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Dear Fellow Floridians,

We're nearing the end of the 2020 Regular Legislative Session, and we've been fighting hard to protect Florida consumers.

The Consumer Protection Act passed its final committee and is headed to the Senate floor. This bill sends a message to insurance companies and public adjusters that if you're going to operate in the State of Florida, you must do what's right by your customers. I thank our bill sponsors, Chair Tom Wright and Chair Chuck Clemons, for their support in this vital legislation.

Consumer Protection Act

- Gives consumers more time to get out of public adjuster contracts.
- Ensures that Floridians have information about their insurance coverage before hurricane season starts.
- Requires all insurance companies to settle claims in 90 days.
- Cracks down on unlicensed transactions of insurance and stops companies from misleading practices like using the term Medicare in their name.
- Requires insurance companies to communicate with consumers more effectively when they send a partial payment or initial estimate.
- Eliminates fees on Floridians who are trying to take charge of their credit or when their insurance company goes under.

For more information on the bills please visit: [SB 1492](#) and [HB 1137](#).

Sincerely,

A handwritten signature in cursive script that reads "Jimmy".

Jimmy Patronis
Chief Financial Officer
State of Florida





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News You Can Use

CFO Jimmy Patronis Announces Four Arrests in \$230,000 Tampa Insurance Fraud Scheme

Tampa, Fla. (02/20/20) - Chief Financial Officer (CFO) Jimmy Patronis announces the arrests of Aymen Salti, Faiz Salti, Mohammed Salti, and Ayiha Salti, for racketeering and conspiracy to commit racketeering for allegedly staging automobile accidents in order to file nearly \$230,000 in fraudulent insurance claims.

CFO Jimmy Patronis said, "Fraud has reached epidemic proportions in Florida and scams like this drive up auto rates for every driver on the road. I'm thankful for the hard work of my fraud detectives in tracking these fraudsters down. We must continue to work together to do everything we can to uncover these fraud schemes and bring these scam artists to justice."

An investigation conducted by CFO Patronis' Bureau of Insurance Fraud in conjunction with the Largo Police Department alleged that between June 2016 and April of 2019, Aymen Salti, Faiz Salti, Mohammed Salti, and Ayiha Salti staged automobile accidents at multiple gas stations to obtain approximately \$230,000 in fraudulent insurance claims. Detectives discovered the items the suspects alleged were damaged, were never damaged and fraudulent invoices were submitted to the insurance company.

All suspects were arrested and booked into the Hillsborough County Jail on February 13 and charged with Racketeering and Conspiracy to Commit Racketeering. Each individual was held on \$1.2 million bond. If convicted, they each face up to 30 years in prison. Individuals charged with a crime are presumed innocent until proven guilty.

[Read the press release>>](#)

Palm Harbor Man Guilty in Promissory Note Scheme

Tallahassee, Fla. (02/13/20) - **The Florida Office of Financial Regulation** today announced that a jury in Pinellas County has found **James Harold Hosner** guilty of securities fraud, selling unregistered securities, selling securities as an unregistered person, and

communications fraud (scheme to defraud) for his role in a promissory note scheme targeting an elderly victim.

OFR Acting Chief of Financial Investigations Alex Toledo said, "Fighting financial fraud is our top priority. Vicious schemes that target our state's elder population must be stopped. I appreciate the diligent work of the Pinellas County State Attorney's Office and OFR's investigators in securing this positive outcome for the people of Florida."

Hosner operated the investment scheme through his company, Phoenix Insurance Services, Inc., based in St. Petersburg. Exploiting his existing relationship as the victim's insurance agent to pitch the phony promissory notes, he issued and sold at least three notes totaling approximately \$48,500 to the elderly victim. The securities were purportedly 7% fixed notes due in 2020; however, Hosner assured the victim that the money could be returned at any time upon request. As part of the scheme, he lied about plans to purchase another insurance agency and used portions of the victim's funds to pay insurance premiums and cover payroll.

The OFR's investigation was opened in May 2018 as a result of a referral from the **Department of Financial Services' Division of Insurance Agent & Agency Services**. Hosner was arrested on September 29, 2018. His sentencing is scheduled to take place on March 16, 2020.

CFO Jimmy Patronis Announces \$200,000 Workers' Comp Premium Fraud Arrest in Fort Myers

Fort Myers, Fla. (02/06/20) – Chief Financial Officer (CFO) Jimmy Patronis announced the arrest today of Santos Y. Cardona, owner of YYCS Enterprises, Inc., for workers' compensation fraud. Over the course of a year, Cardona allegedly evaded paying nearly \$200,000 in workers' compensation insurance premiums. The company allegedly conducted more than \$1 million in payroll but originally reported \$59,000 in payroll on their worker's compensation insurance policy.

