

# 4-Hour Law & Ethics Update – Bail Bonds

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## I. Regulatory Awareness

- A. Jurisdiction & responsibilities
  - i. Chief Financial Officer (CFO)
  - ii. Department of Financial Services (DFS)
  - iii. Office of Insurance Regulation (OIR)
  - iv. County
    - a. Sheriff
    - b. Clerk of the Court
    - c. Law enforcement
- B. Licensing Requirements
  - i. Limited surety agent
  - ii. Professional bail bond agent
  - iii. Agency owner
  - iv. Appointment
  - v. Agency name registration with DFS
  - vi. License surrender or termination
  - vii. Grounds for suspension, revocation of license or appointment
  - viii. Duties of licensed vs. unlicensed personnel
- C. Other Requirements
  - i. Registration
  - ii. Advertising Recordkeeping
  - iii. Build-Up Funds
- D. Department Communication
- E. Unauthorized Entities

## II. Insurance Law and Updates

- A. New law
- B. Criminal law
- C. County ordinances

## III. Ethical Requirements

- A. Marketing
- B. Advertising
- C. Soliciting
- D. Unfair methods of competition and unfair or deceptive acts

## IV. Disciplinary and Industry Trends

- A. Recent violations & Enforcement Actions of Florida licensed insurance professionals
- B. Unauthorized Products & Entities involved in Florida commerce
- C. New and other important terminology applicable to Florida licensed insurance professionals