

\$717 Million Returned to Floridians Advances Florida's Economy

Dear friends,

Since day one, my top priority has been putting Floridians' money back in their pockets where it belongs. One of the many ways my office does this is by overseeing Florida's unclaimed property program, which works to return unclaimed, lost or unknown funds to their rightful owners.

I'm happy to report that during my time as CFO we have returned more than \$717 million in unclaimed property to Florida families and businesses. In fact, we broke a monthly record in March by returning more than \$26.1 million to Floridians who may not have otherwise known it even existed. This returned money not only benefits our citizens, but also stimulates Florida's economy by circulating additional discretionary income back into our local communities and businesses.

I encourage everyone who has ever resided in Florida, or has relatives who live or have lived in our state, to visit www.FLtreasurehunt.org. Our website has an unlimited "search" function, which allows you to create and print claim forms for any accounts to which you are entitled. Each claim form includes instructions and lists the documentation required to prove the claim. There is no statute of limitations, however, and consumers have the right to claim their property at any time, at no cost.

For 53 years the Bureau of Unclaimed Property has successfully returned money to Florida's consumers, and I will continue to work daily to ensure that each Floridian receives every dollar to which they are entitled. As Chief Financial Officer, I strive to serve Floridians in every way I can - whether it be assisting with the insurance claims process, serving insurance professionals, investigating fraud that drives up the cost of living, promoting increased financial literacy to help Floridians make good financial choices, or returning the dollars they worked so hard to earn - and I remain steadfastly committed to my goal of making Florida the best place to live, work and play.



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.

[Read more >>](#)



News You Can Use

- Updating you on what's going on

Notice of Proposed Rule - Pre-licensing Education

The Florida Department of Financial Services, Division of Agent & Agency Services, provided Notice of Proposed Rule for Rule Chapter 69B-227, Florida Administrative Code, relating to pre-licensing education. The notice was filed with the Florida Department of State and officially published in the Florida Administrative Register on April 21, 2014.

The purpose of the proposed rule amendments is to update the pre-licensing education rules.

[Click here to read the notice and proposed rule >>](#)

Notice of Proposed Rule - Registration of Navigators

The Florida Department of Financial Services, Division of Agent & Agency Services, provided Notice of Proposed Rule for Rule Chapter 69B-211, Florida Administrative Code, relating to the registration of navigators. The notice was filed with the Florida Department of State and officially published in the Florida Administrative Register on April 10, 2014.

The proposed rule amendment provides a procedure to register navigators pursuant to section 626.9953, Florida Statutes. "Navigator" is a new category of insurance professional created to assist health insurance consumers to find insurance coverage through insurance exchanges created to fulfill mandates imposed by the Patient Protection and Affordable Care Act.

[Click here to read the notice and proposed rule >>](#)

Notice of Proposed Rule - Penalties for Violations by Navigators

The Florida Department of Financial Services, Division of Agent & Agency Services, provided Notice of Proposed Rule for Rule Chapter 69B-231, Florida Administrative Code, relating to penalties for violations by navigators. The notice was filed with the Florida Department of State and officially published in the Florida Administrative Register on April 10, 2014.

The proposed rule amendment provides penalties for violations of section 626.9957, F.S., regarding the conduct of health insurance navigators. "Navigator" is a new category of insurance professional created by Ch. 2013-101, Laws of Florida, to help health insurance consumers to understand the options available under the Patient Protection and Affordable Care Act. Additionally, "section" is replaced with

"subsection" to conform to the present convention. The new penalties are listed in Rule 69B-231.115, F.A.C., and are analogous to penalties for similar violations by other insurance licensees.

[Click here to read the notice and proposed rule >>](#)

Notice of Proposed Rule Development - Public Adjuster Apprentices

The Florida Department of Financial Services, Division of Agent & Agency Services, provided Notice of Proposed Rule Development for Rule 69B-220.052, Florida Administrative Code, relating to the supervision of public adjuster apprentices and prohibited acts by apprentices. The notice was filed with the Florida Department of State and officially published in the Florida Administrative Register on April 7, 2014.

The purpose of the proposed rule is to implement Section 626.8651, F.S. The Department would like to adopt a rule that will specify when a public adjuster apprentice requires supervision by a licensed supervisory public adjuster and specify the activities that a public adjuster apprentice shall not conduct.