[Read more>>](#)

CFO and State Fire Marshal Jimmy Patronis Honors Florida's Outstanding Firefighters During 2020 Fire Service Awards

Tallahassee, Fla. (02/04/20) - Florida Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis along with Agriculture Commissioner Nikki Fried recognized members of Florida's fire fighting community for their outstanding accomplishments in the fire service industry during the 2020 Fire Service Awards today at the Florida Capitol. Each individual or facility was nominated and selected by various fire service organizations across Florida.



CFO and State Fire Marshal Jimmy Patronis said, "Today, we honored the outstanding members of Florida's incredible fire service community who work around the clock to protect Floridians. Day after day these dedicated men and women run towards danger. But it's not just the firefighters that keep our communities safe. It's the educators, inspectors, investigators, instructors, volunteers, and training centers that ensure we are protected. I cannot thank these fire service professionals enough for their outstanding service to their communities and our great state."

[Read more>>](#)

Florida CFO Jimmy Patronis Announced Consumer Protection Bill



Tallahassee, Fla. (01/28/20) - Today at a press conference, Florida Chief Financial Officer (CFO) Jimmy Patronis, joined by Senator Tom Wright and Representative Chuck Clemons, highlighted proposed legislation (Senate Bill 1492 and House Bill 1137) aimed at protecting Floridians, especially following a disaster.

CFO and State Fire Marshal Jimmy Patronis said, "Today, the Consumer Protection Act passed it's first round of committee meetings. With this bill we are sending a message to insurance companies that if you're going to operate in the state of Florida, you must do what's right by your customers. No longer should claims handling issues create delays as storm victims rebuild their homes and lives. I shouldn't have to step in to make sure insurance companies are doing what they should be doing for their customers. Let me be clear: this bill is not a silver bullet; but, it is an important step toward fixing the insurance problems that have plagued Floridians."

"Thank you to our bill sponsors Chair Tom Wright and Chair Chuck Clemons for their support in this vital legislation. I look forward to working with each of them to strengthen enforcement of the law requiring companies to pay claims in 90 days and make certain these laws work for Floridians and not insurance companies. The Consumer Protection Act

will help us build a better, stronger Florida."

Consumer Protection Act

- Gives consumers more time to get out of public adjuster contracts in times of disaster.
- Ensures that Floridians have information about their insurance coverage before hurricane season starts.
- Requires all insurance companies to settle claims in 90 days.
- Provides fraud protections by cracking down on unlicensed insurance agents and stopping companies from using the term Medicare in their name.
- Requires insurance companies to communicate with consumers more effectively when they send a partial payment or initial estimate.
- Rids fees on Floridians who are trying to take charge of their credit and protects Floridians from being taxed when their insurance company goes under.

For more information on the bills please visit: [SB 1492](#) and [HB 1137](#).

[Read more>>](#)

CFO Jimmy Patronis: Beware of Scams This Tax Season

Tallahassee, Fla. (01/20/20)— As the 2020 tax season approaches, Florida Chief Financial Officer (CFO) Jimmy Patronis warns of an increased threat of fraud and scams for individuals and small businesses when filing taxes. Recent reports show that tax season brings a wave of dangerous tax scams and consumers must be aware of the Internal Revenue Services' (IRS) '[Dirty Dozen](#)' list of tax scams to avoid.

CFO Jimmy Patronis said, "The 2020 tax season is here and individuals and business owners must be on the lookout for tax scams. In 2019, imposter scams were the [second most](#) reported fraud category in Florida. It's important to stay on guard, especially during tax season, to protect yourself and your business. Stay informed of the warning signs of scams and always remember, if it sounds too good to be true, it probably is."

5 Tips to Avoid Tax Scams

1. **File Your Tax Return Early.** This decreases the amount of time a scam artist has to steal your identity and file a return in your or your businesses name.
2. **Beware of Impersonations.** Scams take many shapes and forms, such as phone calls, letters and emails. Many IRS impersonators use threats to intimidate and bully people into paying a fabricated tax bill. They may even threaten to arrest their would-be victim if the victim doesn't comply.
3. **Be Cautious of Suspicious Phone Calls or Emails.** The IRS will never call to demand an immediate payment be made using a specific payment method such as a prepaid debit card, gift card or wire transfer.
4. **Watch Out for Bogus Charities.** Scam artists impersonate charities to get money or private information from well-intentioned taxpayers. Bogus websites use names similar to legitimate charities to trick people to send money or provide personal financial information.
5. **File a Report With the IRS and Police.** If you become a victim, file a Form 14039 with the IRS and also file an identity theft report with your local police department.

[Read more>>](#)



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In The Know

Registration of Bail Bond Business and Primary Bail Bond Agent in Charge Designation - Going Online Soon!!

