

INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

Volume 4, No. 1 - January 2015

Working Hard for You

Dear friends,

During 2014, my dedicated team here at the Department of Financial Services recovered and returned more than \$287 million to Floridians. Since I took office as CFO, my highest priority is to make sure that your hard-earned money stays with you, and my team works every day on your behalf to return back to you what's rightfully yours.

These returns were made possible by investigative and consumer-driven efforts led by our Divisions of Agent & Agency Services and Consumer Services, along with the Bureau of Unclaimed Property.

When our Division of Agent & Agency Services investigates allegations of illegal conduct by Florida's licensed insurance professionals, they sometimes find that money is owed back to consumers that had been improperly collected. Either by proactively securing a settlement agreement with the licensee involved, or by advocating for repayment directly from the insurance company on behalf of the consumer, the division works to ensure that the consumer is made whole. Last year, they were successfully able to secure more than \$1 million through this process, and more than a third of this amount was returned to Florida's seniors.

Our Division of Consumer Services operates our Consumer Helpline that stands ready and able to assist consumers with insurance-related questions and concerns. Last year, they handled nearly 121,000 calls from Floridians who requested the department's assistance on an insurance claim-related matter. By serving as a liaison between the consumer and the insurance company when such concerns arise, the department was able to secure the return of more than \$25.2 million that was not initially paid out by the insurer. This money was returned to nearly 5,600 consumers.

In one such instance, a consumer contacted the Helpline for assistance in resolving a claim filed with his insurance company for water damage to his home. The consumer felt he was not paid the required benefits under his policy, and the division contacted the insurer on the consumer's behalf to determine why the claim was not paid. The division's helpline experts determined that the insurance company failed to pay the consumer the undisputed amount within 90 days, which is a policyholder's right as outlined in the Homeowner Claims Bill of Rights -- a measure I supported last year that requires insurers to provide factual information about the claims process when a claim is filed.

**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 >>](#)

As a result of their involvement on the consumer's behalf, the division was able to recover more than \$80,000 for the consumer. In addition, the division referred the claim to the Office of Insurance Regulation for further review due to the insurance company's violation of law.

When monetary and tangible property accounts held within financial institutions lie dormant for a period of more than five years, those accounts are turned over to the department as unclaimed property. Our Bureau of Unclaimed Property works to reconnect Floridians with these funds or property they may not have known existed, or may have forgotten about. Through proactive outreach efforts, they were able to pay out 384,036 individual claims, which resulted in unclaimed property returns of nearly \$261 million. These returns ranged from money and securities to the contents of safety deposit boxes, which included watches, jewels and historical artifacts. All unclaimed property accounts are returnable to the rightful owner, or the legally entitled heir, at anytime and at no charge to the consumer.

I am proud of what we accomplished during 2014, but we're just getting started. I look forward to even greater things in the year ahead.

For more information on these programs and how the Florida Department of Financial Services can help you claim what is rightfully yours, please visit www.MyFloridaCFO.com.



Jeff Atwater
Chief Financial Officer
State of Florida



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DIVISION OF AGENT AND AGENCY SERVICES

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News You Can Use

- Updating you on what's going on

CFO Jeff Atwater Announces Two Miami Insurance Fraud Arrests

Chief Financial Officer Jeff Atwater announced two arrests made by the Division of Insurance Fraud in separate cases. Johanna Gonzalez, 32, a licensed insurance agent, was arrested for forging an insurance document and in an unrelated case, Beatriz Martinez, 44, a licensed public adjuster, was arrested for grand theft after failing to return insurance funds owed to consumers. Both are residents of Miami-Dade County.

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

Member Notice Regarding Florida Healthcare Plus, Inc.'s Notice of Receivership

Please see the letter (via the link below) from the Florida Department of Financial Services, Division of Rehabilitation and Liquidation which provides consumer guidance regarding Florida Healthcare Plus, Inc.'s receivership process. FHCP was recently ordered into receivership for purposes of rehabilitation, with an automatic liquidation effective at 12:01 a.m. on January 1, 2015. FHCP members had continued health care coverage with the company until January 1, 2015. If members did not select an alternative health coverage plan before January 1st, the federal Centers for Medicare & Medicaid Services (CMS) will automatically enroll them into original fee-for-service Medicare with a prescription drug plan.

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

Final Adopted Rules Effective January 5, 2015 - Adjusters

The Florida Department of Financial Services, Division of Agent & Agency Services, hereby provides notice that changes made to Rule Chapter 69B-220, Florida Administrative Code, have been adopted and became effective January 5, 2015. The changes relate to the conduct of public adjusters and ethical requirements for all adjusters.

