



2011 Bulletin 13 DFS Designation Rule Update

Alan Fields, Executive Director

As many of you know, DFS has been working on a rule which would restrict what designations, job titles or other descriptions could be used by title agents and in other categories of insurance. A history of our back-and-forth with them is on our Government Affairs Page [here](#).

The project started after a Wall Street Journal article pointed out that some life insurance agents were promoting their business with "made-up" or "mail-order" designations and implying to older consumers that they had specialized knowledge and expertise. I think most of us would agree, that should be prohibited.

Unfortunately, the proposed rule restricts much more than someone using "made-up" initials after their name. It would apply to "any combination of words or any acronym ..., or job title that indicates or implies that a licensee has special knowledge or training .. beyond the knowledge or training required for the license held." While I think we can protect the right to use the hard-earned CLS/CLC designations even under this poorly drafted proposed rule, the rule is overly broad and would restrict perfectly legitimate, true statements.

Please go to our website, take a look at the latest version of the [proposed rule](#) in its entirety (the red-line changes are for the benefit of those members who have been following this issue since day one), then go to the [FLTA Title Forum](#) and let us know how this rule (if it goes into effect) would affect your business.

For example, do any of your company's job titles imply knowledge or expertise? Like "Senior Title Examiner"? "Florida Underwriting Counsel"? Would you have to throw out the "World's Best Title Agent" coffee mug that your daughter gave you? Is there anything on your website about your past projects, experiences, or public activities that might be construed as implying you had knowledge or expertise?

Your input and specific concerns and examples will help us craft the message for CFO Jeff Atwater as we continue to urge that this rule be clarified and limited.

You will have to log in as an FLTA member in order to add comments on the [FLTA Title Forum](#). If you are having trouble logging in, [look at this](#).