

**INSURANCE CONTINUING EDUCATION DESCRIPTIONS
JANUARY – JUNE 2021**

Seminar Name	All Lines Adjuster 5 Hour Law & Ethics Update 2020 (CE5-620)
Gold Coast Course Code	AL21a
Credit Hours	5
DFS Approval Code	115598-115307
Target Audience	All Lines Adjuster [REQUIRED] - Everyone else elective. Not eligible for Public Adjusters.
<p>This 5-hour ethics and law course is required by Florida statute for licensed All Lines Adjusters (6-20). It is elective to all other authorities and is not acceptable for Public Adjusters. The course discussions include topics on regulatory awareness, insurance law and updates, ethical requirements, disciplinary and industry trends.</p>	

Seminar Name	Health Insurance Five Hour Law & Ethics Update 2020 (CE5-240)
Gold Coast Course Code	H21a
Credit Hours	5
DFS Approval Code	115622-115308
Target Audience	Health (2-40) or Health, Life & Annuities (2-15) [REQUIRED] Everyone else elective. Not eligible for Public Adjusters.
<p>This 5-hour ethics and law course is required by Florida statute for licensed Health (2-40) or Health, Life & Annuity Contracts (2-15) agents. It is elective to all other authorities and is not acceptable for Public Adjusters. The course discussions include topics on regulatory awareness, insurance law and updates, ethical requirements, disciplinary and industry trends.</p>	

Seminar Name	Life Insurance Five Hour Law & Ethics Update 2020 (CE5-214)
Gold Coast Course Code	L21a
Credit Hours	5
DFS Approval Code	115635-115309
Target Audience	Life & Annuities (2-14, 2-18) or Health, Life & Annuities (2-15) [REQUIRED] Everyone else elective. Not eligible for Public Adjusters.
<p>This 5-hour ethics and law course is required by Florida statute for licensed Life & Annuity (2-14, 2-18) or Health, Life & Annuity Contracts (2-15) agents. It is elective to all other authorities and is not acceptable for Public Adjusters. The course discussions include topics on regulatory awareness, insurance law and updates, ethical requirements, disciplinary and industry trends.</p>	

Seminar Name	Public Adjuster Five Hour Law & Ethics Update 2020 (CE5-320)
Gold Coast Course Code	PA21a
Credit Hours	5
DFS Approval Code	115650-115310
Target Audience	Public Adjuster [REQUIRED] - Everyone else elective
<p>APPROVED FOR PUBLIC ADJUSTERS. This 5-hour ethics and law course is required by Florida statute for licensed Public Adjusters (3-20). It is elective to all other authorities. The course discussions include topics on regulatory awareness, insurance law and updates, ethical requirements, disciplinary, and industry trends.</p>	

**INSURANCE CONTINUING EDUCATION DESCRIPTIONS
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Seminar Name	Property & Casualty Five Hour Law & Ethics Update (2020) (CE5-520)
Gold Coast Course Code	PC21a
Credit Hours	5
DFS Approval Code	115647-115311
Target Audience	Property & Casualty [REQUIRED] – Everyone else elective. Not eligible for Public Adjusters.
<p>This 5-hour ethics and law course is required by Florida statute for licensed Property & Casualty (2-20, 20-44, 4-40) agents and representatives. It is elective to all other authorities and is not acceptable for Public Adjusters. The course discussions include topics on regulatory awareness, insurance law and updates, ethical requirements, disciplinary and industry trends.</p>	

Seminar Name	Insuring Flood Exposures
Gold Coast Course Code	PA06
Credit Hours	3
DFS Approval Code	115628-110506
Target Audience	APPROVED FOR PUBLIC ADJUSTERS. Everyone else elective.
<p>APPROVED FOR PUBLIC ADJUSTERS. This interactive lecture and discussion will be concerning the state of the flood insurance program under the National Flood Insurance Program (NFIP). Additional topics will include the structure for residence and non-residences, hazards, and the program's overhauling, including the potential impact of the private insurance market. Finally, we will discuss some statistics regarding participation in the program and changes in future years, along with a description of the zones and the preferred flood program.</p>	

