Introduction: Updated Study Manuals Available

Effective January 1, 2019, the following 2019 insurance licensing exams will be available:

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<thead>
<tr>
<th>Provider</th>
<th>Edition</th>
<th>Vendor</th>
<th>Contact Number</th>
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<tbody>
<tr>
<td>Florida Agent’s Life (including Annuities &amp; Variable Contracts)</td>
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<td>Florida Agent’s Health Insurance</td>
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<td>Florida Agent’s Health &amp; Life (including Annuities &amp; Variable Contracts)</td>
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<td>Florida Agent’s Personal Lines</td>
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<td>Florida Agent’s Industrial Fire and Burglary</td>
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<td>Florida Agent’s Crop Hail and Multi-Peril Crop Insurance</td>
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<td>Florida Agent’s Surplus Lines Insurance</td>
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<td>Florida Agent’s Bail Bonds/Limited Surety</td>
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<td>Florida Agent’s Title Insurance</td>
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<td>Florida Adjuster’s All Lines Insurance</td>
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<td>Florida Public Adjuster’s All Lines Insurance</td>
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The content for the new exams will be based on the most recently published study manuals. These updated manuals will be available beginning November 1, 2018. Please see the following information below for each of the study manuals.

Prohibited Practices. (1) A provider, school official, supervising instructor or instructor shall not: (a) Fail to notify the Department within 30 days of a change in personal or business name, ownership or contact information.

PLEASE NOTE: The general lines, adjuster and industrial fire and burglary content have all been merged into one manual.

For a copy of the updated exam content outlines for each exam, visit Pearson VUE’s website at [https://home.pearsonvue.com/getattachment/d5b31a83-dee9-4f9b-983a-0927eb8c9b23/Florida%20Insurance%20Examination%20Content%20Outlines.aspx](https://home.pearsonvue.com/getattachment/d5b31a83-dee9-4f9b-983a-0927eb8c9b23/Florida%20Insurance%20Examination%20Content%20Outlines.aspx).
CFO Jimmy Patronis Finalizes Transition, Announces Senior Leadership

TALLAHASSEE, Fla.—Florida Chief Financial Officer (CFO) Jimmy Patronis today finalized his transition with the announcement of his senior leadership team. CFO Patronis has served as Florida’s CFO and State Fire Marshal since July 2017, and will now serve a full four-year term. During the transition, he has focused on bringing on and elevating experienced professionals who will help execute and shape his time as Florida’s CFO and State Fire Marshal.

CFO Jimmy Patronis said, “I’m proud of the experience this incredible group of professionals brings to the table and I know they will help the office fully transition. I look forward to a transition with a team that will help us build a better, stronger Florida. We’ve accomplished great things over the past year and a half, including passing meaningful PTSD benefits for first responders and helping Floridians better protect themselves from fraud. Our work to keep our economy strong, protect consumers from fraud and identity theft, and fight for first responders isn’t done, and this team will show up each day on behalf of every Florida family.”

Ryan West, Chief of Staff: West has served as Chief of Staff for CFO Patronis since August 2017, helping navigate his first year in office. He previously served as Chief Advisor to then-Commissioner Patronis at the Public Service Commission (PSC). Prior to the PSC, West led the Florida House of Representative’s Economic Development and Tourism Subcommittee as Policy Chief and served as Florida Chamber of Commerce’s Director of Economic Development and Education Policy.

Peter Penrod, General Counsel: Penrod will serve as General Counsel, providing legal counsel and representation for CFO Patronis. He will also oversee the Divisions of Risk Management and Rehabilitation and Liquidation. Penrod most recently served as general counsel for the Department of Economic Opportunity and has held numerous position in government and the legal profession.

Jay Etheridge, Deputy Chief Financial Officer over Law Enforcement: Etheridge has served as Deputy CFO over law enforcement operations since September 2012. He will oversee the Divisions of Investigative and Forensic Services, State Fire Marshal, Workers’ Compensation, and Funeral, Cemetery, and Consumer Services. Etheridge has more than 30 years of law enforcement experience including working for the Florida Department of Law Enforcement and Tallahassee Police Department.

Anna Alexopoulos Farrar, Deputy Chief Financial Officer over Communications and External Affairs: Alexopoulos Farrar has served as CFO Patronis’ Communications Director since November 2017. In this new role she will oversee communications, external affairs, policy and strategic initiatives, the Divisions of Consumer Services and Insurance Agents and Agency Services. She has more than 10 years of experience in the public and private sectors, including serving as vice president of accounts for On 3 Public Relations and press secretary for the Department of Financial Services.

