

# INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

Volume 2, No. 3 - April 2013

## Legislative Session Coming to a Close

Dear friends,

As the 2013 Legislative Session comes to a close, I continue my efforts on reforms that increase government transparency and accountability, protect Florida's consumers, fight fraud and get government off the backs of hardworking Floridians in order to foster greater economic prosperity.

While it's still too early to tell what bills will be enacted into law, please know that we will continue to keep you informed as there is some pending legislation that may impact our licensee population.

Your feedback plays an integral role in how we continue to provide you with better service. I hope you will take a moment to [email us your feedback and suggestions](#). Thank you for all you do.



**Jeff Atwater**  
**Chief Financial Officer**  
**State of Florida**

**VERIFY**  
**BEFORE** ✓  
**YOU SELL**

Agents should routinely verify the licensure of the companies for which they're selling. If you suspect an entity is not authorized or licensed to transact insurance in Florida, from Florida or with residents of Florida, please notify our office. Report suspected unlicensed activity. Call 877-MY-FL-CFO (1-877-693-5236). [Read more >>](#)

## News You Can Use

- Updating you on what's going on

### **CFO Jeff Atwater and Attorney General Pam Bondi Announce Conviction of Senior Scammer for \$2 Million Investment Fraud**

Florida Chief Financial Officer Jeff Atwater and Attorney General Pam Bondi announced the conviction of former insurance agent Neal Seth Smalbach, 50, of Palm Harbor, for grand theft in misrepresenting details of financial products to more than 30 senior clients who suffered losses of more than \$2 million in unsuitable financial investments.

[Click here to read the press release >>](#)

### **CFO Atwater Launches Operation S.A.F.E. with Be Scam Smart Workshops**

In honor of Older Americans Month in May, Florida Chief Financial Officer Jeff Atwater is launching [Operation S.A.F.E.](#), a new initiative to "Stop Adult Financial Exploitation" and turn the tables on fraud artists who target Florida's 4.4 million seniors. As a trusted advisor to your senior clients, you have an opportunity to help in this fight.

CFO Atwater is seeking to combat statistics that estimate at least one in five seniors has been a victim of financial fraud with this series of free workshops for seniors, their families and caregivers designed to teach them how to spot a scam, how scams work, and steps they can take to protect themselves.

"Our seniors contribute greatly to Florida's economy and as a result many have built a nest egg that makes them targets for fraud," said CFO Atwater. "It is my mission to ensure that they can better enjoy their retirement knowing they are armed with information to safeguard their finances."

The workshops, titled Be Scam Smart, are part of CFO Atwater's [On Guard for Seniors](#) initiative that he launched last year to educate seniors on specific financial products such as annuities, identity theft, reverse mortgages and long-term care insurance. [Operation S.A.F.E.](#) will focus on frauds and scams, such as fake lotteries and repair scams, and how these scams work on the psyche to convince us to take a chance on something we know or should know is too good to be true.

Initial workshops will be held in May in Cape Coral, Venice, Delray Beach, Clearwater, the Villages and Miami with other locations to be scheduled throughout the year.

The [Operation S.A.F.E.](#) workshops are being provided by the Department of Financial Services, which CFO Atwater oversees, and will be presented by representatives from the Department's Division of Consumer Services, Division of Agent and Agency Services, and Division of Insurance Fraud, and locally in partnership with U.S. Senator Marco Rubio's Office, the Palm Beach County Sheriff's Office, the Lee County Sheriff's Office, the Miami-Dade Police Department, the Sarasota County Sheriff's Office, and the Pinellas County Sheriff's Office.

"Be Scam Smart" workshops will be presented by investigators and fraud detectives from the Department of Financial Services who fight fraud every day in the Division of Consumer Services, Division of Agent and Agency Services, and Division of Insurance Fraud. The Division of Consumer Services offers education and a Consumer Helpline that last year answered more than 325,000 calls and recovered \$22.6 million for Florida consumers. More than 70 percent of the Division of Agent and Agency Services' recoveries last year were on behalf of seniors, and the Division of Insurance Fraud (DIF) is a statewide sworn law enforcement agency that is a national leader in fraud arrests.