Seminar Name	Settling Property Claims
Gold Coast Course Code	PA07
Credit Hours	4
DFS Approval Code	115652-110586
Target Audience	APPROVED FOR PUBLIC ADJUSTERS. Everyone else elective.
<p>APPROVED FOR PUBLIC ADJUSTERS. This interactive lecture and discussion centers around the roles of those involved with property claims and proper settlement and providing information concerning new statutes concerning all involved with an accurate settlement.</p>	

Seminar Name	Mold: Effects, Growth, Controls, and Coverages
Gold Coast Course Code	PA08
Credit Hours	4
DFS Approval Code	115639-110636
Target Audience	APPROVED FOR PUBLIC ADJUSTERS. Everyone else elective.
<p>APPROVED FOR PUBLIC ADJUSTER. This interactive lecture and discussion will center around the growth of mold, mold prevention, chain of custody and coverages.</p>	

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Seminar Name	Ordinance of Law
Gold Coast Course Code	PA09
Credit Hours	4
DFS Approval Code	115643-110665
Target Audience	APPROVED FOR PUBLIC ADJUSTERS. Everyone else elective.
APPROVED FOR PUBLIC ADJUSTERS. This course discusses how the coverage provides for losses caused directly by enforcement of ordinances or laws regulating construction and repair of damaged buildings in a jurisdiction. We will also discuss the how the law works with different policies and its comparison with the valued policy law. Finally, we will speak about the insured’s responsibilities with coinsurance and deductibles and claim submission examples.	

Seminar Name	Good Faith / Bad Faith - Claims Handling
Gold Coast Course Code	PA10
Credit Hours	4
DFS Approval Code	115618-110684
Target Audience	APPROVED FOR PUBLIC ADJUSTERS. Everyone else elective.
APPROVED FOR PUBLIC ADJUSTERS. This interactive lecture deals with different issues concerning good faith and bad faith in handling insurance claims—statutes and rules and suggestive areas that might be utilized to properly make an insured whole.	

Seminar Name	Simplifying Fixed Annuities
Gold Coast Course Code	V40
Credit Hours	3
DFS Approval Code	115653-110513
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
The Simplifying Fixed Annuities lecture discusses and defines fixed annuities, their pros and cons, and features of tax deferral, surrender charges, and various types of waivers. We will also discuss the standardization of forms used.	

Seminar Name	Health Insurance Concepts of Today
Gold Coast Course Code	V50
Credit Hours	3
DFS Approval Code	115620-110566
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This interactive lecture and discussion surrounds itself with the many aspects of health care.	

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Seminar Name	Dissection of The Business Owners Policy
Gold Coast Course Code	V60
Credit Hours	3
DFS Approval Code	115610-110503
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
The course content is designed to provide the participant with a thorough understand of a Business Owners Policy. We will dissect an ISO BOP form and discuss all the agreements, conditions, exclusions, and definitions.	

Seminar Name	I am licensed. Now what?
Gold Coast Course Code	V70
Credit Hours	4
DFS Approval Code	115624-110505
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This interactive lecture and discussion surrounds itself with an introduction, considerations, benefits of being employed by an insurance agency, as well as the cons concerning that specific employment. The discussion will also provide a simple comparison of the benefits and drawbacks of an agency's ownership, considerations, obligations, and requirements concerning advertising and marketing to a diversification of potential clients.	

Seminar Name	Opening Your Own Insurance Agency
Gold Coast Course Code	V80
Credit Hours	4
DFS Approval Code	115642-110511
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This interactive lecture and discussion will be centered around responsibilities that come with ownership and operation of an insurance agency, including an overview and risk management and the importance of developing a good business plan and continuing education.	

Seminar Name	Medicare Parts A Thru D
Gold Coast Course Code	V90
Credit Hours	4
DFS Approval Code	115638-110509
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This discussion on Medicare has been put together to acquaint and reacquaint the attendees about The Original Medicare, Medicare Advantage Plans, Part D, and how Medicare interacts with an MSA, services provided, and MACRA. We will also discuss Plans C and F's changes and how they will impact new Medicare Enrollees.	

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Seminar Name	The World of Social Security
Gold Coast Course Code	W10
Credit Hours	4
DFS Approval Code	115656-110514
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This seminar will discuss Social Security, Social Security Disability, its benefits, and the interaction between it and Medicare. Social Security and its impact on seniors as well as people that fall with the poverty level etc.	

