! You see, the rule does not speak to any of these topics. It speaks to INSURANCE. So when you are filling out a new instructor application and you begin to answer those questions, you may have to remind yourself what exactly those questions are asking. It will save you time, money and possibly a rejected application.

Here is a situation that exemplifies a common misunderstanding the Education Unit sees almost daily.

A Provider sends an instructor application and has answered YES to having 5 years’ experience in the subject matter in the last 10 years. They also answered yes to having a professional designation recognized by the insurance industry in the subject matter.

This person has been a Fire and Restoration expert for 15 years and has a (JSR) Journeyman Fire and Smoke Restorer designation. The individual applied to become a CE-324C instructor, or in layman’s terms, Adjuster Optional. In the eyes of the applicant, he/she clearly meets the minimum requirements to teach this course to adjusters because they have well more than the 5 years of experience and they have provided a copy of their Fire and Restoration professional designation.

Is the applicant correct?

Unfortunately, the answer is no, as this person has not met either of the qualifications he/she stated. The individual intends to teach on the topic of Fire and Restoration and has significant experience and a designation in this topic. This is where they got confused between the “topic” they wish to teach and “subject matter” under the authority in which they intend to teach. The subject matter he applied for was Adjuster Insurance, not Fire and Restoration.

The subject matter is spelled out in rule as being insurance related. Therefore, any instructor who applies must prove that they have insurance related experience or an insurance designation to qualify to teach their topics to Insurance agents or adjusters. There are other qualifications which can be met that do not require insurance, but if you check any box that includes the phrase “in the subject matter,” be sure they have insurance in their “wallet,” or they won’t qualify as an instructor.

Now, let’s look at this same individual, who clearly has the experience and education in his “wallet.” The individual has been working Fire Insurance claims for 5 or more years, and holds a CPCU designation. Would the individual now qualify? Yes, because they clearly meet the qualifications by adjusting insurance claims and by having the insurance designation, which demonstrates their knowledge “in the subject matter.”

When providers complete the instructor applications, they must be able to demonstrate the applicant’s experience in the insurance subject applied for and not the topic they intend to teach. Ultimately, the provider is responsible for ensuring instructors are qualified.

So, when an instructor says they have all the experience and designations, or degrees in the subject matter, don’t hesitate to ask them,... “What’s in your wallet?”
Did you know

Preventing Errors on a Roster and Attendance Records

*by Lisa Chuites*

Do you find yourself correcting roster errors or asking the Department to correct them for you?

Common mistakes made by providers include rosters with incorrect spelling of names, as well as incorrectly typed license numbers and/or social security numbers. Providers may mistakenly add a licensee to a roster, granting credit when they should not have. In that case, the licensee would need to be removed from the roster so the unearned credits are taken away.

Again, these are mistakes that can be corrected. However, when these mistakes are made the Department will request records to review how the providers are completing and submitting rosters. The Department will let the provider know of any discrepancies in order to help providers understand the process better and make fewer mistakes.

Sometimes mistakes are made that providers may or may not be aware of. Therefore the Department requests records from and shares guidance with providers. Improving the quality of roster submissions should also be discussed with instructors as they are with the licensees as they sign in and out of classes. As everyone’s handwriting can be difficult to discern at times, instructors may be able to correct most of the errors while they have licensee available to verify the correct spelling of names, license numbers, etc.

Below is a checklist to assist in verifying your records BEFORE anything is submitted to the Department. Similar to Santa Claus, he makes a list and checks it twice. These are simple ways of making sure your records, rosters and attendance are error free prior to submitting to the Department, saving you time and unwanted Letters of Guidance.

1. Sign in/out sheets are written legibly
2. Name spelled correctly
3. Accurate social security number
4. Accurate license number
5. No duplicate names on the roster
6. Verifying student identity
7. Verifying attendance

Verifying attendance records is an important step in ensuring rosters are 100% accurate and error free BEFORE submitting them to the Department. The DFS system does not verify the accuracy of provider data. This is the provider’s responsibility.