In our last issue we informed our licensees of the development of our new online application for uploading the "Filing of Bail Bond Agency Business, Designation/Deletion of Primary Bail Agent in Charge" form. The application will also allow agencies to establish and change demographic information. Our technical staff is continuing to test and perfect the application before announcing access to our licensees. We will contact all bail bond agents by email when the app is ready to launch.

The new app will eliminate paper forms, and provide agencies with a streamlined method to maintain their information. It will also allow bail bond agents to verify their bail bond agency's information is accurate and compliant with the Florida Insurance Code.

Existing bail bond agencies will need to create a user profile, enter the agency's information including designating the primary bail bond agent in charge. Once the profile is established, the agency will be able to make all changes for the bail bond agency online in real-time.

Bail bond agencies should continue to use the paper form until roll-out of the new application is announced. Once the online registration is made available, the paper forms will no longer be accepted.

The Department plans to send an email to every licensed bail bond agent's email address on file with the anticipated "live" date and instructions. We recommend you verify your individual contact information NOW through your [MyProfile](#) account to ensure you receive the email and other important information from the Department.

Notice of change of address or telephone number - Each licensee under Chapter 648, Florida Statutes, shall notify in writing the department, insurer, managing general agent, and the clerk of each court in which the licensee is registered within 10 working days after a change in the licensee's principal business address or telephone number. The licensee shall also notify the department within 10 working days after a change of the name, address, or telephone number of each agency or firm for which he or she writes bonds and any change in the licensee's name, home address, e-mail address, or telephone number. [See [s. 648.421](#), F.S.]

Notice of Proposed Rule - *OIR (Office of Insurance Regulation)*

Rule No.: 69O-186.013

Purpose: The Office initiated a data call in 2014 regarding the collection of data for the adoption of title insurance rates pursuant to Sections [624.307](#) and [627.782](#), F.S., and Chapter [69O-186.013-14](#), F.A.C. The Office is amending the type of data it collects from title insurance agencies to allow the Office to comply with Section [627.782](#), F.S. https://www.flrules.org/gateway/View_Notice.asp?id=22688511

Discontinuation of the Citizens Regular and Emergency Assessments

Effective April 1, 2020, the Citizens Property Insurance Corporation (CPIC) regular and emergency assessments will be discontinued for all transactions.

Surplus lines policies issued or renewed prior to July 1, 2015, and all related transactions reported to FLSO will not have the CPIC assessment charged or credited after March 31, 2020. The last day to report surplus lines policy data through the FLSO system (SLIP or XML Batch) where the CPIC assessment will be charged or credited is March 31, 2020.

Please refer to [Bulletin 2020-01](#) for more information and specific instructions on reporting. You may also contact FLSO at 800.562.4496, option 4, or by email at accounting@fslso.com if you have any questions.

FLSO Bulletin 2020-01

FSLO (Florida Surplus Lines Service Office) Announces Decrease in Service Fee

Effective **April 1, 2020**, the FLSO Service Office fee will be reduced from 0.10% to 0.06%.

All new and renewal policies with an **effective date** on or after April 1, 2020, will be charged the new lower service fee of 0.06% of the total gross premium as defined in Florida Statute [626.9325](#).

All premium-bearing endorsements **on policies with an effective date** prior to April 1, 2020, will be subject to the service fee rate charged at the inception of the policy being endorsed. This applies to return and additional premium endorsements, audits, installments, and cancellations.

Refer to [Bulletin 2019-01](#) for a more detailed explanation of the service fee decrease.

If you have further questions, contact us at 800.562.4496 or info@fslso.com.

FLSO Bulletin 2019-01

Agents should always verify the companies they sell for are authorized to do business in Florida. If you suspect an entity is not authorized to transact insurance in Florida, please notify our office. Call **877-MY-FL-CFO** (1-877-693-5236).



[Read more](#)



The Florida Statutes can be viewed online at [Online Sunshine](#)



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Education Central

Five Questions to Become a More Informed CE Shopper

Social media, product reviews, and Google are just some of the tools that people may use to become more informed when shopping. Licensees can also become better informed when selecting a CE class by simply seeking information from the Provider before signing up. Here are 5 questions a licensee may want to ask of an educational provider.

What is your provider ID number and the approved course ID number?

It is important for a licensee to make sure they are signing up for an approved CE course by an approved CE provider. Additionally, a licensee doesn't want to take a duplicate course. This is because a duplicate course will not be credited towards the licensee's compliance requirements. It is best to verify the course ID number for the class a licensee is registering for does NOT match the course ID number for any courses already completed by that licensee within the last two years.

What must I provide in addition to completing the class to get CE credit?

Make the provider aware that CE credit is desired. The provider may need additional information required by the state to report course completion hours to the state. Ask the provider what additional information they will need.

Is this an approved 5-hour Law and Ethics Update course for my specific license? (If looking to satisfy your 5-hour law and ethics update course)

If a licensee is seeking to satisfy the 5-hour Law and Ethics update requirement, be sure the provider had the course approved in a manner that will apply to that requirement for the licensee's specific license.