[Click here to read the notice >>](#)

Notice of Proposed Rule Development - Adjusters

The Florida Department of Financial Services, Division of Agent & Agency Services, provided Notice of Proposed Rule Development 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 March 31, 2014.

The purpose of the proposed amendments is to update the rules and incorporate legislative changes to Part VI of Chapter 626, Florida Statutes. The subject area of the proposed amendments relates to the conduct of public adjusters and public adjuster apprentices as well as ethical requirements for all adjusters.

[Click here to read the notice and proposed rule >>](#)

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Make Sure You Don't Miss Important Information From Us

We highly recommend that licensees routinely check their [MyProfile](#) account(s) for messages from the Department. We send an email notification at the same time to remind you to check your [MyProfile](#) account but on rare occasions you may not receive that email. For that reason, we suggest you add our domain **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive email notifications from us. Licensees who have a valid email address on file with the Department, as required by law, are sent important email notifications when something that affects their 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. 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

Continuation of Your License

The Department occasionally receives calls and emails from customers whose license or licenses have expired. Accordingly, we are including information as a reminder on this requirement.

A Florida insurance **license** authorizes the licensee to be appointed to transact insurance or adjust claims for the classes of insurance identified on the license. An **appointment** with an insurer or employer authorizes a licensee to transact insurance or adjust claims on behalf of the appointing entity. **Without an appointment, a licensee cannot lawfully transact the business of insurance. Licensed insurance representatives should not assume that they are eligible to begin selling insurance, adjusting losses, etc., until they have been properly appointed. Both licensure and appointment(s) are required.**

To preserve your current license status you must be appointed for each class of insurance listed on your license within 48 months after the date you were licensed. When the last appointment for a particular class or classes of insurance has terminated, you have 48 months in which to secure another appointment before eligibility in that class or classes of insurance expires. Failure to maintain at least one active appointment will result in the expiration of your license (after the 48-month period has elapsed). To obtain your license again, you will have to requalify as a first-time applicant.

Even though the function of submitting an appointment request with the Department rests with the insurance company or other appointing entity, licensees must assume responsibility for ensuring that their appointments are maintained.

Appointments and Insurance Transactions

A licensee may not transact insurance or adjust claims until he or she is appointed by an insurer, adjusting firm, general lines agent or the licensee (in the case of a self-appointed licensee), in accordance with the class(es) of licensure held. For instance, if an individual is licensed in the classes of life, including variable annuity and health, and wishes to market all three types of products, he or she must be appointed by either an insurance company authorized under its Certificate of Authority to transact all three of these lines of business or by separate companies for each line. For example, if Company ABC appoints an agent to sell only life insurance, then the agent will still be required to obtain an additional appointment(s) with an appropriate company(s) for the variable annuity and health portion of his or her license, if the agent intends to market these products.

Who can appoint licensees?

1. Insurance companies appoint agents and insurance company employee adjusters.
2. Licensed and appointed General Lines (Property & Casualty) insurance agents appoint customer representatives, crop hail and multiple-peril crop insurance agents.
3. Adjusting firms appoint independent and public adjusters.
4. Surplus lines agents, reinsurance intermediaries, professional bail bond agents, viatical settlement brokers, and self-employed independent or public adjusters are responsible for appointing themselves.

To verify your license and appointment status, you can log in to your [MyProfile](#) account or use our [public licensee search](#).

Getting Out of the Insurance Business: Surrendering Your License

The editor of *Insurance Insights* occasionally receives emails from licensees who are no longer active in the insurance industry, and wish to cease receiving *Insurance Insights* and other communications from the Department. If you no longer transact insurance or adjust claims in the state of Florida, you should surrender your license to the Department. As long as you hold a license, the Department must continue to send you communications relating to your license. If you hold a license that requires continuing education, even if you are not using it, the Department can hold you responsible for completing the required continuing education hours.

You can surrender your license by sending a letter to the Bureau of Licensing stating that you wish to surrender. Please include the following:

- Your name
- Florida license ID number
- Mailing address
- Telephone number
- Your signature

You may email the letter to AgentLicensing@MyFloridaCFO.com. You may also fax it to (850) 413-3291.

