Q. What lines of authority can the 5-hour course be approved under?
A. Any of the following:
   – 1. Life and Variable Annuity
   – 2. Life, Health and Variable Annuity
   – 3. Health
   – 4. General Lines
   – 5. Adjuster
   – 6. Public Adjuster
   – 7. Bail Bonds

Q. What is the first compliance cycle for which an agent or adjuster would be required to complete a 5-hour course.
A. Agents (except title) and adjusters with a compliance cycle ending 10/31/2014.

Q. Is the 5-hour course in addition to the current CE requirements?
A. No. Compliance cycles ending 9/30/2014 or earlier fall under the current law which does not require the 5-hour course. Those ending 10/31/2014 and later fall under the new law which requires the 5-hour course and remaining hours are elective.

Q. Do providers need to have a 5-hour course for each line of authority?
A. You must have a course approved for each line of authority you want to offer.

Q. Has the decision been made yet on whether or not the 5-hour course can be self-study?
A. Yes. A 5-hour course may be taught in a self-study method.

Q. Does the 5-hour course replace current required courses? For example, Senior Suitability.
A. Yes. Compliance cycles that have the 5-hour course requirement will not have a senior suitability, ethics, mitigation, or law requirement. *Title agents will still have to complete ethics because they do not have a 5-hour course requirement.

Q. Can the 5-hour course be broken up such as 1 hour at a time?
A. No. A course application must follow the entire outline provided by the Department and be a minimum of 5 hours in length. A single course offering may be spread out over the course of a weekend or multiple weekends. A 5-hour course may not be divided in a seminar partial study method.

Q. Does the 5-hour course need to be at least 5 hours?
A. Yes.

Q. Are new course authority ID numbers going to be issued for the 5-hour course?
A. Yes. Our IT unit needs to establish those and we will notify providers once that is done.
Q. When can providers stop submitting separate course applications for the same course to be approved for agents and adjusters?
A. For the next two years a diminishing segment of our licensees will fall under the current law (meaning agents can’t get credit for courses designated for adjusters and vice versa); therefore, it will be important to get courses approved for each license type for the next two years.

Q. Do I have to submit a new course every time I make an update to it because of a law change?
A. Since law updates are the core piece of this course, a new submittal would be required. Currently, if your course is discussing a subsection of statute (i.e., 626.221(1), F.S.) and a change was made to that subsection, we allow you to update without submitting a new course. That will still be true; however, this is unlikely to happen in the “New Law Updates” portion of the outline. Also, if you are discussing the bill which included the change, that would be considered additional material and require a new course submission.

Q. Do we have to stop providing a 5-hour course if we get another one approved?
A. The 5-hour course will be valid for 2 years from approval date and may be offered as long as it is valid. However, you may not teach any portion of that course that includes repealed legislation or regulation.

Q. Can elective hours be taken in any approved CE course?
A. Yes, for compliance cycles ending 10/31/2014 or later, except for public adjusters and title agents who must take courses specific to their license type.

Q. How can providers know which compliance cycle agents/adjusters are completing?
A. Providers will have to get that information from each agent/adjuster. It would help to make general information available on your website.

Q. Will providers be notified when the Department is ready to accept applications?
A. Yes, we will notify you through our newsletter, conference call, and MyProfile inbox.

Q. Will there be additional instructor qualification requirements to be approved for these new course authorities?
A. No. The Department will automatically award applicable 5-hour course authorities to both providers and instructors once necessary IT updates are made.

Q. How will a course like Senior Suitability be applied to compliance cycles that require the 5-hour course?
A. They will be applied to the elective hours.