
By Clay Tidwell

As the Education Unit approves more and more providers and school officials, we inevitably get more emails and questions ranging through the full spectrum of provider responsibilities. These broad range of questions are not limited to new providers and are actually asked daily by even the most seasoned veterans in the insurance continuing education and pre-licensing industry. Most of these questions are already answered and are available at the fingertips of all interested parties.

**WHO** - All CE and PL Providers which includes School Officials and School Contacts.

**WHAT** – The answers that are asked by School Officials and Contacts can be found and researched in one specific area - the PROVIDERS tab on our website.

**WHEN** – Anytime a School Official or Contact has a question about their responsibilities as a Provider, School Official, or Contact and how to fulfill those responsibilities.

**WHERE** – our Website has a specific area created just for Providers. Clicking on the link provided will take you directly to the Education Information Page. This page contains three tabs which are exclusive to Licensees, Providers and the Laws regulating them both. You can also click our Welcome Packet page to download the help guide.

**HOW** - Any Provider, School Official, or Contact can save valuable time, by utilizing the information on our website and “PROVIDERS” link. This page contains ALL the information necessary to operate within the Florida Statues and Florida Administrative Code (F.A.C. Rule). If you cannot find the answers there, you can contact us at Education@MyFloridaCFO.com.

**WHY** – The main function of the Education Unit is to process applications relating to Continuing Education and Pre-licensing. Our examiners review, approve, close, and update courses, providers, contacts, instructors, offerings, school officials and more. The examiners are also responding to all email and phone correspondence daily, which answers many repetitive questions by both new and seasoned providers alike.

The simple fact is, most questions can be answered, problems solved, and time and money saved, if Providers were up to date on the information we publish on our website. Over the past few years we have worked very hard to ensure our webpage provides the most up-to-date information to help providers and interested parties to find the answers they need. Our mission here is to help all Providers, help themselves.
5 Ways For Providers To Stay On Santa’s NICE List This Year.

By Jean Jeune

It's that time of year again. Someone is making a list and checking it twice.

So how do Providers stay on Santa’s NICE list this year-end season? Here are five highly suggested ways:

1) Get and stay organized
High activity in any business can be a key performance indicator. It can also create logistical problems if not managed properly. So, how does one handle this issue? Well, whether you turn to a notepad, an Excel document or a more robust software solution, create a dependable tracking system.

What should this tracking system do for you? Here is a short sample:

List all courses including approval date and scheduled expiration.
Track offerings that have been and need to be scheduled.
Track customers that have signed up, taken courses or have outstanding requirements for course completion.
Provide reminders for timely submissions and filing with the Department.

2) Communicate clearly with customers
We’ve all heard these sayings before; “I didn’t know…,” “but you said….”

It’s not just our unruly teenagers who repeat these phrases. Customers do too, especially when their expectations are higher than the providers. Therefore, communicate the requirements clearly including deadlines for applying and completing a course and the submission of acknowledgement form, as well as, inputting the correct data (i.e., spelling of name and correct identification numbers).

3) Keep information updated
For as long as we’ve been alive, there have always been taxes and changes, and more change, and yes, more changes.

Change is coming. Get ready to handle it. How?
Plan to update outdated or irrelevant course material;
Make necessary additions and deletions of the school official and contacts in your MyProfile account when turnover occurs;
Regularly, verify the instructor registration and qualification status;
and, Provide timely updates to approved offerings when necessary to maintain accurate information.

4) Keep Department rules handy and review regularly
As with most of us who “Google” information for confirmation, we can benefit from a quick peek at the Department’s Rules to confirm our understanding of the Department’s requirements. Memory can fail us and rules get updated. Have a current version of the rule within arm’s reach for daily decision making regarding your CE courses.

5) Take advantage of Department resources:
Here are a few handy options:
Read the “Provider Insight”
Ask questions through emails to Education@MyFloridaCFO.com
Check your MyProfile Account for important Department Notices
Visit our website: https://www.myfloridacfo.com/division/agents/

Compliance Tip!
Everything providers need to stay compliant can be found on our website.
Webinar and the Classroom Course

By Matt Wester

Since the same information is being presented, does it really matter if it is submitted for approval as a Webinar or a Classroom course?

Yes, it does matter!

Here’s the deal, a course filed and approved as a Classroom course (intended to be taught live in a classroom setting), CANNOT be presented in any other manner. However, a course filed and approved as a Webinar can be taught in a classroom setting or presented via live webcasting, etc.