As always, you may verify your license and appointment status by logging in to your [MyProfile](#) account or using our [public licensee search](#). Tips on closing an insurance agency can also be found on our website at www.MyFloridaCFO.com/Division/Agents/Newsletter/Articles/AgencyClosing.htm.

Still Haven't Created Your MyProfile Account? It's Quick and Easy!

The Department communicates with its licensees, appointing entities, and education providers via email and their secure [MyProfile](#) account on our website. We continue to receive inquiries from some of our customers that they cannot access their [MyProfile](#) account. Typically, they received an email from the Department to go check their MyProfile account for details about their license, appointment, or continuing education requirement and can't log in when they try. They try different usernames and passwords but nothing works. It seems like the system is broken and not letting them in. The real problem: **they never created an account.**

You must create your MyProfile account(s) with a username and password before you can access your account. At the same time, you will also set up some security questions and answers so you can easily retrieve your username or password in the event you forget either in the future. You will also verify your contact information on file. We strongly encourage you to use your actual email address as that is how we will notify you of any important information to go check in your [MyProfile](#) account. After the new [MyProfile](#) account information has been entered, the system automatically transfers your information on file into your new account.

An interactive tutorial to assist you with creating an account and retrieving a forgotten username or password is located at

<http://www.MyFloridaCFO.com/Division/Agents/Licensure/myProfileHelp/MyProfile.htm>.

Education Central

- Things to know about your continuing education

Answers to the Common Questions about New CE Compliance Cycles

October 1, 2014 is speedily approaching. If you have a continuing education (CE) compliance cycle that ends after this date you may be aware that the requirements have changed. If you're not aware, or if you still have questions, this article should help. Below are responses to some of the most common questions we have received regarding CE compliance cycles ending after October 1, 2014.

What is this 5-Hour course?

The 5-hour Law and Ethics update course is a NEW requirement for licensees with a compliance cycle ending October 2014 or later, except for title agents. The 5-hour course must be specific to a line of insurance for which you are licensed. There are many approved courses that may be found on our website at https://dice.fldfs.com/public/pb_srch_adv.asp.

What courses do I take to satisfy elective hour requirements?

Elective hours are the remaining balance of your CE requirement aside from the 5-hour course. Most licensees can satisfy this requirement by completing any approved continuing education course.

Can I really take ANY approved course?

For most licensees, the answer is yes. However, public adjusters will be required to satisfy ALL continuing education requirements by completing courses that are approved in the line of public adjusting. Title insurance agents are not included in the 5-hour course requirement and therefore must complete courses that are approved in the line of title insurance.

Can I take a course twice?

Not within a three year window; otherwise, it is considered a duplicate. Licensees must take a different 5-hour Law and Ethics update course every 2 years. Education providers will be required to submit a new 5-hour course outline each year with updated information if they desire to continue offering the course.

What if I hold more than one license type?

Dually licensed insurance representatives (those with multiple license types), except title insurance agents, will have CE requirements of all licenses merged into one compliance cycle every two years requiring 24 hours of approved course work. Any applicable reduction of hours that has been earned and/or approved will still apply.

A 5-hour course completed in any line of insurance for which someone is dually licensed will satisfy the 5-hour course requirement for the cycle.

Are non-resident requirements different?

Non-resident adjusters and public adjusters can satisfy their Florida CE requirement by meeting the CE requirements of their home state or a reciprocal state in which they are also licensed. You can check this by [clicking here to view a list](#). Otherwise, they must complete Florida CE requirements as resident adjusters or public adjusters respectively.

Non-resident agents can satisfy their Florida CE requirement by meeting the CE requirements of their home state. Otherwise, they must complete Florida CE requirements as resident agents.

Non-resident title insurance agents must complete the same Florida CE requirements as those for resident title insurance agents.

Can I take a basic course?

Yes, even if you are an experienced licensee. There is no longer a requirement to take an intermediate or advanced course.

What if I take too many hours?

Excess hours taken during any compliance cycle are eligible to be carried over to the next compliance cycle. Duplicate courses will not receive credit.

As always send any comments or questions about CE to Education@MyFloridaCFO.com.

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.
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.

Education Providers: Get into the Fast Lane for Course Approval

Do you ever feel like you're idling in the slow lane when it comes to getting a course approved? We know it can be difficult managing the many tight deadlines in filing your continuing education material while keeping up with the demands of your clients. Even more frustrating is experiencing delays because you're submittals are incomplete. Here are some quick and effective tips to help you merge into the course approval fast lane.