Last year, DIF responded within 30 minutes to a South Florida woman who had already lost \$9,000 and was about to withdraw \$20,000 from an annuity to cover "taxes" for a fake lottery scam.

To learn more about Operation S.A.F.E. or register for a workshop, visit [www.MyFloridaCFO.com/SAFE](http://www.MyFloridaCFO.com/SAFE).

## **CFO Atwater Invites You to Learn More About 'Florida's Financial History' in Celebration of Viva Florida 500**

Florida Chief Financial Officer Jeff Atwater released Florida's Financial History, a new website feature to celebrate Florida's 500th birthday. The interactive, online application tracks the growth of the state's diverse economy since Ponce de Leon first discovered "the land of flowers" all the way to the launch of Apollo 11 from Kennedy Space Center.

[Click here to read the press release >>](#)

## **CFO Atwater Announces Winners of Florida Students \$ave Essay Contest Promoting Financial Planning Among High School Students**

Florida Chief Financial Officer Jeff Atwater announced the five top winners in the Florida Students \$ave Essay Contest, a statewide contest held for Florida high school students to get them to think about the importance of planning for their economic futures. CFO Atwater announced the winners as part of Financial Literacy Month.

[Click here to read the press release >>](#)

[Click to read more recent news >>](#)

## Make Sure You Don't Miss Important Information From Us

Add our domain **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive all notifications from us. Licensees who have a valid email address on file with the Department, as required by law, receive important email notifications when something that affects your application, license, continuing education, or appointment(s) occurs. Additionally, we will keep you informed with warnings regarding new schemes and scams being marketed to licensees. You can update your contact information through your [MyProfile](#) account. We want to keep you informed in a timely manner of pertinent information important to you. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

## In The Know

- Keeping you informed is what it's all about

### **Notice of Proposed Rule Development - Criminal Proceedings**

The Florida Department of Financial Services, Division of Agent & Agency Services, has filed Notice of Rule Development for Rule 69B-231.150, Florida Administrative Code, relating to administrative actions against licensees based on criminal proceedings. The notice was filed with the Florida Department of State and officially published in the Florida Administrative Register on April 15, 2013.

The revisions in the proposed amendment are intended to conform Rule 69B-231.150, F.A.C. relating to administrative license actions based on criminal proceedings to changes already made to Rule 69B-211.042, F.A.C. It is also being amended to clarify what is meant by the terms "felony" and "revocation". Also, the word "immediate" is removed to better reflect the administrative process requirements which exist. A subsection is being deleted to remove standards which are in conflict with statutory changes and replaced with a new subsection to conform the penalty guideline with Section 626.207, F.S., and Rule 69B-211.042, F.A.C.

[Click here for the full text of the notice and proposed rule amendments >>](#)

### **Notice of Proposed Rule - Adjusters**

The Florida Department of Financial Services, Division of Agent & Agency Services, has filed a Notice of Proposed Rule for Rule Chapter 69B-220, Florida Administrative Code, relating to adjusters. The notice was filed with the Florida Department of State and officially published in the Florida Administrative Register on April 11, 2013.

The purpose of the proposed rule amendments is to update the rules and incorporate recent legislative changes to Part VI of Chapter 626, Florida Statutes.

If requested, a rule hearing will be held on Thursday, May 9, 2013 @ 10:30 a.m. in Room 116 of the J. Edwin Larson Building, 200 E. Gaines Street, Tallahassee, FL 32399.

[Click here for the full text of the notice and proposed rule amendments >>](#)

# Workers' Compensation Compliance Reminder

The Florida Department of Financial Services, Division of Workers' Compensation, is responsible for ensuring that employers comply with their statutory obligations to obtain workers' compensation insurance coverage for their employees. As a part of their compliance activities, the Division has found a number of healthcare industry employers without the proper workers' compensation insurance. The Division is seeking agents' assistance in ensuring that their clients are aware of the workers' compensation requirements and are in compliance with them.

