

24th General Lines Manual-Revisions and Updates

1. Change 23rd to 24th edition.
2. Updated Memorandum letter to reflect November 2014.
3. Updated 626.382 to reflect the changes regarding the agency license. This is effective 1-1-2015.
4. Revised p. 144, 9.3 Penalties For Noncompliance to read:

Such failure is a third degree felony. The Division may issue a Stop-Work Order that will cease all business operations. The division will also assess a penalty equal to 2 times what the employer would have paid in premiums over the last 2 years or a \$1,000, whichever is greater.

5. Updated p. 145, 9.7 Disability Benefits. Added 66.67 after 66-2/3% per 2014 legislation FS. 440.
6. Updated p. 246, FS 626.9541 to read:

4. For a personal lines property or personal lines automobile insurer to:

a. Refuse to issue, reissue, or renew a policy; cancel or otherwise terminate a policy; or charge an unfairly-discriminatory rate in this state based on the lawful use, possession, or ownership of a firearm or ammunition by the insurance applicant, insured or a household member of the applicant or insured. This sub-subparagraph does not prevent an insurer from charging a supplemental premium that is not unfairly discriminatory for a separate rider voluntarily requested by the insurance applicant to insure a firearm or a firearm collection whose value exceeds the standard policy coverage.

b. Disclose the lawful ownership or possession of firearms of an insurance applicant, insured, or household member of the applicant or insured to a third party or an affiliated entity of the insurer unless the insurer discloses the information and the applicant or insured expressly consents to the disclosure, or the disclosure is necessary to quote or bind coverage, continue coverage, or adjust a claim. For purposes of underwriting and issuing insurance coverage, this sub-subparagraph does not prevent the sharing of information between the insurance company and its licensed insurance agent if a separate rider has been voluntarily requested by the policyholder or prospective policyholder to insure a firearm or a firearm collection whose value exceeds the standard policy coverage.

7. Updated p. 193, 16.2 Citizens, to include \$1,000,000 wind limit for commercial risks.
8. Updated p. 193, 16.2 Citizens, to include the following:

In 2013 the Florida Legislature approved the Property Insurance Clearinghouse that will help Floridians find coverage in the private market. Starting in January of 2014, all new applications for Citizens homeowners (HO-3) policies will be entered into the Clearinghouse before a Citizens policy can be purchased in hopes the applicant can find a policy in the private market. This process helps Citizens reduce its overall exposure and the risk of hurricane assessments for all Floridians.

9. Updated p. 82, 4.8 Flood. The coverage limit for "All other residential", is now 500,000.

10. Updated p. 124, 7.3 Coverage B-Personal and Advertising Injury to read:

Both coverages exclude liability from oral or written publications, in any manner, made with knowledge of falsity or occurring before the policy period; willful violation of law with knowledge or consent of the insured;

Submitted revisions and additions requested by the DFS and the ERW.

1. Deleted all references to the Limited Customer Rep.
2. Added Unaffiliated Insurance Agent to 626.015 and 626.311 in 17.4
3. Revised Division of Insurance Agent and Agency Services in 1.7
4. Revised 626.611 in 17.4
5. Updated 4.8 to include private insurers and four different flood coverages.
6. Clarified 4.2 regarding Ordinance and Law coverage for homeowners
7. Added text after 1.4, 1.5, and 1.6 about losing your license if not appointed for 48 months.
8. Added a description of the Department of Financial Regulation in 1.7
9. Added information about FIGA in Unit 17
10. Added description of the Florida Surplus Lines Office in 1.7
11. Revised 626.9541 in 17.4 to include the information about firearms
12. Added the following terms in the glossary:
 - a. Law of Large Numbers
 - b. Pure and Speculative Risk
 - c. Absolute Liability
 - d. Strict Liability

Updated After New Exam Content Outlines Submitted by Pearson Vue

1. Under the Florida Agent's General Lines Insurance Exam Content Outline, deleted D. Regulation of rates under II. Florida Statutes, Rules and Regulations Pertinent to General Lines Insurance.
2. Under the Florida Agent's General Lines Insurance Exam Content Outline, deleted 3. Prohibited exclusions, 6. Equipment excluded, 7, Physically handicapped persons, and 8. Mature drivers under H. Auto Insurance under II. Florida Statutes, Rules and Regulations Pertinent to General Lines Insurance.
3. Under the Florida Agent's General Lines Insurance Exam Content Outline, deleted L. Aviation under II. Florida Statutes, Rules and Regulations Pertinent to General Lines Insurance.
4. Under Florida Examination for Personal Lines under II. Florida Statutes, Rules and Regulations Pertinent to Personal Lines Insurance, deleted D. Regulation of Rates and under H. Auto Insurance deleted 3. Prohibited exclusions, 6. Equipment excluded, 7. Physically handicapped persons, 8. Mature drivers.

5. Under Florida Examination for Personal Lines under II. Florida Statutes, Rules and Regulations Pertinent to Personal Lines Insurance, deleted K. Aviation.