Accelerate your understanding of course types and their requirements. Cruise over to our Education information section at www.MyFloridaCFO.com/Division/Agents/Licensure/Education, where you can find requirements for all CE course types. You'll also find FAQs, templates, checklists, and resource guides for the new 5-hour law and ethics courses. Don't get blindsided by a requirement you didn't know about.

Get to know applicable Florida Statutes and Administrative Code bumper to bumper. It may sound like a long, boring trip, but take the time to read the sections of statutes and rules that apply to courses.

Don't get in a jam when it comes to subject matter. Courses submitted with prohibited subjects like sales and marketing will only leave you stranded. Not sure if the subject you'd like to teach is approvable? Check out Rule [69B-228.080](#), F.A.C., for details on hazardous subjects you'll need to steer clear of.

Put the pedal to the metal in [MyProfile](#). The Department's online system for course applications, approvals and information requests may seem like a monster truck at first, but it's easy to navigate once you've taken it for a spin. Head over to the [MyProfile help page](#) for more direction. Once you're familiar with the process and the system, you can take the cruise control off and accelerate.

Don't coast on another state's approval. Florida's course requirements are based on our statutes and administrative code. Unfortunately, proof of course approval in another state has no bearing on this trip.

Have a favorite "gear head" that you go to with car questions? Well, the Department has those for courses! Send us any questions at Education@MyFloridaCFO.com. The Education Team is always ready to help you traverse the course approval process!

Compliance Corner

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.

Charging for Certificates of Coverage Not Permissible

The Department is receiving an increase in inquiries and seeing more violations in regard to agents and agencies charging their customers for issuing certificates of coverage. There are several fees that are permitted by statute that can be charged, such as policy fees by the managing general agent, motor vehicle report fees, and inspection fees; however, fees for issuing certificates of coverage is not one of them. If you charge for this service, you could be facing administrative penalties for violating subparagraph 626.9541(1)(o), F.S., which is illegal dealings in premium, **excess** or reduced charges. We will still hold the licensee responsible even if they delegated the issuance of the certificates to a third party who charges the customer.

We realize the time and expense involved issuing numerous certificates for some customers could become significant, but the licensee is expected to absorb these service costs based upon current laws.

[See subparagraph [626.9541](#)(1)(o), Florida Statutes]

Requiring Ancillary Coverages/Products Prohibited a.k.a. "Sliding"

It is a violation of the Florida Insurance Code to represent to applicants and insureds that a specific ancillary coverage or product, (i. e., accidental death and dismemberment, towing and rental, motor club, etc.), is required by law in conjunction with the purchase of motor vehicle insurance when such coverage is not required.

It is also a violation to represent to applicants and insureds that the specific ancillary coverage or product is included in the motor vehicle policy without an additional charge when, in fact, an additional charge is applied. Such misrepresentations of ancillary coverages/products constitute "sliding" and these transactions are considered an unfair trade practice.

Additionally, agents and customer representatives must ensure that applicants and insureds understand the purpose for the forms they are signing when purchasing coverages, including any ancillary coverages, products or services.

If it is documented that agents and customer representatives are "sliding" an ancillary coverage or product to applicants and insureds, the Department will take the appropriate administrative action against the licensee. Licensees involved in these types of transactions may also be subject to administrative penalty including suspension or revocation of their license.

[See subparagraph [626.9541\(1\)\(z\)](#), Florida Statutes]

Title Agents and Title Agencies: Records Retention

The title insurer must have evidence of the determination of insurability and the reasonable title search or search of the records of a Uniform Commercial Code filing office and retained in its files or in the files of its title insurance agent or agency for a period of not less than seven years after the title insurance commitment, title insurance policy, or guarantee of title was issued. The title insurance agent or agency must produce the evidence required to be maintained at its offices upon the demand of the Office of Insurance Regulation (OIR). Instead of retaining the original evidence, the title insurance agent or agency may retain it by any electronic means, which accurately reproduces the original.

The title insurance agent or agency must maintain a record of the actual premium charged for issuance of the policy and any endorsements in its files for a period of not less than seven years. The title insurance agent or agency must produce the record at its office upon demand of the OIR or the Department of Financial Services.