Seminar Name	Introduction to Life and Health Insurance
Gold Coast Course Code	W20
Credit Hours	4
DFS Approval Code	115630-110507
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This lecture and discussion will center on life insurance, long term care and disability insurance. We will explore scenarios and solutions surrounding the need for affordable products and their uses.	

Seminar Name	Business Succession Planning
Gold Coast Course Code	W30
Credit Hours	4
DFS Approval Code	115601-110496
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This class discussion is on business succession planning using life and health insurance. Some of the topics covered include: what is succession planning and its importance and significance. Additionally, we will be discussing some considerations, including company assets, tax concerns, planning vehicles, valuation, and suggested credentialing. Included within, we will also discuss disability buyouts and life insurance uses within a business succession plan.	

Seminar Name	Wills and Trusts
Gold Coast Course Code	W40
Credit Hours	4
DFS Approval Code	115659-110515
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This Interactive seminar is designed to acquaint the attendees to with estate planning concepts utilizing different legal. Tools as well as an introduction to Florida Statutes having to do with probate and more.	

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Seminar Name	Disability Income – Individual vs. Group
Gold Coast Course Code	W50
Credit Hours	4
DFS Approval Code	115609-110499
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
The course content is designed to provide an introduction and comparison of both individual disability policies and group disability policies, and some advantages and disadvantages associated with both types of insurance policies.	

Seminar Name	Florida Auto: Personal & Commercial
Gold Coast Course Code	W60
Credit Hours	4
DFS Approval Code	115616-110504
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This course will discuss personal and commercial automobile insurance basics, including Florida statutes, personal injury protection, minimum requirements, financial responsibility, automobile insurance fraud, and more.	

Seminar Name	Navigating the Homeowners Policy
Gold Coast Course Code	W70
Credit Hours	
DFS Approval Code	115641-110510
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This continuing education discussion is designed to acquaint the attendee with an understanding of how to read an insurance policy, beginning with some insurance policy concepts. We will also touch on some statutes and chapters relevant to the subject as we take the attendee through some of the elements of a Homeowners Insurance policy. Additionally, we will provide some keywording suggestions that need to be looked at to understand the actual insurance policy.	

Seminar Name	Workers' Compensation & Employers Liability
Gold Coast Course Code	W80
Credit Hours	4
DFS Approval Code	115660-110516
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This course will provide participants with information about Florida Statutes for Workers' Compensation Employers Legal Liability, Employers Responsibilities, Definitions in Workers Compensation, Florida Workers Compensation Guarantee Association. The Long Shore and Harbor Act, The Jones Act Workers Act, Unauthorized Entities and their avoidance	

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Seminar Name	Insurance Alternatives, Taxes and Proceeds
Gold Coast Course Code	W90
Credit Hours	4
DFS Approval Code	115625-110538
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This interactive lecture is designed to acquaint the attendees with private self-insurance employers, captive insurance companies, Citizens Insurance, excess and surplus lines, and the financial implications of premiums, taxes and proceeds.	

Seminar Name	Can I Be Sued For That?
Gold Coast Course Code	X10
Credit Hours	4
DFS Approval Code	115602-110497
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This interactive lecture and discussion contemplates errors and omissions claims and the liability of an insurance agent and agency owner. Risks that will be explored include agents and agency rights and duties, definitions of negligence and the elements thereof, misrepresentation, professional liability, and more.	

Seminar Name	Emerging Risks
Gold Coast Course Code	X20
Credit Hours	4
DFS Approval Code	115614-110512
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This course will acquaint the attendees with various types of risk, the emergence of new risks, including cyber threats, a discussion of mitigation and related issues, and the landscape concerning other factors that might impact various risks undertaken by the industry, including re-insurance.	

Seminar Name	Assignment of Benefits
Gold Coast Course Code	Z105
Credit Hours	3
DFS Approval Code	115600-110537
Target Audience	Elective Credit: Eligible for Life, Health, Property & Casualty, All Lines Adjusters. Not eligible for Public Adjusters.
This interactive lecture regarding assignment of benefits (AOB) will acquaint the attendees with the importance of new statutes and their importance to the insurers, agents, adjusters, and consumers.	