All non-construction industry employers in the State of Florida who have four or more employees must have workers' compensation insurance coverage for all of their employees.

While corporate officers are defined by law as employees, an officer of an active Florida corporation can apply for an exemption for themselves, providing that they demonstrate ownership in the business. If exempt, as approved by the Division, the corporate officer would not be included in the count of employees.

The Division of Workers' Compensation conducts routine compliance audits of Florida employers, including those in the medical industry, to assure that the proper insurance is in effect. Where an employer is found to be without workers' compensation insurance, a Stop-Work Order is issued. A Stop-Work Order requires the cessation of all business operations until the employer comes into compliance with the coverage requirements and pays the assessed penalty. The penalty assessed is equal to 1.5 times the amount the employer would have paid in premium within the preceding 3-year period or \$1,000, whichever is greater.

## Notice of Workers' Compensation Exemption Law Change

The Florida Legislature passed and the Governor signed into law CS/HB 941, which amended Sections 440.02(9) and 440.05, Florida Statutes.

Effective July 1, 2013, the law changes to include **non-construction limited liability company (LLC) members** as employees. LLC members will be included on their workers' compensation insurance policy; however, they may elect to be exempt by filing a request for a "Certificate of Election to Be Exempt" with the Division of Workers' Compensation.

To apply for a Certificate of Election to be Exempt, go to the Division of Workers' Compensation's website at [www.MyFloridaCFO.com/WC](http://www.MyFloridaCFO.com/WC) and click the "Apply for an Exemption" icon.

If you have any questions, please contact the Division of Workers' Compensation at (850) 413-1609.

## Education Central

- Things to know about your continuing education

### Duplicate Continuing Education Courses

Have you taken the same CE course twice in a three-year period and not received credit?

This is because the **same course** cannot be taken with the **same provider** within a three-year period and receive credit. Rule 69B-228.100(6), F.A.C., requires that three years must pass before credit can be given in this scenario. The Department encourages licensees to check their transcript prior to registering for continuing education courses to avoid the expense and time of duplicating coursework. This can be accomplished by logging in to [MyProfile](#) and viewing your education transcript.

### 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 by listing those courses approved by the Department.

1. Go to our website at [www.MyFloridaCFO.com/Division/Agents](http://www.MyFloridaCFO.com/Division/Agents).
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 [MyProfile](#) 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 versus the public search option, which limits the results to the first 100 course offerings.

We wish you success as you continue to complete your hours to remain knowledgeable in an ever-changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

# Education Providers: Course Material on Proposed Legislation

As the 2013 legislative session winds down, much remains in the air in terms of the legal and regulatory implications from bills that would have been signed into law.

The Department believes it is important to inform our licensed insurance representatives of all changes that impact the legal requirements of transacting products and adjusting claims related to insurance in the state of Florida.

Continuing education is an active tool to communicate such information. Many of our education providers in the past have prepared curriculum solely for the purpose of updating licensees on new law changes. In addition, the 5-hour law and update CE course requirement, effective October 1, 2014, is designed for this purpose.

We want to advise all education providers who will be preparing curriculum for any type course that any material submitted must be based on the most current law and policy.

Therefore no bill proposal that has not been signed into law by the governor or enacted into law through legislative procedure will be given consideration for CE approval.

It is important to wait until a bill has been signed into law before including it in your course. Once that has happened we will approve it for instruction even if the effective date is in the future.

## Subject Matter Experts Needed

Have you ever heard someone comment about the questions on the State of Florida license exams? Ever wondered who comes up with them?

Every year the Department and our state exam vendor conduct a thorough review of every question on each of our license examinations. These questions are reviewed to make sure that they are accurate, test entry level knowledge, and are clear in how they read.

Along with having members from the Department and our exam vendor, we rely on the perspective from Florida licensed agents and adjusters. These licensees serve as subject matter experts who attend online and in-person meetings to review examination questions.