Any time a roster error needs to be corrected, records will need to be submitted to the Department by the provider to support the requested change. Once the Department has reviewed the documentation, we will inform the provider to submit the corrected roster so the student may receive the appropriate credit.

So, don’t forget, verify your rosters and check your list twice.

*Is your roster naughty or nice?*
Education Email Tips

by Earnest Fryson

Did you know the Education Unit receives more than 1,500 emails per month? And even though our staff attempts to respond to these incoming emails the same day they are received, it is best to expect a response time between three and five business days.

Provider emails to Education@MyFloridaCFO.com arrive in the Education inbox in chronological order by the received date and time. We receive emails 24 hours a day, so it is without question, emails arriving after close-of-business hours will remain unopened until the start of the next business day. These, along with other emails, are carefully screened to determine if they are related to licensing or education issues. Some emails addressed to Education will occasionally be addressed to Agent Licensing as well.

Addressing a single email to both Education@MyFloridaCFO.com and AgentLicensing@MyFloridaCFO.com creates duplication in the screening process and slows down our response time.

To avoid delays and to secure a prompt response, emails related to licensing issues, such as licensing applications and/or deficiency related documentation, should be addressed only to AgentLicensing@MyFloridaCFO.com.

On the other hand, emails that are related to provider applications, instructor applications, course applications, offerings, courses, school officials, etc. should be addressed to Education@MyFloridaCFO.com.

The Education emails are assigned (in the order in which they arrive) to one of the Education Unit examiners for resolution or a response if required. Emails are a vital component to addressing the needs and concerns of our providers so the education staff seeks to make this process as practical and responsive as possible for everyone involved. To help in this endeavor, listed below are some tips to consider.

Email responses in regard to the Division’s communications or requests should have the original or most recent Education correspondence included when responding back to Education@MyFloridaCFO.com.

This helps tremendously in the screening process because the corresponding analyst’s name and other information are shown on the original email.

Education@MyFloridaCFO.com does not subscribe to private secured email accounts that require creation of a username and password in order to view email messages. Such requests are time consuming and do not fit into the goal of a prompt and timely response that is the expectation of DFS.

Make sure you attach all additional documents to your email before you click the “Send” button.

So, keep the emails coming and be assured your correspondence will be handled with the utmost concern and urgency by Division of Insurance Agent & Agency Services’ Education Section.

Compliance Tip!

verify your contact information is correct to avoid response delays.
Letters of Guidance

Letters of Guidance are issued by the Department as a means of providing direct feedback to providers on noted violations of the Florida Insurance Code. These Code violations include the late filing of course offerings and rosters, as well as, certificate of completion violations, records audit violations and course audit violations.

The table below, labeled Provider Occurrences of Violations, lists the number of violation occurrences for which the Department issued Letters of Guidance during the first half of the 2017 calendar year. These include late roster filings, late course offering submissions, and other violations.

As mentioned in the last newsletter, the Department has become increasingly concerned regarding the number of occurrences of late roster violations. The industry standard for roster submissions is three to five business days. Florida’s regulations require providers to submit their rosters within 21 calendar days. The numbers shown above in green represent the number of students who were reported outside of the 21-calendar-days requirement.

By submitting a roster late, you could delay the processing of a licensing application or cause penalties to be imposed on a licensee for non-compliance of their CE requirements.

Please note that the system does not verify your roster data. There are instances where a roster error will occur upon submission if the license number or SSN does not match the last name found within the licensing record on file with the Department. If the license number or SSN matches the last name of the licensing record, but the first name of the individual is different, no error will occur. This may not be the student you intended to award credit. The system cannot detect incorrect data entered by the provider. Make sure your rosters are accurate before you click submit. It is also important to check for any errors once the roster has been submitted.

Providers are responsible for ensuring that every student receives timely credit for the courses they complete. The submission of timely and accurate rosters is one of the most critical roles you have as an education provider. Your students are counting on you, so is the Department.
Case Notes and Enforcement Actions

The following are instances in which providers or other persons violated the Florida Insurance Code and the administrative action the Department has taken against them. Note: All administrative investigations are subject to referral to the Division of Investigative & Forensic Services for criminal investigation.

