

# 4-Hour Law and Ethics Update

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## I. Regulatory Awareness

- A. Jurisdiction of duties and responsibilities
  - i. Chief Financial Officer (CFO)
  - ii. Department of Financial Services (DFS)
  - iii. Office of Insurance Regulation (OIR)
  - iv. Office of Financial Regulation (OFR)
- B. Licensing Requirements
  - i. Appointment
  - ii. Contact Information
  - iii. Insurance Agency Licensing
  - iv. Transfer, surrender and termination of Licensing
  - v. Grounds for compulsory/discretionary refusal, suspension, or revocation of insurance license/agency license/appointment
  - vi. Duties of licensed vs. unlicensed personnel
- C. Other Requirements
  - i. Advertising
  - ii. Recordkeeping
- D. Department Communication
- E. Guaranty Association

## II. Insurance Law and Updates

- A. New Florida Law Updates
- B. Pertinent Federal Law Review pertinent to Florida licensed insurance professionals

## III. Ethical Requirements

- A. Code of ethics DFS Rule Chapters 69B-215, 220, 221, and 230, F.A.C.
- B. Marketing regulatory and ethical guidelines for Florida licensed insurance professionals
- C. Understanding Industry Products & Suitability of Sales and Services *(not required for Adjusters and Public Adjusters)*
- D. Unfair Methods of Competition and Unfair or Deceptive Acts
- E. Understanding required premium discounts *(not required for Adjusters and Public Adjusters)*

## 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