The payoff includes participating in the process that qualifies future licensed insurance agents and adjusters as well as additional hours credited to your transcript to help meet your continuing education requirement.\*

If you would like more information on participating as a subject matter expert in our annual exam review workshop this summer, please send an email to [Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com) and include in the subject line: Question about Exam Review Workshop.

We hope to see you in Orlando this summer!

\*Some expenses are reimbursable.



## Email Address for Education Questions

The Bureau of Licensing's Education Unit has set up the email address, [Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com), to facilitate questions and concerns regarding CE requirements, course approvals, instructor applications, and any other education-related questions and concerns. You may use this address to do any of the following:

1. Share concerns you have about your current or previous CE evaluation period.
2. Share a concern about a recent course you just took.
3. Submit a request for extension or reduction.
4. Submit a copy of any other requested document related to education.
5. Ask questions related to prelicensing or continuing education.
6. Share ideas for improvement.
7. Share feedback with the Education Unit.

The Education Unit's staff will review submissions and send an acknowledgement within 48 business hours after receiving an email. We appreciate your cooperation and sharing of ideas with the Department.

## Compliance Corner

We continue to see a pattern of noncompliance in the areas noted below. This section has been created to assist you in keeping your insurance business in compliance. The items are intended as reminders only and are not necessarily the exact text of the [Florida Statutes](#) or [Florida Administrative Code](#). The legal cites have been provided for your further reference.

### Public Adjusters - Reminder About Contracts

In the [December 2011 issue of our newsletter](#) we outlined the changes to the public adjuster contract that were taking effect on January 1, 2012. These changes were:

- Must state the type of claim, including an emergency claim, non-emergency claim or supplemental claim.
- Requires the signatures of all named insureds.
- If the signatures of all named insureds are not available, the public adjuster must submit an affidavit signed by the available named insureds attesting that they have authority to enter into the contract and settle all claim issues on behalf of the named insureds.
- An unaltered copy of the contract must be remitted to the insurer within 30 days after execution. This means the contract provided to the insurer must also contain the agreed upon fee percentage.

We have noticed that contracts are not being issued in compliance with these changes. Many do not include the type of claim. You are required to include in your contract if the claim is an emergency claim, non-emergency claim or a supplemental claim.

We are still seeing contracts being submitted with only one insured's signature and no affidavit is attached. If you do not have all insureds sign you must submit an affidavit. The generally-accepted definition of an affidavit is a statement written and sworn to in the presence of someone authorized to administer an oath, such as a notary public. The statute requires an affidavit signed by the available named insured(s), attesting to their authority to enter into the contract with the public adjuster. Adding a section to the contract with a check box that the signing insured has the authority to sign for the other insureds would not be recognized as an affidavit.

Finally, we are seeing instances of letters of representation are being submitted to the insurance carrier instead of the full, unaltered copy of the contract.

Please familiarize yourself with the law and govern yourself accordingly.

[See [626.8796\(2\)](#), Florida Statutes]

# Customer Representatives and Public Adjuster Apprentices

## - Make Sure You Are Appointed!

Section 626.7351(5), Florida Statutes, states that customer representatives must be employed by only one agent or agency and the agency will **appoint** one designated agent within the agency who will supervise their work and conduct in the insurance business.

Section 626.8651, Florida Statutes, states that no individual may be, act as, or hold himself or herself out to be a public adjuster apprentice unless the individual is licensed and holds a current **appointment** by a licensed public all-lines adjuster or a public adjusting firm that employs a licensed all-lines public adjuster.