When should I expect to receive my certificate of completion?

The Department does not require licensees to submit certificate of completions unless there is a discrepancy that needs to be resolved. However, be sure the provider is complying with Department rules to issue licensees a certificate of completion within 30 days of course completion.

How long does it take for my completion to be reported to the state?

Providers have 21 calendar days to report completed credits to the state. Timely submission of credits will help prevent undue interruptions to appointments to transact insurance or handle insurance claims.

Are You Compliant with Your CE or Not?

To be CE compliant requires more than just taking CE courses. Below are a few suggestions for remaining CE compliant:

CE requirements change. You should regularly review your CE status through your [MyProfile](#) account. Your total hours have specific allocation requirements that must be met. Be sure to take all the right categories of CE courses.



Check for late hours. Hours taken after your due date will still post on your compliance evaluation screen, but they will be noted as "Late". Though your hours requirement may have been met, late completion of your continuing education requirement will result in penalties.

Check prior evaluation periods. Always check previous compliance periods to make sure you are not delinquent for a prior period. Be sure to click on VIEW ENFORCEMENT NOTICE just below the Not Compliant text to check for any outstanding fines.

Check your transcript. The same course cannot be taken with the same provider within a two-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

We wish you success in completing 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.

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.



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Compliance Corner

Customer Representatives and Unlicensed Agency Personnel - Lawful and Unlawful Activities

The Department frequently receives inquiries for information about the lawful duties of **Customer Representatives** (4-40) and **unlicensed agency personnel**.

General lines agents may occasionally blur the lines when transacting insurance under their licenses and find themselves the subject of Department discipline. We've put together a primer to clarify some of the duties customer representatives and unlicensed agency employees may lawfully perform under the supervision of the agency's agent in charge and their supervising general lines agent. Keep in mind this article is a general guideline of duties, and it is not intended to be an all-inclusive review of the laws which regulate either type of agency employee.

Customer Representatives

[Chapter 626, Part II](#) General Lines Agents - please pay particular attention to section [626.7315](#), F.S. - Prohibition against the unlicensed transaction of general lines insurance. This section discusses activities that can be lawfully conducted **only** by a licensed and appointed general lines agent. Florida Statute sections [626.7352](#), [626.7353](#), and [626.7354](#) apply specifically to **customer representatives**.

[Rule Chapter 69B-213](#), F.A.C. provides additional guidance regarding customer representatives - 69B-213.100, F.A.C., "Duty to Supervise" details the responsibilities of the designated supervising Agent when supervising a customer representative.

A customer representative **may only solicit business within the office or by phone from the office** [see subsection [626.7315\(1\)](#), F.S.], and cannot "run the office" during the extended absence of a general lines agent. In the case of more than a brief absence of the supervising general lines agent, a new general lines agent must be appointed to supervise the customer representative during an extended absence of the original supervising agent. If that general lines agent is also the agent in charge of the agency, the agency must designate a replacement.

A customer representative may conduct activities under their license during an absence of the general lines agent, but the general lines agent must have daily, in-person contact with the customer representative. Should a complaint be filed with the Department regarding business conducted during the absence of the supervising general lines agent, the Department will review all facts prior to considering enforcement action.

Unlicensed Agency Personnel

Florida Statutes [s. 626.112](#) provides basic information about when a Department license is required to conduct insurance related activities, often referred to as "transacting" insurance. (see [s. 624.10\(5\)](#), F.S.)

[Rule Chapter 69B-222](#), F.A.C provides a great deal of information related to the activities unlicensed agency personnel can participate in on a general and "incidental basis".

Agency owners, agents in charge, and the designated supervising agents for customer representatives should all review and understand the guidance provided in this chapter related to unlicensed agency employees.

A licensee of the Department may be investigated for aiding and abetting an unlicensed person if such activity becomes known or reported to the Department. Unlicensed activity is a third-degree felony in Florida, and assisting an unlicensed person is a serious violation of the Florida Insurance Code.

Our purpose for providing this information is to encourage our licensees to educate themselves regarding this topic and any other topic which pertains to their insurance activities.

Information by topic and license type can also be found on our website under the [FAQs](#) and [Compliance Information](#) sections.

Title Agencies: Data Call 2020

The Florida Office of Insurance Regulation (Office) is conducting its annual Title Agencies Data Call pursuant to Sections [624.307](#) and [627.782, F.S.](#) and [Sec. 69O-186.013, F.A.C.](#)

Title Insurance Agencies licensed at any time during Calendar Year 2019 are required filers. There are no exceptions - even if your agency closed during 2019.

Your submission is due to the Office no later than 11:59PM ET on Sunday, May 31, 2020.