Every licensed title insurance agent must maintain a monthly reconciliation of every escrow account required to be maintained and must, on a monthly basis, report such reconciliation together with appropriate supporting documentation to each title insurer which appointed the agent during the reconciliation period. The reconciliation must be supported by appropriate documentation, including a monthly bank statement, a list of all outstanding checks as of the date of the reconciliation which are not shown on the monthly bank statement, and a trial balance of the escrow ledger records required to be maintained. Licensed title insurance agents must provide a copy of the monthly escrow account reconciliation to the OIR or the Department upon request. Such records shall be maintained by the title insurer for a period of five years.

Every licensed title insurance agent must maintain a separate ledger card for each real estate closing transaction for which funds are received in escrow. The ledger card must contain chronological entries of dates and amounts of monies received and disbursed including the name of the remitter and payee and each check number issued on such escrow account. Such records shall be maintained by the title insurance agent for a period of three years. The ledger card may be maintained in computer storage with a print-out available upon request of a title insurer or the OIR.

The requirement to submit the reconciliations monthly to each underwriter the agency represents is still required even if the agent or agency utilizes bank accounts facilitating electronic recordings.

[See Sections [626.561](#), [626.8473](#), and [627.7845](#), Florida Statutes, and Rule [690-186.009](#), 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.

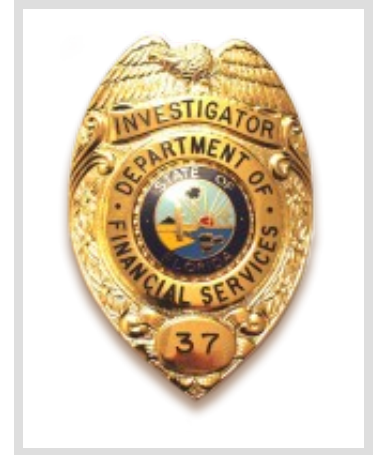
Case: An insurance company notified the Department that it terminated a life agent's appointment for allegedly withholding premiums, receipts, documents, or correspondence that rightfully should have been submitted to the company. During the investigation, the Department discovered and obtained evidence that the agent took advantage of senior consumers by initially gaining their trust, either as a tax preparer, or as their financial advisor. He would sell them legitimate annuity products, and then followed up by having them agree to give him additional funds as part of their investment strategy where he would write the checks for them, having the payee as one of his two personal corporations, and have the consumer sign the check. Nine victims gave him more than \$600,000.

Disposition: License revoked and he is permanently barred from the insurance industry. Additionally, the Division of Insurance Fraud arrested him on charges for alleged exploitation of the elderly, money laundering, and scheme to defraud to which he pleaded guilty and was sentenced to prison. He is currently in jail and being tried for additional similar charges.

Case: The Department received a complaint from an insurance company that it had terminated a life agent's appointment for allegedly submitting bogus and invalid business. According to the documentation the Department obtained, while the director of a small non-profit business, the agent submitted a total of 16 applications, 12 of which were paid for by the non-profit, using funds without their permission. The agent still owes the company for advanced commissions he was paid. As a result of the agent using the funds of the non-profit to pay the premiums for these policies, the non-profit had to cease doing business and closed its doors.

Disposition: License revoked.

Case: The Department received multiple complaints regarding a bail bond agent. Whether it was collecting funds from clients and failing to secure their bonds or using their premiums to dine out



and pay her utility bills, the bail bond agent showed a blatant disregard for the insurance-buying public. Ultimately, she failed to return more than 222 bail bond powers totaling nearly \$3 million, which exposed her bail bond surety companies to costly liabilities. She also produced falsified bail bond receipts on bail bond surety paperwork.

Disposition: License revoked permanently.

Case: An investigation of a general lines agent alleged she issued two ACORD insurance binders to two separate consumers showing that they had comprehensive and collision coverage when they had only purchased personal injury protection and property damage liability. The agent admitted issuing the binders saying that both consumers were going to return to the agency and purchase the coverage, but neither of them did.

Disposition: License suspended for twelve months.

Case: A general lines agent issued a Certificate of Insurance indicating that the insured had homeowners insurance coverage with an insurance company. The Certificate was faxed to a title agency for the insured's closing on a property. However, the application and the premiums were never submitted to the insurance company. The insured attempted several times to either obtain coverage or receive a refund of the monies deducted at closing. Due to efforts of the Department, the insured received a full refund and luckily the bank did not force place coverage.