Appointments must be completed online. Depending on the type of license and appointment, the steps to complete the appointment may be different. Please view the appropriate category below for instructions:

- **Customer Representative:** Customer representatives (4-40) and limited customer representatives (4-42) must be appointed through the [MyProfile](#) account of the supervising general lines agent (2-20) **OR** the licensed/registered insurance agency where the customer representative works. To do this:
  1. Go to [MyProfile](#) and log in to the supervising general lines agent's or the agency's account.
  2. Select the "Access eAppoint" link under "Apply". If you have never used eAppoint, you must first register and will need to select "Register to become an appointing entity".
  3. Once in the eAppoint Workbench, select the New Appointment tab and follow the instructions on the page. You will need to remit the appropriate appointment fee(s). Appointments must be renewed every 24 months during the birth month for the appointee.
  4. The supervising agent/agency should also submit to the Department the form designating the supervising agent. The designation form can be found at <http://www.myfloridacfo.com/Division/Agents/Licensure/Forms/documents/DFS-H2-1124.pdf>.
- **Public Adjuster Appointing a Public Adjuster Apprentice:** The supervising public adjuster must log in to their [MyProfile](#) account and complete the appointment. To do this:
  1. Go to [MyProfile](#) and log in to your account.
  2. Select the "Access eAppoint" button under "Apply". If you have never used eAppoint, you must first register and will need to select "Register to become an appointing entity".
  3. Once in the eAppoint Workbench, select the New Appointment tab and follow the instructions on the page. You will need to remit the appropriate appointment fee(s).
- **Adjusting Firm Appointing a Public Adjuster Apprentice:** Adjusting firms that are appointing a public adjuster apprentice must use eAppoint by logging in with an email address and password. To do this:
  1. Go to eAppoint at <https://iportal.fldfs.com/eappoint>.
  2. Once in the eAppoint Workbench, select the New Appointment tab and follow the instructions on the page. You will need to remit the appropriate appointment fee(s).

NOTE: Failure to obtain an appointment under your license and continuing to act as a licensee without an appointment could lead to administrative action against your license. Holding a license for 48 months without an appointment will lead to the expiration of that license.

[See [626.7351\(5\)](#) and [626.8651](#), Florida Statutes]

## Primary Bail Bond Agents

The Florida Statutes require that all bail bond agents who are members of the same agency are to be appointed to represent the same insurance companies. In February of last year, Rule 69B-241.100(41), Florida Administrative Code, was adopted that provided the license of the primary bail bond agent would be suspended until such time as all the bail bond agents of the agency were appointed with the same companies. In other words, it is now a responsibility of the primary bail bond agent to make the insurers aware of the appointments of the agents working in the bail bond agency. Failure to do so could result in disciplinary action against the primary bail bond agent.

A primary bail bond agent who is able to show the department that he/she did notify the insurers of the need to appoint or terminate the appointment of other bail bond agents will be in compliance with this law and not subject to disciplinary action.

Another way to bring the bail bond agents of an agency into compliance is to have an agent send a letter cancelling his/her appointment to represent a bail bond insurer to the Bureau of Licensing. Cancelling an appointment does not release the bail bond agent of the liability for the bail bonds written under that company. It also does not release the bail bond agent of any responsibility to the insurer. This letter will only prevent the bail bond agent from being able to represent that insurer from that point forward. The bail bond agent will still be liable to the insurer for any outstanding debt and for the bonds written while the appointment was effective.

The letter requesting cancellation of the appointment should be on the bail bond agent's letterhead and signed by him or her. It must also contain an affirmation statement by the bail bond agent that all the powers, supplies and other materials have been returned to the insurer.

[See [648.55](#), Florida Statutes, and [69B-241.100](#), Florida Administrative Code]

## Case Notes

The following are instances in which licensees or other persons violated the Florida Insurance Code and the administrative action the department has taken against them. Note: All administrative investigations are subject to referral to the [Division of Insurance Fraud](#) for criminal investigation.

**Case:** An insurance company discovered that one of their licensed life and health agents had withdrawn \$16,000 from the annuity of a senior citizen without her knowledge or consent. This agent worked in the branch office of a bank, and used his position of trust to change the mailing address of this consumer to his home address so that she would not know monies were being withdrawn. During the course of the investigation, two other senior consumers were discovered who had been victims of the agent.