The Office's reporting system called the Insurance Regulation Filing System. Here is the link: <https://irfs.fldfs.com/>


A How To guide is also available at:
<https://floir.com/siteDocuments/TitleFilingInstructions.pdf>

- Using your IRFS account username and password, log into the new system. If you have not used IRFS before, create a new account.
- New users must subscribe its agency(ies) using the Entity Management on the User Menu. Select the Licensee/Agencies tab.
- Select Add Licensee/ Agency.
- Type in the Agency Name and click Search.
- Select your agency next to its name and click the Add Selected button at the bottom of the screen.
- Select Create Filing on the top right corner.
- In the Data Collection tile, click Begin.
- STEP 1: Select the agency for which you are creating the filing from the Licensees/Agencies tab. Click Next.
- STEP 2: Select the Title Insurance Data Calls for Agencies. Click Next.
- STEP 3: Skip step Three, which is for group filings (not permitted with this data call).
- STEP 4: Review the information. Click Create. You will be redirected to the Workbench.

- View and edit the filing on the Workbench by clicking the Filing ID in the first column.
- Expand components by clicking on the plus sign.
- The data template, which has been available within IRFS since January 1, 2020, must be downloaded from within IRFS, completed locally on your computer, and then uploaded back in the same Web page in Excel format. Either Excel 2003 (.xls) or Excel 2007 (.xlsx) will be accepted.

The full template contains seven tabs:

1. Version - includes the Office's contact information and reporting date reminder
2. Instructions - data template must be downloaded from IRFS for the purpose of reporting information
3. Report_Lines - Two columns extend down a series of questions and required responses (enter either text or numeric in the two columns, as shown)
4. Schedule A - Additional agency information
5. Schedule B - Agent activities
6. Schedule C (Residential) - Title agent statistical information submission for 1-4 residential units
7. Schedule C (Commercial) - Title agent statistical information submission for commercial units.
8. Agency_Comments - Check the questions on this tab. If any appear with "Comments Required" it means your responses on previous tabs suggest that clarification is required for the item(s) noted. Clarifications must be understandable and justifiable when reviewed by the Office. You may contact the Office if you have questions.

- In the Company Contacts Component, other email accounts subscribed to your agency will be listed under Add Company Contact. Include additional email addresses that are not subscribers of the agency in the text box. Any email listed in this component will receive email notifications about the filing. Click Save.
- Select the Title Insurance Agency Filing Certification. The certification must be completed by an agency officer (electronic signature accepted). Type the year 2017 at the top, the officer's name in the middle and the officer's title at the bottom. Press the  to save the certification.
- You can include a cover letter. This an optional component for the filing.
- Include any additional and optional information that is deemed important to the overall submission. These optional items may be uploaded as PDF documents under the "Other Documents" component.
- There is an optional Response to Request for Clarification component that may be ignored during the initial filing. This is for use only if the Office has questions after reviewing your filing.
- When all mandatory components are Complete, your filing may be submitted by clicking on the Submit button.
- You and any accounts listed in Company Contacts will receive an email receipt with your Filing ID. If you do not receive an email and the submission status does not change to Received, contact the Office's Market Research and Technology Unit at: TitleAgencyReporting@flor.com.

Further instructions are available on our website at:

<https://www.flor.com/Office/Reporting.aspx#Title>

If you have questions regarding this filing process, please email the Office at: TitleAgencyDataCall@flor.com or contact the Market Data Collections Unit at 850-413-3147. **If phone lines are busy you are encouraged to send your questions by email. Your email may request that a representative from Market Data Collections call you (remember to provide your number). Calls will be returned in the order your email messages are received.**

Send email to: TitleAgencyReporting@flor.com.

Public Adjusting Firms, Adjuster in Charge and Apprentice Appointments

Public Adjusting firms must currently submit the form [DFS-H2-6364](#), (Designation/Deletion of Primary Adjuster for Adjusting Firm, and Filing of Firm, Corporation, or Business Name Change, which is one of the requirements to lawfully operate an adjusting firm in Florida. An online application is being developed and we'll provide more information when its release is imminent.

The form is used to establish an adjusting firm, and update demographic changes to business location(s) and the designated primary adjuster. The form cannot be used to simultaneously delete and add a new primary adjuster.

A designated primary adjuster may act as the primary adjuster for both the parent and branch locations, however, no adjusting activities may occur at a branch location if the primary adjuster is not present, unless a properly licensed and appoint appointed public adjuster is present. ([s. 626.8695\(3\)](#), F.S.)

Recently, a few firms have sought clarification of the role of the primary adjuster, the primary adjuster designation for branches, and what the requirements and limitations are for appointing apprentice public adjusters ("apprentices").