Disposition: Fined \$7,500 and placed on probation for one year.

Case: Previously, the license of a life & health agent was revoked by the Department. Approximately five years later, he was granted a new license. However, he was again suspended for 18 months based on the allegation that he violated the consent order by continuing to transact insurance during his revocation. An investigation revealed that he, during the suspension, again violated the consent order by representing himself as a recruiting MGA on an agent's appointment information form and received override commission from policies initiated during his suspension. In addition, he remained on the agency's bank account as a controlling member during his time of suspension, which was served.

Disposition: Fined \$3,000 and license granted following two month inactive period.

Case: An investigation of a general lines agent revealed that she opened a bank account with the same agency initials as the agency she was employed. She then redirected insureds' premiums to the bank account. She would finance insurance premiums, issue bank drafts from the premium finance company and deposited those checks into the personal account she established.

Disposition: License revoked.

Case: A life agent was placing advertisements in a local newspaper that did not identify the product being offered as being an annuity and lacked the required disclosures for an annuity. In addition, the advertisement did not identify the business as being an insurance agency and did not contain the Florida insurance license numbers for the two life agents who were pictured in the advertisement. The evidence showed that both were responsible for the placement and approval of the advertisements.

Disposition: The agency owner and her licensed employee were each fined \$3,000.

Case: The Department discovered that a Final Order was issued against a life & health agent in federal court for a permanent injunction and monetary judgment of more than \$11 million to the Federal Trade Commission. The agent was running a telemarketing scheme that "preys on vulnerable consumers, including the unemployed, and those with pre-existing conditions." They promised comprehensive health coverage; however, they enrolled them in a "trade association" and provided limited healthcare policies. In addition, the agent failed to report the administrative action to the Department within 30 days after final disposition.

Disposition: License revoked.

Case: The Department's Division of Rehabilitation and Liquidation issued a final judgment against an insurance agency for unearned commissions due to the Receivership of Northern Capital Insurance Company. The Receiver was due \$298.80 plus pre-judgment interest of \$15.40 and post judgment interest. The agency failed to pay the judgment within the 30 days required by the court's order in violation of Florida Statute.

Disposition: Fined \$750.

Case: A Clerk of Court notified the Department of an outstanding judgment against a bail bond agent that was unpaid for more than 35 days per Florida Statutes. The Department investigated and determined the number of bonds executed by the agent during the period the judgment was unpaid to be 49 bonds.

Disposition: Fined \$1,500 and placed on probation for one year.

Enforcement Actions

- March 2014

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement 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 **Agent and Agency Services**, then **Final Orders 2014**. 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	CITY, STATE	DOCUMENT
Advantage Title Partners, LLC		P149164	Title Agency	Probation and Fined	\$5,000		Clearwater, FL	Locate
Athas	Peter	E172224	Life, Health, Variable Annuity	License Revoked			Lake Worth, FL	Locate
Baker	Glenn	A011931	Life, Variable Annuity	License Revoked			Palm City, FL	Locate
Brewster	Derrick	A029939	Health	License Revoked			Fort Myers, FL	Locate
Carlin	Chris	P127510	General Lines, Life, Health, Variable Annuity	Cost		\$6,500	Fort Myers, FL	Locate

