

Volume 1, No. 3 - August 2012

## **Education Central**

- Things to know about your continuing education

## **Understanding the Upcoming CE Changes**

With the passing of HB 725, the laws regarding CE found in s. 626.2815, F.S., are amended to impact various compliance cycles. Below is a chart to help licensees and education providers understand the changes and provide guidance when selecting courses to complete the requirements.

	T T	
Continuing Education Requirement or Provision	CE Compliance cycles ending 9/30/2014 or earlier	CE Compliance cycles ending 10/31/2014 or later
CE must be completed by due date	Yes	Yes
3 hours of Senior Suitability required for life agents	Yes	No
3 hours of Ethics required for general and personal lines agents, industrial fire, and customer representatives	Yes	No
1 hour of Premium Discount Mitigation required for general and personal lines agents, and customer representatives	Yes	No
10 hours of Law and Policy required for adjusters	Yes	No
2 hours of Ethics required for adjusters	Yes	No
5-Hour Update course required	No	Yes for all licensees except title agents
Elective hours may be taken in any approved course	No	Yes for all licensees except title agents and public

		adjusters
Merging of total hour requirements into one compliance cycle consisting of 24 hours for adjusters dually licensed as an agent	No	Yes
"Basic" level courses don't count for licensees with the 6+ years reduction in CE hours	Yes	No
Adjusters may be eligible for reduction of hours	Yes (after 10/1/2012)	Yes
Agents and adjusters may be eligible for extension of time	Yes	Yes
Pre-licensing courses disqualified for CE credit	Yes	Yes
Military duty during compliance cycle	Eligible for waiver of compliance cycle (after 10/1/2012)	Eligible for waiver of compliance cycle

For additional questions pertaining to CE requirements, please email <a href="mailto:Education@MyFloridaCFO.com">Education@MyFloridaCFO.com</a>.

### Who is Responsible for What With Regard to CE Requirements?

#### Q. Who is responsible for selecting the appropriate course?

**A.** Ultimately that responsibility falls on the licensee. Licensees may ask providers for guidance in selecting a course; however, they must monitor their CE completion records to know exactly what type of course and how many hours are needed to meet their requirements. This can be easily done through your <a href="MyProfile">MyProfile</a> account.

#### Q. Who is responsible to catch a duplicate course?

**A.** Licensees are responsible to verify a course is not a duplicate; however, providers are encouraged to inform a registrant if they are signing up for a duplicate course. Reasons why a licensee may not be aware a course is a duplicate include (but are not limited to) the following:

- 1. The title changed for an approved course.
- 2. Course changed ownership to a new provider.
- 3. Course was subcontracted to a new provider.

#### Q. Who is responsible for attendance records?

**A.** The provider is responsible for accurate attendance records and maintenance. The licensee is responsible for bringing proper identification to verify attendance and provide all necessary information.

#### Q. Who is responsible for reporting completion of CE courses to the Department?

**A.** Providers have 30 days *(21 days effective 10/1/2012)* to report completion of CE courses to the Department. Licensees should not submit certificates of completion unless specifically requested by the Department.

#### Q. Who is responsible for maintaining documentation of completed CE courses?

**A.** Both the course provider and class participants are required to maintain records. Providers must maintain attendance records for a period of five years. These records must be available in the event of an audit or discrepancy in CE records. Licensees are responsible for maintaining a copy of their certificate of completion if ever requested by the Department for verification purposes.

# Q. Who is responsible for reporting violations of Florida Statutes or the Florida Administrative Code during CE courses?

**A.** Both course providers and licensees are responsible for reporting any conduct that would be considered a violation of the statutes or Department administrative rules.

## **How to Search for Approved CE Courses**

Looking for continuing education (CE) courses to be sure you get all your hours completed? Our online course search can easily help you out and lists those courses approved by the Department.

- 1. Go to our website at <a href="https://www.MyFloridaCFO.com/Division/Agents">www.MyFloridaCFO.com/Division/Agents</a>.
- 2. Click on MyProfile on the left panel and log in to your account.
- 3. Once in your MyProfile inbox, click on Locate at the top left. Then click on Future Course Offerings.
- 4. Select the **Course Authority** for the type of license held or course you need to take.
- 5. You can also make other choices, like **Study Method** and **Location**, to narrow your search results.
- 6. If you click on **Perform an Advanced Search**, you will have additional options to narrow your search results, such as **Course Date** and **Course Level**.

Because many factors may affect your continuing education requirement (e.g. licenses held, number of years licensed, etc.), we encourage you to periodically check your <a href="MyProfile">MyProfile</a> account to determine your individual continuing education compliance requirements and status. You will also be able to find more approved CE courses after logging in to your MyProfile account as the public search limits the results to the first 100 course offerings.

We wish you well as you continue to complete your hours to keep your knowledge current in an ever changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

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