

# ANDY BEVERLY'S FLORIDA INSURANCE SCHOOL

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Here are some changes to the study manual between the 21<sup>st</sup> edition and 22<sup>nd</sup> edition:

1. There is no more "Division of Agents and Agency Services" and "Bureau of Market Conduct" etc mentioned in 1.7. All of the regulatory functions are under either the Department of Financial Services or the Office of Insurance Regulation.

2. PIP changed in unit 3.2. Here are some things it changed:

- a) Injured persons now need to seek medical treatment within 14 days of an accident.
- b) If the injured person is not diagnosed with an emergency medical condition, the PIP limit is reduced to \$2,500.
- c) Massage and acupuncture are no longer valid medical treatments, even if administered by a medical doctor. Chiropractic care is still valid.
- d) The \$5,000 death benefit is not in addition to the PIP limit, so the maximum collectible is now \$15,000 if the insured dies.

3. An error was introduced in 4.5 where the increased Ordinance or Law endorsement is outlined. It used to say [The 10% Ordinance or Law coverage can be increased], which was correct. It now says [The 25% Ordinance or Law coverage can be increased]. What they meant to say is that the 10% ord/law coverage can be increased to 25% or 50%. Students who read page 62: "Florida law provides that the insurer must also offer [...] 25% or 50% of the dwelling limit for [ord/law] coverage" might wonder about this.

4. The number of days to notify the Department of an address or name change was reduced from 60 days to 30 days.

5. It might or might not be tested, but FS 626.621 (p. 222) was updated with two new ways a person's license can be revoked, refused, suspended, etc. One is violating any securities or commodities law, OR violating a rule of any national securities, options, commodities association. The other is resisting child support payments or refusing a paternity test.

6. FS 626.641 was updated, on page 223 right ((2)(b)). If an agent solicits or sells [improper] insurance to someone over 65 and their license is revoked as a result of that solicitation, the agent will never be eligible for license again.

7. On the bottom right of p. 238, part of 626.9541 is effective Jan 1 2013. It adds to (i) "unfair claim settlement practices" that failing to pay PIP claims on time is an unfair claim settlement practice.

8. Some surplus lines statutes were added, as well as a question in the practice exam about surplus lines insurance. The question is #101 on page 289, and is worth noting. Based on the

statutes they added, if this gets tested, any test questions can probably be summarized in one paragraph, something like this:

If you can't write a policy after asking *3 admitted carriers*, you can fill out a *diligent effort* form, and write the business with a *licensed surplus lines agent*. The insured must then sign an acknowledgement that they are *not protected under FIGA*.

9. "CFO" appears in the book on page 202 with the addition of FS 20.121. In older versions one might have never known that the CFO is head of the Department of Financial Services.

10. FS 628.021 and 031 added the definitions of stock and mutual insurance companies.

-- Rab Beverly, President  
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