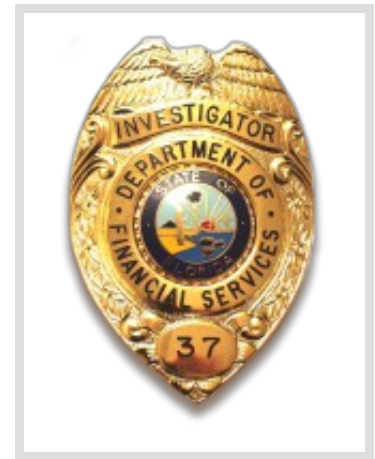
**Disposition:** License revoked permanently. The agent was arrested and found guilty of charges of exploitation of the elderly and grand theft. He was sentenced to 13 months in state prison and eight years of probation. He was also ordered to pay restitution of \$44,000 to the senior consumers.

**Case:** An investigation of a title agent and owner of a title agency. As part of a large scale mortgage fraud scheme, in addition to other acts, the title agent closed real estate transactions that involved inflated sales prices to falsely cause the mortgage lender to commit excess loan proceeds. She knowingly prepared closing documents necessary to close the fraudulent transactions, including disbursements and receipt of mortgage loan proceeds. She would prepare HUD-1 Settlement forms to indicate proceeds were received from a buyer, when in fact, they were received from the seller.

**Disposition:** License revoked. She was indicted for conspiracy to commit mortgage fraud, was convicted and sentenced to five months in federal prison, followed by a thirty-six month supervised release.

**Case:** An investigation of a life agent alleged that he received civil and administrative penalties, disgorgement, and an injunction by the Securities and Exchange Commission (SEC) for selling more than 750 customers risky types of collateralized mortgage obligations (CMO's). However, the agent failed to notify the Department of this action as required by law.

**Disposition:** License revoked.



**Case:** An investigation of a life and health agent determined that the Financial Industry Regulatory Authority (FINRA) entered into a Letter of Acceptance, Waiver and Consent barring him against associating with any FINRA member in all capacities for facilitating private securities transactions, fraudulent misrepresentation and omissions, conversion and misuse of consumer funds, and failure to provide complete responses.

**Disposition:** License revoked.

**Case:** An investigation of a life and health agent began as a result of a complaint from an insurance company. It was alleged that the agent submitted claim forms to the company which contained false signatures. During the course of the investigation the agent admitted submitting claim forms with false signatures.

**Disposition:** License suspended for six months.

**Case:** An investigation of an insurance agency alleged that an officer allowed a customer representative to transact insurance outside the agency location.

**Disposition:** Placed on probation for six months and fined \$7,000.

**Case:** An investigation of a bail bond agent alleged that she failed to complete or correctly write an original application form, failed to keep in an individual file all documents defined in rule, and failed to attach a bond affidavit accepting collateral on a Department prescribed form.

**Disposition:** Fined \$1,000.

**Case:** An investigation of a public adjuster alleged she overcharged for her services on a Citizen's claim by charging 20% of the claim instead of the statutorily mandated 10%.

**Disposition:** Placed on probation for one year and fined \$1,500, which was to be paid within 30 calendar days. The fine was not paid and her license was suspended.

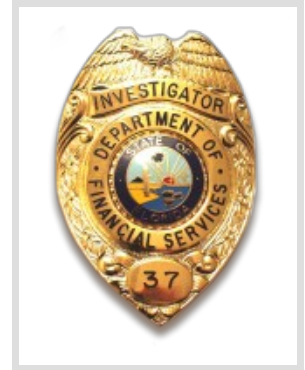
## Enforcement Actions

- March 2013

Some of the following disciplinary actions were resolved through a settlement process resulting in an order for discipline. Notification of disciplinary actions is in the public interest. While every effort is made to provide correct information, our readers are cautioned to check with the department before making a decision based upon this listing. This listing does not reflect pending appeals or requests for hearings.

Warning: No part of this listing may be used by a licensee to gain an unfair competitive advantage over any person named herein. Any licensee who does do so is in violation of Section 626.9541(1)(c), Florida Statutes.