Carpenter, Jr.	Joseph	P007674	Life, Health, Variable Annuity	License Revoked			Palm Harbor, FL	Locate
Davenport	Christine	E059944	General Lines	License Revoked			New Port Richey, FL	Locate
Envoy Insurance & Financial Services, Inc.		L019833	Insurance Agency	License Revoked			Coral Springs, FL	Locate
Faires	Robert	P160323	Legal Expense	License Revoked			Pensacola, FL	Locate
Foster	Paul	P224133	Bail Bond	Probation and Fined	\$1,500		Jacksonville, FL	Locate
Franklin Title Group, LLC		P224222	Title Agency	Fined	\$500		Miami Lakes, FL	Locate
Frazier	Darrell	P134467	Life, Health, Variable Annuity	License Revoked			Clay City, KY	Locate
Fresco	Cira	W117559	General Lines, Life, Variable Annuity, Legal Expense	License Revoked			Miami, FL	Locate
Garcia	Julio	W047890	All Lines Adjuster	License Revoked			Jacksonville, FL	Locate
Gibson	Dion	W092240	Bail Bond	License Suspended			Miami, FL	Locate
Hakim	Eyal	P028649	Public Adjuster	Probation and Fined	\$1,500		Boca Raton, FL	Locate
Hamilton	Roy	P177381	Life, Health, Variable Annuity	License Revoked			Coral Springs, FL	Locate
Harrold	Matthew	P151158	All Lines Adjuster	License Revoked			Haines City, FL	Locate
Headquarter Insurance, Inc.		L070341	Insurance Agency	Cease & Desist, Fined and Cost	\$500	\$3,750	Sunrise, FL	Locate
Hooper	Brent	P026239	Life, Health, Variable Annuity	License Revoked			Pensacola, FL	Locate
Houston	Carolina	E106595	Bail Bond	Fined	\$1,500		Fort Myers , FL	Locate

Independent Insurance Group, Inc.		L048357	Insurance Agency	Cease & Desist, Fined and Cost	\$500	\$3,750	Fort Lauderdale, FL	Locate
Irizarry	Manuel	P148808	Life, Health, Variable Annuity	License Revoked			Miami, FL	Locate
James	Anthony	P181678	Bail Bond	Probation and Fined	\$1,500		Macclenny, FL	Locate
Josselson	Timothy	P199001	All Lines Adjuster	License Revoked			Naples, FL	Locate
Kiesling	Robert	A140680	Life, Health, Variable Annuity	License Suspended 6 Months and Education Ordered			Boynton Beach, FL	Locate
Konomanyi	Sulaiman	P148573	General Lines	License Revoked			Tampa, FL	Locate
LaGoy	Donna	A014478	General Lines	License Revoked			Palm City, FL	Locate
Laurido	Jose	P094990	General Lines	License Suspended 18 Months			Miami, FL	Locate
Leahy, III	Edward	W003478	General Lines	License Revoked			Pompano Beach, FL	Locate
Levin	Daniel	E190909	Life, Health, Variable Annuity	License Surrendered			Dallas, TX	Locate
Metro Denver Title, LLC		P005430	Title Agency	Fined	\$750		Denver, CO	Locate
Montisano	Ron	A182759	Life & Health	Permanently Barred			Port Orange, FL	Locate
Montisano	Tonya	A182760	Life & Health	Permanently Barred			Port Orange, FL	Locate
Moreno	Humberto	P199923	Bail Bond	License Suspended			Bartow, FL	Locate
Morris	Tracey	E038375	General Lines	License Suspended 1 Year			Crestview, FL	Locate
Nodal	Jose	P068696	Public Adjuster	Probation and Fined	\$1,500		St Augustine, FL	Locate

Parlin	Roger	A200740	Education Instructor and School Official	Authority as an Instructor and School Official Suspended 2 Years			Estero, FL	Locate
Pena	Michael	D010153	Bail Bond	Fined	\$1,500		Miami, FL	Locate
Pioneer Insurance, Inc.		L069712	Insurance Agency	Fined	\$750		Fort Myers , FL	Locate
Sampson	Latonya	P222746	Bail Bond	Probation and Fined	\$1,500		Tampa, FL	Locate
Sarmento	Richard	P222306	Life, Health, Variable Annuity	License Revoked			Tampa, FL	Locate
Sevilla	Carlos	P204302	Bail Bond	Probation, Fined, Civil Assessment, Education Ordered	\$5,000	\$2,500	West Palm Beach, FL	Locate
Surace	Scott	A258319	Life, Health, Variable Annuity	Probation and Fined	\$5,000		Clearwater, FL	Locate
Unlimited Abstract, LLC		P033210	Title Agency	Fined	\$1,250		Fort Lauderdale, FL	Locate



Contact Us

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Bureau of Licensing

AgentLicensing@MyFloridaCFO.com - For general inquiries about licensing.

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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Bureau of Investigation

Title@MyFloridaCFO.com - For title insurance matters

BailBond@MyFloridaCFO.com - For bail bond matters

askDFS@MyFloridaCFO.com - For all other matters not related to licensing or education

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We welcome suggestions and inquiries concerning **Insurance Insights**. Please direct them to [Matthew Guy](#).

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