After all requirements for the adjusting firm have been met, the adjusting firm can establish itself as an appointing entity ([e-Appoint](#)). As an appointing entity, the **firm** can appoint a limit of four apprentices. However, a supervising public adjuster may not be responsible for more than one public adjuster apprentice simultaneously and shall be accountable for the acts of the public adjuster apprentice which are related to transacting business as a public adjuster apprentice. Additional public adjuster apprentices working for the firm **must be appointed and supervised by a different public adjuster**. The public adjuster in charge of the firm may supervise one of the four apprentices appointed to the adjusting firm, or he/she may appoint and supervise a public adjuster apprentice.

There is no limit to the number of public adjusters the firm may appoint; however, once the firm has appointed four apprentices, each additional apprentice must be appointed by a public adjuster who also acts as the apprentice's supervising agent. Individual public adjusters can qualify for the authority to appoint an apprentice through the [e-Appoint](#) site.

Branches of a public adjusting firm may employ an unlimited number of public adjusters, however each public adjuster apprentice must be appointed and supervised by a different public adjuster on a one-for-one basis.

If you have questions about the [e-Appoint](#) process or how to designate an apprentice's supervising public adjuster, please contact AgentLicensing@MyFloridaCFO.com.

Compliance Information

Department licensees and consumers can access compliance information at the Division of Insurance Agent and Agency Services' web page [Compliance Information](#). Additional information is available by license type on our [Frequently Asked Questions](#) web page.



Make Sure You Don't Miss Important Information From Us

We highly recommend licensees routinely check their [MyProfile](#) accounts for messages from the Department. We send licensees important emails to keep you informed on issues regarding application, license, continuing education, or when appointment(s) occur. We suggest adding our domains **dfs.state.fl.us** and **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you receive email notifications from us.

Update your contact information TODAY through your [MyProfile](#) account to ensure you remain informed. You are required to abide by the Florida Insurance Code regardless of whether you read the information we provide.

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Case Notes

Case: The Department received multiple complaints about a general lines agency and two of its agents. Investigations into the activities of all three licensees were conducted.

Investigators became aware of a court order indicating the licensees collectively owed a premium finance company more than \$700,000 and it was alleged the funds were paid to the agency by the premium finance company for insureds that did not exist.

The unpaid premium finance company payments resulted in numerous complaints including:

An out of state insurance agency alleged it had placed and made premium payments on several policies through the subject which were cancelled for non-payment of premium. The subject agency's checks issued to the premium finance company were returned unpaid, causing the cancellation of three consumers' policies for non-payment of the premiums due.

A condominium association reported it made a \$9,300 down payment for coverage and elected to finance the remaining \$110,000 in premium. The policy lapsed for non-payment of premium leaving the property unprotected for nine months before the problem was detected. In this case, the funds provided by the original premium finance company were paid by the agency to a different premium finance company. The agency's check to the premium finance company was returned by its bank and the condo association's policy was cancelled.

Another condominium association provided investigators with a copy of a lawsuit filed against it by the premium finance company for unpaid premium finance payments. The condominium association provided investigators with proof they had made the full payment of premium to the agency for all invoiced payments. They also provided a copy of the fraudulent premium finance agreement created by the agency. The association did file a complaint with their local law enforcement agency, too.

A consumer who had been a client of the agency for 15 years, learned of issues with the renewals and payments made on the coverages maintained for several rental properties, including general liability and umbrella policies. The customer found her payments were mishandled and one policy was not renewed. The actions of the agency and agents left the consumer's properties unprotected for more than six months.

Disposition: The agent in charge, who was also the agency owner, was permanently barred. The licenses of the second agent and the agency were revoked.

The Department's Division of Investigative & Forensic Services, Bureau of Insurance Fraud charged the agent/owner of the agency, with Grand Theft, Uttering Forged Instruments and Organized Fraud, The subject is currently awaiting their criminal trial on 42 felony charges.

Case: The Department received a complaint from a licensee who stated he had hired a life insurance agent to solicit and sell life insurance from his agency. Subsequently it was discovered the agent had submitted multiple applications that listed the same address and phone number for the insured which actually belonged to the agent.

The Department reviewed copies of numerous applications and other documentation from the insurance companies. Consumers were contacted and several sworn statements obtained that said the information on the application was not correct or they had no knowledge of the agent and did not authorize or sign the application.

An investigative case file was submitted to the Department's Legal Processing Unit with allegations of misrepresentation on life insurance applications, submitting applications to an insurer without the knowledge or consent of the insured, unlawfully withholding of premiums due an insurer and demonstrating a lack of fitness and trustworthiness to engage in the business of insurance.

The agent entered into a Settlement Stipulation for Consent Order surrendering his license to the Department, with the same force and effect as a revocation. The agent is prohibited from engaging in any transaction for which a license is required and is prohibited from directly or indirectly owing, controlling, or being employed in any manner by any insurance agency, adjuster or adjusting firm.

Disposition: License administratively surrendered.

Case: The Department received a complaint from an insurance company that an agent was terminated after submitting three applications for life insurance without the knowledge or consent of the insureds.