If you have ever been confused on how to tell the difference, consider this: the approved study method for both types read “Classroom,” however, the two are delineated by course title. Webinars are required to have the term “Webinar” or “Webcast” in the course title.

What does it take for a course to be approved as a webinar you ask? A webinar must meet the following requirements:

The approval criteria for a classroom course; plus,

Demonstrate sufficient controls to ensure attendees are live by engaging with the class material, having the ability to interact with an instructor, and be present for the duration of the class.

So, if the question that comes to mind is: ‘Can I hold this Classroom approved course as a webinar?’

The answer is “no.”

However, if the question is: ‘Can I hold this Webinar approved course in a classroom setting?’ The answer is “yes.”

Webinars get all the love...

5 Hour Law & Ethics Update Course Titles ...What’s in a Title

By Lisa Chuites

Did you know a Florida licensed insurance agent or adjuster cannot fully satisfy his or her continuing education (CE) requirements without completing a 5-Hour Law and Ethics Update course specific to his or her license type?

Yes, it is true! This became effective on October 1, 2014 with a change to Section 626.2815(3), Florida Statutes. While the bulk of most licensees’ CE requirements may be satisfied by completing any approved course, the 5-Hour Law and Ethics Update course must be license specific.

Believe it or not, many licensees may not be aware or are misinformed when selecting a class to meet this requirement.

As a Provider, you have an opportunity to help your potential customers select the right class. And guess what? Your selected course title can do most of the work for you. Here are the strongly suggested DO’s and Don’ts.

DO

Include the specific language, “5-Hour Law and Ethics Update,” in the title.

Specifically identify the target audience in the title by using 2-15 in the title to reflect the course is for licensed 2-15 agents, or add “Life and Health” in the title. Example: “5-hour Law and Ethics Update for 2-15 agents” or “Life and Health 5-hour Law and Ethics Update.”

DON’T

Don’t use language that would mislead a licensee in thinking credit would apply when it would not. It would be inaccurate to state that a 5-hour law and ethics course would apply to all adjusters, since Public adjusters do not get credit for non-public adjuster specific 5-hour law and ethics courses.

Don’t name courses that do not qualify for 5-Hour Law and Ethics update credit with a title that would lead someone to believe otherwise. Example: don’t name an Ethics course “5-hour Ethics.”
By Tom Rowell

Hello CE Providers!

Did you know there has been a recent update to the State of Florida’s insurance Continuing Education (CE) Rule Chapter 69B-228? Are you aware of how the changes, effective 04/12/2017, impact your requirements for filing future course offerings? In case you haven’t seen the new Rule, the following offer a quick summary to help you be informed:

Before: Course offerings were required to be submitted at least 30 days prior to the course being held.

After: Course offerings are required to be submitted at least 5 business days prior to the course being held.

Before: Course offerings could be cancelled anytime up to 5 days after the scheduled date of the course.

After: Course offerings can be cancelled up until the effective date and time of the course offering.

You must notify the Department to process any course offering cancellation requests made after the enforced deadline.

Now you know of the required cancellation filing deadline, but, you are probably wondering just how you are to go about actually processing it? Well, it’s easy, just follow these simple instructions:

• An authorized School Official logs into the Provider’s MyProfile account.
• Then, click on the Maintenance menu option tab (found near the top).
• Click on “Offering List” and find the course And click.
• Click on the course offering to be cancelled.
• At the bottom of the offering display screen, find and click the red “Cancel” button.
• You are DONE! Offering is cancelled.

We hope this helps clarify when and how to properly cancel a course offering. Follow these instructions to reduce the chance of being found in violation of this rule requirement and getting hit with any unnecessary “falling LOGS”. (Letters of Guidance).

Please contact our Education Unit at Education@MyFloridaCFO.com with any questions or concerns. Thank you for providing Florida licensed insurance agents and adjusters with quality continuing education.

Compliance Tip!

Entering inaccurate or invalid information on a roster or certificate of completion may be considered falsification.
Did you know

Ready for your BIG DATE?

By Clay Tidwell

I grew up in a small town in North Florida. Thinking back, those were great times, when everyone knew everyone. Every child’s parent knew each other. We were like one giant family, yet there were still rules to live by. Nothing uncommon mind you, but rules nonetheless.

Saturday night was our big date night, and one of the most important rules that applied was to have my date home by 10 p.m. Of course, I made every effort to have her home by 9:30 p.m. This way, if some unforeseen circumstance happened, I would still make the deadline. More importantly, I’d save myself some hard glares and throat clearing explanations. This seemed to always work for me and more importantly, it helped me avoid missing an authority’s (her dad’s) expectations.

