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)
      i. Suitability information means information that is reasonably appropriate to determine the suitability of a recommendation, including: (the following is specifically required for 5-214 and 5-215 courses):
         1. Age
         2. Annual income
         3. Financial situation and needs, including the financial resources used for the funding of the annuity
         4. Financial experience
         5. Financial objectives
         6. Intended use of the annuity
         7. Financial time horizon
         8. Existing assets, including investment and life insurance holdings
         9. Liquidity needs
         10. Liquid net worth
         11. Risk tolerance; and
         12. Tax status
   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