Department Investigators obtained documentation from the involved insurer. One consumer called the insurer when she noticed an unauthorized withdrawal from her bank account and was told an application in her name had been submitted to the company. In her statement, the consumer said she never met the subject and did not sign the application.

Investigators alleged the agent had made false statements on insurance applications, submitted those applications to an insurer without the knowledge or consent of the proposed insureds, which demonstrated a lack of fitness and trustworthiness to engage in the business of insurance by doing so.

Disposition: Permanently barred.



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Enforcement Actions - November and December 2019

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. Please check with the Department before making a decision based upon this listing as information may have changed/been updated. This listing does not reflect pending appeals or requests for hearings. The license or registration status may have changed since the filing of these orders. We suggest that searching the [Licensee Search](#) page or make a [public records request](#) to verify the current status of any license or registration.



IMPORTANT NOTE: Actions taken before July 1, 2015 are located at [FLDFS Final Orders](#). Actions taken after July 1, 2015, can be found on the Florida Division of Administrative Hearings' (DOAH) [website](#). For further information, you may make a public records request via [email](#) or contact the [Office of Open Government](#).

Please note: This list cannot be used by a licensee to gain an unfair competitive advantage over other businesses or individuals herein. Any licensee who does so could be in violation of Section [626.9541\(1\)\(c\)](#), Florida Statutes.

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
ADVENT TITLE COMPANY		E059784	Title Agency	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
AMERICAN TITLE INSURANCE AGENCY LLC		E179832	Title Agency	\$2,500 Monetary Penalty	MOUNT DORA, FL	CONSENT ORDER
ANDRE	MICHELLE	D041147	General Lines	Revocation	HUDSON, FL	NOTICE OF REVOCATION
BERMAN	GORDON	D051416	Life, Health & Variable Annuity	Revocation	BOCA RATON, FL	NOTICE OF REVOCATION
BEST TITLE COMPANY		A020980	Title Agency	\$2,500 Monetary Penalty	HOLLYWOOD, FL	CONSENT ORDER
BLEMUR	ANIS	P176981	Life, Health & Variable Annuity	Revocation	NORTH MIAMI, FL	NOTICE OF REVOCATION
BOOTH	JAMES	E075330	Life, Health & Variable Annuity	Indefinite Suspension	BAY SHORE, NY	NOTICE OF TEMPORARY SUSPENSION

BRIGHT TITLE & TRUST, LLC		W264826	Title Agency	Suspension 3 Months	WINTER PARK, FL	FINAL ORDER
CABRERA	STEVEN	P120261	Life, Health & Variable Annuity	Revocation	OCALA, FL	ORDER OF REVOCATION
CHEELEY	TERA	E066704	Life, Health & Variable Annuity	Suspension 18 Months	ORANGE, CT	CONSENT ORDER
COBURN	BOBBY	A049827	Life, Health & Variable Annuity	Revocation	FT MEADE, FL	CONSENT ORDER
CUNILL	ARMANDO	A059330	Life, Health & Variable Annuity	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
DEMETRI	DARIAN	W095520	Life, Health & Variable Annuity	Suspension 1 Year	ORLANDO, FL	CONSENT ORDER
DIAMOND	MARK	A067487	Life, Health & Variable Annuity	Administrative Surrender	SCOTTSDALE, AZ	CONSENT ORDER
DIPASCALE	DANIEL	W463173	Life, Health & Variable Annuity	Revocation	LARGO, FL	ORDER OF REVOCATION
DUNBAR	REUBEN	W059554	Life, Health & Variable Annuity, Customer Representative	Administrative Surrender	JACKSONVILLE, FL	CONSENT ORDER
ELITE TITLE SERVICES INC		A076619	Title Agency	\$2,500 Monetary Penalty	CORAL GABLES, FL	CONSENT ORDER
EUDELL II	CARL L	W189830	Life, Health & Variable Annuity	Revocation	SANFORD, FL	ORDER OF REVOCATION
EVERS	BRIAN	W358311	Life, Health & Variable Annuity	Revocation	WEEKI WACHEE, FL	NOTICE OF REVOCATION
FERREIRA-CRUZ	JOSE	W432693	Life, Health & Variable Annuity	Revocation	WINTER PARK, FL	ORDER OF REVOCATION
GARCIA	PABLO	W042768	Public Adjuster	Administrative Surrender	LAND O LAKES, FL	CONSENT ORDER
GONZALEZ	ORESTES	P089937	General Lines	\$5,000 Monetary Penalty, Probation	MIAMI, FL	CONSENT ORDER
GULF COAST TITLE AGENCY, LLC		W051567	Title Agency	\$2,500 Monetary Penalty	PENSACOLA, FL	CONSENT ORDER
HEDDEN	NIKKI	P110432	Credit	Revocation	PENSACOLA, FL	ORDER OF REVOCATION
HINTON	JONATHAN	E138755	Life, Health & Variable Annuity	Indefinite Suspension	TALLAHASSEE, FL	NOTICE OF TEMPORARY SUSPENSION
HOUSEHOLD TITLE & ESCROW, LLC		P094751	Title Agency	\$1,500 Monetary Penalty	BETHESDA, MD	CONSENT ORDER
HUTCHENS	CHRISTOPHER	W302383	Credit	Revocation	TALLAHASSEE, FL	ORDER OF REVOCATION
ITURRIAGA	ELENA	P056232	Public Adjuster	\$500 Monetary Penalty	KEY BISCAYNE, FL	CONSENT ORDER
KELLER	CASEY	W416617	Life, Health & Variable Annuity	Revocation	LONGWOOD, FL	NOTICE OF REVOCATION
LANG JR	STEPHEN	W617417	Personal Lines	Indefinite Suspension	WINTER PARK, FL	NOTICE OF TEMPORARY SUSPENSION
LEE	KEVIN	P182410	Credit	Revocation	TALLAHASSEE, FL	NOTICE OF REVOCATION
MAQUEIRA	GLADYS	W185103	Customer Representative	Revocation	NAPLES, FL	NOTICE OF REVOCATION
MASSEY	STEPHEN	E146986	All Lines Adjuster	Revocation	PORT ST LUCIE, FL	NOTICE OF REVOCATION
MCKEEGAN	PETER	P051662	Surplus Lines	Administrative Surrender	JERSEY CITY, NJ	CONSENT ORDER
MCLEOD	AVALON	W238573	Life, Health & Variable Annuity	Revocation	PEMBROKE PINES, FL	CONSENT ORDER