About CFO Jimmy Patronis Chief Financial Officer and State Fire Marshal Jimmy Patronis is a statewide elected official and a member of Florida’s Cabinet, who oversees the Department of Financial Services. CFO Patronis works each day to fight insurance fraud, support Florida’s firefighters, and ensure the state’s finances are stable to support economic growth in the state. Follow the activities of the Department on Facebook (FLDFS) and Twitter (@FLDFS).
News You Can Use

CFO Jimmy Patronis Finalizes Transition cont’d

Scott Fennell, Deputy Chief Financial Officer over Operations: Fennell has served as Deputy CFO over operations since September 2017, overseeing Florida’s accounting and auditing responsibilities, the state’s treasury investments, unclaimed property and operations. He previously served as Enterprise Florida’s Chief Operating Officer and spent four years at Career Source Florida, Inc., where he served as Chief Financial Officer and Chief Operating Officer.

Meredith Brock Stanfield, Director of Legislative and Cabinet Affairs: In this new role, Stanfield will oversee all legislative and cabinet strategy and actions taken on behalf of CFO Patronis. She joined CFO Patronis’ team in August 2018 to serve as Legislative Affairs Director. Stanfield has previously served as the Legislative Affairs Director for the Department of Management Services, the Department of Juvenile Justice, the Office of Financial Regulation, and in other roles within the Department of Management Services and Florida League of Cities, Inc.

Paige Davis, Deputy Chief of Staff for Internal Affairs: Davis most recently served as CFO Patronis’ campaign manager, helping navigate a victory. She previously served as the Finance Director of Greg Gianforte’s Montana gubernatorial campaign. Davis has held numerous campaign and political finance positions throughout the country, including the National Republican Congressional Committee.

Tom Adams, Director of Policy and Strategic Initiatives: Adams, an attorney, has served as the Director of Policy and Strategic Initiatives since May 2018 and will continue to shape policy strategy for CFO Patronis. He previously served the state as a Deputy Program Director at the Department of Revenue, Policy Chief within the Governor’s Office of Policy and Budget, and as an attorney for the Department of Environmental Protection in addition to public and private sector experience from Washington, D.C.

Jack Reid, Director of External Affairs and Open Government: Reid joins CFO Patronis’ team as External Affairs Director after serving in numerous roles within state government. He most recently served as the Director of Open Government for the Executive Office of the Governor (EOG) under Gov. Scott. Reid previously served as External Affairs Manager for the Florida Department of Economic Opportunity and a Regional Representative for the EOG in the Panhandle of Florida.

Katie Strickland, Communications Director: Strickland currently serves as Press Secretary for the 2019 DeSantis-Nuñez Inauguration. Prior to joining the inaugural team, she was Communications Director for Jimmy Patronis’ campaign for Chief Financial Officer as well as Communications Director at Ello Creative. Previously, Strickland served as Deputy Communications Director for the Agency for Persons with Disabilities and has also worked at the Florida House of Representatives.

Devin Galetta, Deputy Communications Director: Galetta joined the CFO’s communications team in August 2018 after serving as the Florida Department of Health (DOH) Interim Communications Director and Media and Marketing Manager. He will continue his role as Deputy Communications Director. Before DOH, Galetta served as Assistant Director of Media, Communications, and Marketing for the Florida State University Libraries. He previously worked for the Department of Financial Services where he worked as a Marketing and Communications Specialist from 2006 to 2014.

Robert Tornillo, Director of Cabinet Affairs: Tornillo has more than 30 years of experience working in the executive branch of Florida government with extensive time spent in cabinet affairs. Since 1988, he has served as an advisor to four statewide elected cabinet officers. Tornillo has a degree in criminology from Florida State University and served three years with the Florida Marine Patrol as a crime analyst.

Brock Juarez, Deputy Director of Cabinet Affairs: Juarez has served as CFO Patronis’ External Affairs Director since July 2017. In his new role he will help oversee the CFO’s cabinet agenda, which includes financial services and environmental issues. He has served in many roles in state government since 2014, including special assistant to Gov. Rick Scott and appointment’s analyst for the Executive Office of the Governor.
Late Night Reading

By Patrick (Matt) Wester

I personally don’t know anyone who considers Administrative Rules as good late night reading.

However, inasmuch as an Administrative Rule has the force and effect of law, it might be prudent to take a gander at those that affect your business. The point of this missive is to point out a few “fine prints” in the Continuing Education Rule 69B-228.

As it relates to self-study exams, the Rule has a proviso that the exams be “substantially revised annually” unless the exams are updated with each course. The best way to deal with this provision is to shuffle your exam questions as each course is sold.

Another gem in the fine print is one that gets overlooked (violated) quite regularly. It’s found in Rule, section 69B-228.160 with the terror phrase of “Prohibited Practices.” It states, ...shall not: allow someone to ‘perform the duties of a school official’ when they have not been approved to do so.