The expectation of meeting deadlines continues from youth to careers. As such, Florida’s continuing education providers who provide 5-Hour Law and Ethics Update courses are also held to an expectation when it comes to dating. No, not the dating of daughters or sons of anxious parents, but rather the expiration dates pertinent to the 5-Hour Update courses.

There are two very important dates to track:

Course expiration date; and,
Course offering expiration date.

As most of you may know, 5-Hour Update courses expire automatically on the anniversary of its approval date. Make yourself a reminder of this date and save the inconvenience of forgetting.

The second date is a bit more serious and much like “parental anxiety,” if not on time, can cause “school official anxiety.” This is the course offering expiration date which cannot exceed the course expiration date. A class participant must complete the course before the course offering expiration date. Quite often, students enroll in a 5-hour Update course, which may be close to expiring, unaware of this critical completion requirement. What happens then? They’re not able to receive credit, at least not immediately. In some cases, the participant may receive a Preliminary Notice of Non-Compliance from the Department notifying him or her of late CE’s.

This causes a bit more ‘inconvenience’ for the participant and frankly makes the provider appear uninformative. This scenario can be avoided altogether if the provider makes the effort to track their course expiration dates, and more importantly, notify their class participants of applicable course offering closing dates. So, if you want to be that ideal provider, keep track of your dates and keep your students out of the proverbial flashing porch light. They will thank you for it.

Compliance Tip!

An approved 5-Hour course shall expire one year after its approval date.
Letters of Guidance

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 second quarter of 2017.

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

Case Notes

The following are instances in which providers or other persons violated the Florida Insurance Code and the administrative action the Department has taken against them. Note: All administrative investigations are subject to referral to the Division of Investigative & Forensic Services for criminal investigation.

Case: An investigation was conducted into the activities of a continuing education provider for multiple occurrences of violations during a course offering.
Disposition: Fined $500

Case: An investigation was conducted into the activities of a continuing education provider for multiple occurrences of violations during a course offering.
Disposition: Fined $3,000

Case: An investigation was conducted into the activities of a continuing education and pre-licensing provider for advertising and offering a course for pre-licensing credit which had not yet been approved by the Department.
Disposition: Fined – $3,500

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.

<table>
<thead>
<tr>
<th>BUSINESS NAME</th>
<th>SCHOOL OFFICIAL NAME</th>
<th>PROVIDER ID#</th>
<th>PROVIDER TYPE</th>
<th>DISPOSITION</th>
<th>FINE/ COST</th>
<th>DOCUMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Income Life Insurance Co</td>
<td>Cash Robert Brown</td>
<td>363371</td>
<td>Pre-Licensing</td>
<td>Order of Suspension – 1 Year</td>
<td></td>
<td>Order of Suspension</td>
</tr>
<tr>
<td>American Institute of Learning School of Insurance</td>
<td>Cash Robert Brown</td>
<td>363336</td>
<td>Continuing Education</td>
<td>Order of Suspension – 1 Year</td>
<td></td>
<td>Order of Suspension</td>
</tr>
<tr>
<td>CEU Institute</td>
<td>Jill Benner, Kathy Ellis</td>
<td>363609</td>
<td>Continuing Education</td>
<td>Fined</td>
<td>$6,250</td>
<td>Consent Order</td>
</tr>
<tr>
<td>EDUCO</td>
<td>Stephen M. Caspari</td>
<td>1118</td>
<td>Continuing Education</td>
<td>Fined/ Administrative Cost</td>
<td>$2,500/ $10,000</td>
<td>Consent Order</td>
</tr>
<tr>
<td>Real Estate Law Series, LLC</td>
<td>Karen Mandino</td>
<td>366127</td>
<td>Continuing Education</td>
<td>Fined</td>
<td>$1,000</td>
<td>Consent Order</td>
</tr>
</tbody>
</table>

Contact the Education Unit: Education@MyFloridaCFO.com

© 2016 Florida Department of Financial Services
Across
1. Prohibited practices
2. Course providers
3. Course offerings
4. Exempted licensees
5. Advertising
6. Extension
7. Course audits

Down
1. 69B-228.090
2. 69B-228.250
3. 69B-228.270
4. 69B-228.160
5. 69B-228.040
6. 69B-228.150
7. 69B-228.230
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.

Reproduction in whole or in part of Provider Insights, or any publication by this Division, without permission is prohibited.