MEB TITLE COMPANY INC DBA ALL FLORIDA TITLE COMPANY		W375097	Title Agency	\$2,500 Monetary Penalty	FORT LAUDERDALE, FL	CONSENT ORDER
MENDOZA	ABRAHAM	P197556	Bail Bond	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
MID-ATLANTIC TITLE, LLC		W421094	Title Agency	\$2,500 Monetary Penalty	TOWSON, MD	CONSENT ORDER
MPC INSURANCE & FINANCIAL SERVICES, LLC		L093649	Agency	\$1,500 Monetary Penalty	BOCA RATON, FL	CONSENT ORDER
MURRUGARRA	MAYCOL	W186413	Public Adjuster	Suspension 3 Months	TAMPA, FL	ORDER OF SUSPENSION
NEW HORIZON ABSTRACT, INC.		W455567	Title Agency	Administrative Surrender	MONROE TOWNSHIP, NJ	CONSENT ORDER
PALMER	RICARDO	W067026	Life, Health & Variable Annuity, General Lines	Suspension 18 Months	MIAMI, FL	CONSENT ORDER
PULIDO	ALFONSO	W380596	Life, Health & Variable Annuity	Revocation	STOCKTON, CA	NOTICE OF REVOCATION
QUICK CLOSE SERVICES, INC.		W144918	Title Agency	\$2,500 Monetary Penalty	CHERRY HILL, NJ	CONSENT ORDER
RODRIGUEZ	JOSE	W483185	Life, Health & Variable Annuity	Indefinite Suspension	KISSIMMEE, FL	NOTICE OF TEMPORARY SUSPENSION
SIGNATURE SETTLEMENT SERVICES		P050986	Title Agency	\$2,500 Monetary Penalty	BRIDGEWATER, PA	CONSENT ORDER
STROCHAK	SCOTT	P056690	Life, Health & Variable Annuity	Revocation	BOYNTON BEACH, FL	CONSENT ORDER
THACKER	ARRAN	W262950	Life & Variable Annuity	Revocation	JACKSONVILLE, FL	CONSENT ORDER
THORNHILL	DUSTIN	W389666	Life & Variable Annuity	Revocation	COCOA, FL	ORDER OF REVOCATION
TRACY	MICHAEL	E044525	Public Adjuster	\$1,500 Monetary Penalty, Probation	OSPREY, FL	CONSENT ORDER
TRUSTED TITLE AND CLOSING, LLC		W148366	Title Agency	\$1,500 Monetary Penalty	LENEXA, KS	CONSENT ORDER
TUDOR	MARK	A308730	Life, Health & Variable Annuity	Administrative Surrender	LAKE MARY, FL	CONSENT ORDER
VIZCAYA TITLE & ESCROW LLC		W460907	Title Agency	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
VOSBERG	JOSEPH	E182795	Life & Variable Annuity	Revocation	TUCSON, FL	ORDER OF REVOCATION
WATSON	SARAH	W238083	Life, Health & Variable Annuity	Revocation	PALM BAY, FL	NOTICE OF REVOCATION

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Bureau of Investigation

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