**IMPORTANT NOTE:** Copies of enforcement action documents can be located by searching the [Division of Legal Services' database](#). After clicking the **Locate** link below and the database opens, click on **Final Orders** on the left, followed by **Dept of Financial Services**, then **Agents and Agencies**, then **Final Orders 2013**. You will then be able to locate the document by the first letter of the individual's last name or business name. For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).



LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE/COST	RESTITUTION	CITY, STATE	DOCUMENT
A+ Premier Title, LLC		P141071	Title Agency	Fined	\$1,000		Orlando, FL	<a href="#">Locate</a>
Affinity Title Agency, Inc.		W029391	Title Agency	License Suspended 3 Months			Whippany, NJ	<a href="#">Locate</a>
Antonelli	Ronald	P035878	Public Adjuster	License Suspended 3 Months			Hollywood, FL	<a href="#">Locate</a>
Arnold	Jack	A008523	Life, Health, Variable Annuity	License Revoked			Lakeland, FL	<a href="#">Locate</a>
Bauguess	Milton	A016142	Life, Health, Variable Annuity, General Lines	Probation and Fined	\$10,000		Tallahassee, FL	<a href="#">Locate</a>
Bejerano	Samuel	A017948	Life, Health, General Lines	License Suspended 3 Months		\$1,240	Miami, FL	<a href="#">Locate</a>
Berger	Stephanie	P165492	Public Adjuster	License Suspended 3 Months			Boca Raton, FL	<a href="#">Locate</a>

Bischofberger	Walter	E049240	Life, Health, Variable Annuity	Cease & Desist and Fined	\$2,000		Sarasota, FL	<a href="#">Locate</a>
Blue Water Title Services, LLC		W088519	Title Agency	Fined	\$500		Fort Lauderdale, FL	<a href="#">Locate</a>
Boss & Boss Title Company, LLC		P231659	Title Agency	Fined	\$500		Saint Petersburg, FL	<a href="#">Locate</a>
Butbul	Natalie	P155631	Life, Health, Variable Annuity	License Surrendered			Fort Lauderdale, FL	<a href="#">Locate</a>
Camblin	Yvette	A015881	Life, Health, Variable Annuity, General Lines	License Revoked			Miami, FL	<a href="#">Locate</a>
Carroll	Cynthia	D014002	Life, Health, Variable Annuity, Customer Representative	License Suspended 1 Year			Pensacola, FL	<a href="#">Locate</a>
Carter	Richard	A042317	Life, Health, Variable Annuity	License Revoked			Hudson, FL	<a href="#">Locate</a>
Cosmopolitan Title & Escrow Services, LLC		E034283	Title Agency	Fined	\$1,000		Hialeah, FL	<a href="#">Locate</a>
Dishner	Eric	A069134	Life, Health, Variable Annuity	License Revoked			New Port Richey, FL	<a href="#">Locate</a>
DiStefano	John	A069185	Life, Health, Variable Annuity	License Surrendered			Gainesville, FL	<a href="#">Locate</a>
DiStefano	Melissa	D043286	Life, Health, Variable Annuity	License Surrendered			Gainesville, FL	<a href="#">Locate</a>
Edrington	Gregory	P028002	Public Adjuster	License Suspended 3 Months			Plantation, FL	<a href="#">Locate</a>
Garza	Hope	A302385	Customer Representative	License Revoked			Avon Park, FL	<a href="#">Locate</a>
Guzman	Jose	D010528	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Locate</a>
Hernandez, Jr.	Edward	E181669	Life, Health, Variable Annuity	License Revoked			Coral Springs, FL	<a href="#">Locate</a>
Jones	Jeanine	P130988	Customer Representative	License Revoked			Plantation, FL	<a href="#">Locate</a>
Kompare Insurance, Inc.		L029925	Insurance Agency	Probation and Fined	\$5,000		Miami, FL	<a href="#">Locate</a>