Yet, the biggest warning of all is also contained in the same dreaded Prohibited Practices section. It notes shall not, “Violate any provision of this rule chapter.” Yikes!

So, while you may not choose 69B-228 for your late night reading, it is certainly in your interest to be versed in the Rule to avoid walking down the dreaded Prohibited Practices path.

I’m done for now. I need to find my Jack Boots...

Roster Corrections

By Suzanne Perkins

Your course offering was successfully held! All that remains is to update the roster and provide certificates.

Alas, before you can cross the finish line - there’s another obstacle. The attendees last name differs from their license records or they actually attended a different course offering. What now?

If there is a legal name change, the attendee will need to email AgentLicensing@myfloridacfo.com with attached supporting documentation of the name change before any updates can be made to the roster.

Providers have many features within their MyProfile account. However, editing or removing a roster submission will need to involve assistance from the Department.

Please send all roster correction requests to Education@MyFloridaCFO.com. Just a reminder that the requests should be sent by a School Official or Contact.

What needs to be included in an email request to correct a roster submission?

Supporting documentation!

Examples of supporting documents may include sign-in and sign-out sheets, student course time completion records for online courses, student identity verification records or other records supporting the requested change.

Including supporting documentation can expedite your request, avoid additional information requests from the Department and reduce the amount of follow ups from the attendee.

When in doubt, it is always better to ask questions. Please don’t hesitate to contact the Education Unit for assistance at Education@MyFloridaCFO.com.
Is it Live or is it Memorex?

By Clay Tidwell

Is it live? Does it matter?

If you aren’t too young, you might recall the iconic Memorex commercial campaign from the 1970s. In it, the “Queen of Jazz,” Ella Fitzgerald, would sing a note that shattered a wine glass while a Memorex tape recorded her voice. Then, the tape would play and her recorded voice would still break the glass. The commercial would question the audience, “Is it live or is it Memorex?”

In fact, they played on the idea that whether it was television or tape, no one knew whether it was live or pre-recorded. Because in the end it doesn’t matter. It’s why we all listen to non-live music (like Beethoven or The Doors) or watch television shows (like Game of Thrones or The Walking Dead) that aren’t live.

Unlike the entertainment realm, here, within the Education Unit, it DOES matter. There is no fantasy, there is no opportunity to emulate a reality when it comes to website logins for the Department. What is filed with the Department is authentic and substantive information and documents. In Rule chapter 69B-228 of the Florida Administrative Code (F.A.C.), you will find that online courses have “additional” requirements.

(6) In addition to the requirements in subsection (5) of 69B-228.080, online interactive correspondence courses are subject to the following requirements:

(a) Online access for the Department to review the course.

When providers submit an online course to the Education Unit for approval, they are required to fill out a checklist which is specific to the online course. Within that checklist, specifically item #5, providers must acknowledge that they have also submitted the “Online Access Document” outlining Department access procedures and login information. Permanent access shall be granted for review while the course is pending and auditing once approved.

The Self-Study Online Course Access Document requires the following information to be submitted in its entirety in order for the course to be approved:

Course name Provider Number URL

Log in for DFS Password for DFS

Then the provider must explain in detail how students will register, navigate and complete the coursework; how they will have them authenticated; and explain how students will have access to qualified experts or others authorized by the provider, who can respond to student’s questions.

Quite often while in the process of auditing online courses, we have run across invalid logins, or outdated webpages, or even webpages designed exclusively for the Departments Education Unit, which is all a violation of the Florida Administrative Code. Providers should know that full access must be given to the Education Unit so that we may access and audit all Florida approved online courses. This access must be provided prior to approval, and shall continue as long as the course is approved. The access provided to the Education unit must also be entry to the same course approved and offered to all students.

So, I suppose one would ask, “is it live?” And the answer is, “yes, because it matters for compliance.”
MyProfile Tune-Up

Tom Rowell

Please note that important information being sent from the Department might NOT be finding its way to the School Official(s) who are ultimately responsible for the acts of the provider. Avoid having unforeseen consequences due to unreliable or outdated contact information listed on your Provider MyProfile account.

The Department routinely sends out notices and DFS requests to providers. These are sent to the email addresses that the provider has listed on the demographics portion of the provider’s MyProfile page. For example, let’s consider that the email addresses listed is that of someone other than a School Official. Maybe it is the email of an assistant the provider has decided will be performing the needed tasks within the provider account (Note: This person should be added as a Contact). Or, maybe it is a general email address inbox of the provider. In these situations, there’s a good chance that the School Official is not directly receiving the important information or requests being sent to the provider from the Department. Unfortunately, this could lead to Department administrative action being taken against the provider when there is no response received.

Please be advised that it is very important the contact information, such as emails and phone numbers listed on the provider’s demographics profile page, be that of a School Official and be correct. Again, the School Official is responsible for the acts of the provider.

