People to Know

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Instructors: Are they Approved or Registered?

By Tom Rowell

Hello Providers:

If you were trying to submit an Instructor application to be reviewed for approval, you may have recently noticed some changes in your Provider’s MyProfile account. As an example, there is no “Instructor” option under the “Apply” tab anymore. You probably thought something must be wrong because it was just there the other day.

The Department recently updated the DICE system to align it with the Rules for the Registration of Instructors. Instructor are not submitted for Approval” anymore instead they are “Registered”, as stated in PL Rule (69B-227.160 F.A.C.) and CE Rule (69B-228.060 F.A.C.). Note that new applications for Instructor Registration must be submitted by the named Instructor. To do this, the instructor must create an Instructor MyProfile account at: www.dice.fldoi.gov/public/pb_index.aspx. Also note Providers are no longer able to submit an application for Instructor approval through their Provider account.

Most Instructor applications are now automatically registered. The Instructor will then receive an email containing their Instructor ID number. Providers wishing to have a registered Instructor teach an approved course offering will need to contact the Instructor to obtain their ID number and a copy of their resume to ensure the Instructor is registered and meets the qualification(s) outlined in PL Rule (69B-227.160 F.A.C.) and CE Rule (69B-228.060 F.A.C.).

The Provider must maintain resume/qualification records for at least five years from the date of an offering per PL Rule (69B.227.140 F.A.C.) and CE Rule (69B-228.040 F.A.C.). While the Department does not review Instructor qualifications at the time of registration, these records are subject to review during an audit.

As always, a big Thank You to all the Florida CE/PL Providers!
Continuing Education Advertising

A Fish in a Barrel?

By Matt Wester

The origin of the phrase “As easy as shooting fish in a barrel” is kind of obscure, but it’s been around for a while. So, what does an obscure saying have to do with advertising? The advertising Rule (69B-228.150 F.A.C.) is broad and defined as “the making of a representation in any form in connection with a provider of education or other business in order to promote continuing education credits. Forms of communication include, but are not limited to: television, radio, internet including social media, newspaper, text messaging or other means of instant messaging, email, or other forms of electronic communication.”

The Rule also provides that the following items be included in an advertisement:

- The Provider Name and ID #
- The Course Name and ID #
- The number of credit hours
- Contain the statement: “This course has been approved by the Florida Department of Financial Services for insurance continuing education credit.”

Additionally, advertising cannot contain sales promotion wording for any entity other than the Provider listed on the offering submitted to the Department.

What if a regulatory agency decided to crack down on Provider advertising, it would be like shooting fish in a barrel. Check your advertising and make sure it complies with the Rule and keep it that way.

Did You Know?

New Team Member

James (Jim) Riggs

Jim obtained his 2-20 general lines license in November 2012, and then his 2-15 health and life in April 2014. After working in the private sector, he joined the Department of Financial Services in November 2014 as an Insurance Specialist with the Division of Consumer Services. Jim was responsible for assisting and advocating on behalf of insurance consumers relative to questions and concerns in all lines of insurance.

Jim joined the Education Unit in the Division of Agent & Agency Services in February of 2019. He notes, “I love my new role at the Department and look forward to working with all of our Providers, Instructors and Licensees”.

Jim’s knowledge and experience have already proven to be a tremendous addition to our team.
New Team Member
George Vickers

George is a newcomer to the Education team. George previously served as a team lead for the Department’s Alternative Dispute Resolution team, assisting mediators, carriers, citizens, and their representatives with disputed insurance claims.

Welcome George, you are already an asset to the team.

Letter of Guidance: Code Violations by the Numbers

By Suzanne Barwick

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 late course offering filings, student completions reported late, as well as, certificate of completion violations. Other violations reflect deficiencies found during Provider record and course audits.

The following tables list the number of violations in which the Department has issued Letters of Guidance. These include late course offering filings, student completions reported late and other violations during the last half of 2018 and first quarter of 2019.
The Department remains concerned with the high number of occurrences of student completions reported late. The numbers shown above represent the number of students who were reported outside of Florida’s 21-calendar-days reporting requirement.

Providers are responsible for ensuring student completion records are submitted timely and the information uploaded on each roster is 100 percent accurate, prior to submitting the roster to the Department.

The implementation of attendance procedures, diligent identity verification and proper documentation should mitigate against the entry of erroneous information as well as aid in timely submissions. In turn, submitting timely and accurate information greatly reduces the possibility of delaying the licensing process or causing penalties to be imposed on a licensee for non-compliance with their CE requirements.
Contact Us - We’re Always Here For You

**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.

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**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 or license & appointment 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.

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**Bureau of Investigation**

Compliance issues, relating to 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

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**Title Insurance Data Call**

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

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

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**Provider Insights Editors**

Matt Wester    Sean Fisher    Jean Jeune

We welcome suggestions and inquiries concerning **Provider Insights**. Please direct them to Matt Wester.

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