Linear Title & Closing, Ltd.		P067399	Title Agency	Probation and Fined	\$12,000		Middletown, RI	<a href="#">Locate</a>
Mauchin	Kenneth	A168655	Life, Health, Variable Annuity	License Revoked			Winter Park, FL	<a href="#">Locate</a>
New	Kenneth	A191221	Life, Health, Variable Annuity	Probation and Fined	\$3,000		Merritt Island, FL	<a href="#">Locate</a>
One Stop Insurance Solutions, LLC		L005415	Insurance Agency	License Suspended 3 Months		\$1,240	Doral, FL	<a href="#">Locate</a>
Ordiales	Tom	P156814	Public Adjuster	Probation and Fined	\$1,750		Miami, FL	<a href="#">Locate</a>
Owens	Jack	A198285	Life, Health, Variable Annuity	Fined	\$3,000		Naples, FL	<a href="#">Locate</a>
Paman	Arnulfo	A199579	Life, Health, Variable Annuity	License Suspended 6 Months			Tampa, FL	<a href="#">Locate</a>
Peoples Title Agency, Inc.		E057710	Title Agency	License Suspended 3 Months			Fort Walton Beach, FL	<a href="#">Locate</a>
Prado	Rolando	P170828	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Locate</a>
Rodriguez	Amparo	P109869	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Locate</a>
Rogers	Jessica	E147050	Bail Bond	License Revoked			Homestead, FL	<a href="#">Locate</a>
Select Title Service Inc. dba First Service Title Agency		A238080	Title Agency	Fined	\$500		Miami, FL	<a href="#">Locate</a>
Sepulveda	Geovanny	P024553	General Lines	License Suspended 3 Months			Orlando, FL	<a href="#">Locate</a>
Sheehan	Benjamin	P061316	Life, Health, Variable Annuity	Fined	\$4,000		West Palm Beach, FL	<a href="#">Locate</a>
Smith	Dawn	P137681	Title Agent	License Revoked			West Palm Beach, FL	<a href="#">Locate</a>
Streinz	Joel	A256344	Life, Variable Annuity, All Lines Adjuster	License Revoked			Nokomis, FL	<a href="#">Locate</a>
Terais LLC		L067531	Insurance Agency	License Revoked			Grover, MO	<a href="#">Locate</a>
Thomas	Marcus	P219741	Bail Bond	Probation and Fined	\$3,000		Jacksonville, FL	<a href="#">Locate</a>

Trax Title Agency, LLC		W125230	Title Agency	Fined	\$500		Orlando, FL	<a href="#">Locate</a>
Turbay	Miguel	A269242	General Lines	License Suspended 9 Months			Miami, FL	<a href="#">Locate</a>
Valdes	Antonio	E134022	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Locate</a>
Viola	Paul	A274182	Bail Bond	Fined	\$2,500		Fort Lauderdale, FL	<a href="#">Locate</a>
Vital	Marcopolo	P028315	Bail Bond	Probation and Fined	\$1,000		Aventura, FL	<a href="#">Locate</a>
Wagner	Michael	A275363	General Lines	Probation and Fined	\$1,500		St Petersburg, FL	<a href="#">Locate</a>
Webb	Elizabeth	E120977	General Lines	Probation and Fined	\$2,000		Kissimmee, FL	<a href="#">Locate</a>
Williamson	Pearline	P151570	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Locate</a>
Williamson, Jr.	Robert	P221638	Life, Health, Variable Annuity	License Revoked			Tarpon Springs, FL	<a href="#">Locate</a>



## Contact Us

- We're always here for you

### Bureau of Licensing

[AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com) - For general inquiries about licensing.

[Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com) - For education-related questions (prelicensing, continuing education, providers, etc.)

[MyProfile](#) - Check your up-to-the-minute application status, education information, and more.

Licensees are reminded to update any change in their name, addresses (including email) or phone numbers by logging in to their [MyProfile](#) account. If you also have an agency license, don't forget to log in to your agency's MyProfile account and update it as well.

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