To perform a Tune-Up, please login to your provider’s MyProfile account at https://dice.fldfs.com/public/pb_index.aspx, then go to the Maintenance tab at the top of the page to verify and update this important information. As always, thank you for providing good quality Continuing Education to the licensed insurance agents and adjusters of Florida.

Request/Respond

By Matt Wester

This article is for the newcomers in the crowd. If the Department has a question concerning an application, we will send a “DFS Request.” The School Official(s) will receive a notice (typically by e-mail but can be done via the Provider MyProfile inbox) that they have a request for additional information but does not specify what additional information is being requested and has “do not respond to this e-mail” verbiage. For the uninitiated, this can be a head scratcher.

Here’s what you do; once you have received a notification, go to your provider account. Under the tab titled “DFS Request” you will see notifications in date order and what we’re requesting. You may use the same feature to respond.

So, there you have it....
Providers Tab

By Clay Tidwell

This isn’t a bar tab for Providers, but if you are new to the Continuing Education or Pre-licensing world or even if you are an experienced long-time member, this article is for YOU. Over the last year we have received hundreds of emails and phone calls with the most basic questions from providers. Questions like; How do I add a location for roster submittal? or How do I add a new School Official and contact to our Provider? How do I submit course documents? Or What must be on the Certificate of Completion? Most recently I received an email in which the provider was trying to upload a PDF to the roster, but it wasn’t working. Does any of this sound familiar?

Sydney J. Harris was a well-known American journalist who wrote 11 books and weekday columns for Chicago Daily News and Chicago Sun-Times. One of his most famous quotes was this: “The two words ‘information’ and ‘communication’ are often used interchangeably, but they signify quite different things. Information is giving out; communication is getting through.”

In a continuing effort to get through to all of our providers and licenses, we provide as much useful information as possible on our website and specifically, the EDUCATION PAGE. Here the licensees and providers alike can find answers to most questions concerning their licenses and education. Focusing on providers for this article, you will find most everything you need by clicking the “Providers” tab on the Education page. The very first thing you will see is the clickable link to our Provider Insights newsletter. This newsletter is designed to update and make providers aware of the latest changes and trends, laws and rules, and general industry information.

Below the Provider Insights link, there are four areas of information. 1. General information: which covers the “How To’s” of just about every scenario providers will encounter, including a Provider FAQ section. 2. Pre-licensing: which is designed exclusively for pre-licensing providers and again with “How To’s” and more. 3. Continuing Education: which is specifically designed with everything needed to provide continuing education courses to licensees. This area is chocked full of “How To’s” and checklist to keep the provider on track for course approvals. 4. Designation Courses: This area is designed to give direct access to laws and rules which specify which designation courses are approved and required for specific license scenario’s.

This Education page is a living, breathing page, which is updated as often and as quickly as possible. It is written by the Education Staff with whom the Providers have daily contact. It is provided to you in order to help speed up the application process and guide your School Officials and contacts to the appropriate information. Providers are encouraged and often re-directed to the webpage in order to get the information needed. Our webpage along with the Florida Administrative Code, are the “Education Bibles” you need to efficiently provide Florida approved pre-licensing and continuing education to your students. For questions or problems not addressed on our webpage you can then email us at Education@MyFloridaCFO.com.
Unscramble each of the clue words.

Take the letters that appear in boxes and unscramble them for the final message.

Final message: Compliance

Top Answers: Agent, Virtual, In house, Offering, Instructor, Completion, Syllabus, Provider, School Official, Public
Letters of Guidance are issued from 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 following table lists the number of violation occurrences in which the Department has issued Letters of Guidance. These include late roster filings, late course offering submissions, and other violations during the last quarter of 2017 and first half of 2018.

The Department remains concerned regarding the high number of occurrences of late roster violations. The numbers shown above in green represent the number of students who were reported outside of the Florida’s regulations 21-calendar-days requirement.

Providers are responsible to ensure that rosters are submitted timely and the data that is uploaded on a roster is 100% accurate prior to submitting the roster to the Department. The implementation of attendance procedures, diligent identity verification, and documentation should mitigate against the entry of erroneous data as well as aid in timely submissions.

In turn, submitting timely and accurate data greatly reduces the possibility of delaying the processing of a licensing application or cause penalties to be imposed on a licensee for non-compliance of their CE requirements.
Case Notes and 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.

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<th>BUSINESS NAME</th>
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<td>Patrick Fraley</td>
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<td>Continuing Education and Pre-Licensing</td>
<td>Fined/August 2018</td>
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Contact the Education Unit: Education@MyFloridaCFO.com

© 2016 Florida Department of Financial Services
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.

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  Editors

Clay Tidwell  Sean Fisher  Jean Jeune

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

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