Case: An investigation was conducted into the activities of a continuing education provider for multiple occurrences of violations during a course offering. Disposition: Fined $500

Case: An investigation was conducted into the activities of a continuing education provider for multiple occurrences of violations during a course offering. Disposition: Fined $3,000

Case: An investigation was conducted into the activities of a continuing education and pre-licensing provider for advertising and offering a course for pre-licensing credit which had not yet been approved by the Department. Disposition: Fined $3,500

Enforcement Actions

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement actions is in the public interest. While every effort is made to provide correct information, our readers are cautioned to check with the Department for complete details. This listing does not reflect pending appeals or requests for hearings. The status may have changed since the filing of these orders.

IMPORTANT NOTE: Actions taken after July 1, 2015, can be searched for at the Florida Division of Administrative Hearings’ (DOAH) website. For further information, you may make a public records request via email or contact the Public Records Unit.

Warning: No part of this listing may be used by a provider, school official, instructor, licensee or other individual or entity to gain an unfair competitive advantage over any person or entity named herein. Any provider, school official, instructor, licensee or other individual or entity who does so is in violation of Section 626.9541(1)(c), Florida Statutes.

<table>
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<th>BUSINESS NAME</th>
<th>SCHOOL OFFICIAL NAME</th>
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<td>Order of Suspension</td>
<td>12/23/2016</td>
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<tr>
<td>American Institute of Learning School of Insurance</td>
<td>Cash Brown</td>
<td>363336</td>
<td>Continuing Education</td>
<td>Order of Suspension 1 Year</td>
<td>Order of Suspension</td>
<td>12/23/2016</td>
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<td>Real Estate Law Series, LLC</td>
<td>Karen Mandino</td>
<td>366127</td>
<td>Continuing Education</td>
<td>Fined</td>
<td>$1,000</td>
<td>Consent Order</td>
<td>12/7/2016</td>
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<td>EDU CO</td>
<td>Stephen Caspari</td>
<td>1118</td>
<td>Continuing Education</td>
<td>Fined/ Administrative Cost</td>
<td>$2,500/ $10,000</td>
<td>Consent Order</td>
<td>7/13/2016</td>
</tr>
</tbody>
</table>
Education Unit

Education@MyFloridaCFO.com - For education-related questions (pre-licensing, continuing education, providers, etc.)

MyProfile - Check up on any of the Provider applications you may have pending, education information, and more.

Licensees are reminded to update any change in their name, addresses (including email) or phone numbers by logging in to their MyProfile account. If you also have an agency license, don't forget to log in to your agency's MyProfile account and update it as well. Providers are reminded to update any change in their school officials, addresses (including email) or phone numbers by logging in to their MyProfile account.

Bureau of Licensing

AgentLicensing@MyFloridaCFO.com - For general inquiries about licensing.

Education@MyFloridaCFO.com - For education-related questions (pre-licensing, continuing education, providers, etc.)

MyProfile - Check your up-to-the-minute application status, education information, and more.

Licensees are reminded to update any change in their name, addresses (including email) or phone numbers by logging in to their MyProfile account. If you also have an agency license, don't forget to log in to your agency's MyProfile account and update it as well.

Bureau of Investigation

Compliance issues, licensees and insurers only:

Title@MyFloridaCFO.com - For title insurance matters

BailBond@MyFloridaCFO.com - For bail bond matters

Adjusters@MyFloridaCFO.com - For adjuster matters

For all other matters not related to licensing or education please email: askDFS@MyFloridaCFO.com

Or send mail to: 200 East Gaines Street
Larson Building, Room 412
Tallahassee, FL 32399-0320

Title Insurance Data Call

TitleAgencyReporting@floir.com - For questions about the filing process

TitleDataCall@floir.com - For all other questions about the data call

Provider Insights

Managing Editor: Heather Cleary Editor: Clay Tidwell Graphic Designer: Alicia Laurienzo

We welcome suggestions and inquiries concerning Provider Insights. Please direct them to Clay Tidwell.

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