

4-Hour Law & Ethics Update – Bail Bonds

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