[Click here to read the updated rules >>](#)

Notice of Proposed Rule - Information to be Provided When Recommending the Surrender of an Annuity or Life Insurance Policy

The Florida Department of Financial Services, Division of Agent & Agency Services, hereby provides Notice of Proposed Rule for Rule 69B-215.090, Florida Administrative Code, relating to the information to be provided when recommending the surrender of an annuity or life insurance policy. The notice has been filed with the Florida Department of State and was officially published in the Florida Administrative Register on December 29, 2014. The proposed rule will require the recommending insurance agent or insurance company to provide the specified information to the consumer before or at the same time the proceeds are paid.

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

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

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.

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In The Know

- Keeping you informed is what it's all about

Citizens Training for Personal Lines PolicyCenter

Citizens Property Insurance Corporation's PolicyCenter launch date for personal lines was December 8, 2014. PolicyCenter is replacing ePAS for all personal lines new-business submissions and renewals that are effective on or after February 1, 2015.

Citizens-appointed agents and their staff should complete all PolicyCenter training so they can service their personal lines customers and policies. Training is available on the [Citizens Insurance Suite](#) tab of the [Training and Reference Materials](#) page in the Agents section of their website.

[Click here to read more information regarding this important training from Citizens >>](#)

Title Agencies: The 2015 Annual Administrative Surcharge

Subsection 624.501(27)(e)2, Florida Statutes, requires any title insurance agency licensed in Florida on January 1 of each year to remit an administrative surcharge of \$200 to the Florida Department of Financial Services. Therefore, we are [reminding](#) all title agencies that the 2015 annual administrative surcharge due date is January 30, 2015. NOTE: This surcharge is **not** related to the one imposed on each new policy written due to the receiverships of National Title Insurance Company and K.E.L. Title Insurance Group, Inc.

Any title insurance agency licensed in Florida on January 1, 2015, was emailed a reminder to the **title agency's email address** on file with the Department. If you have not already made payment, please log in to the [MyProfile](#) account for your title agency and pay the surcharge. While in your title agency's account make sure the correct email address is on file with the Department. We also recommend you do the same for your individual [MyProfile](#) account. Failure to open the email sent by the Department containing the administrative surcharge reminder does not release an agency from the January 30 deadline.

Failure to pay the surcharge on or before January 30, 2015 will result in administrative action and/or a fine, in addition to the original surcharge. Payment must be made securely online via the title agency's [MyProfile account](#). Paper checks are not accepted.

Education Central

- Things to know about your continuing education

What's in a Title: CE Requirements

The talk of the town for the past couple of years has been focused on the new 5-Hour Law and Ethics Update Course and Elective requirement as this was a major shift in licensee education. A topic that has not been at the forefront of conversation is the continuing education requirement for title agents. Mainly this stems from the fact that there has really been little change in what is required of a title agent when it comes to the actual education hours and types of courses that are required. Title agents are still required to complete ten hours of credit every two years, three hours of which must be on the subject matter of ethics, rules and compliance. The remaining seven hours must be satisfied by taking courses specifically approved for Title Insurance and Escrow Management. As you can see, these requirements have essentially remained unchanged.

Let's explore for a moment what happens when a title agent obtains another license type such as an individual who currently holds a title agent license and decides that they really would like to hold a general lines agent license as well. Once this individual holds both license types, what would the continuing education requirement look like? Would this individual be required to complete two separate compliance cycles to satisfy both license requirements? The simple answer is yes. To dig deeper, section 626.2815, F.S. requires title agents to take courses specifically approved for title insurance every two years and also requires all other licensees to take a 5-Hour Law and Ethics Update course specific to a license held and elective courses every two years. Because both of these requirements are so vastly different, licensees who hold both license types will be required to complete the requirement for each license separately in order to maintain each respective license.

It is a good rule of thumb to frequently log in to your [MyProfile](#) account and review any messages from the Department and also monitor your continuing education evaluation and transcript. If you have any questions, please feel free to contact us by calling the Consumer Helpline at 1-877-693-5236 or emailing the Education Unit directly at Education@MyFloridaCFO.com.

Are You Compliant with Your CE or Not?

If you have ever felt confused about what it means to be continuing education (CE) compliant, you are not alone. That's why we are continuously finding and implementing ways to help you with this. To be CE compliant requires more than just taking CE courses. Below are a few often overlooked 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. The statutory penalty for failure to complete CE is the cancellation of all your appointments, however you may be given the option of paying a \$250 fine instead. Regardless of the penalty assessed, you are still required to complete past due CE requirements.
- Check past 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 three-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.

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.

Providers: Education Revelations

The Education Unit has historically enjoyed presenting information and conveying updates to its education provider stakeholders through our bi-monthly conference calls. Our staff has valued the opportunity to connect with Florida's education providers, and we're more than pleased by our providers that look forward to 'tuning in'. While the conference call has consistently been an enjoyable venture for regular staff members and guest speakers alike, the Education Unit is challenged to reach an ever-increasing population of educators, considering the limitations of this format. In an effort to ensure delivery of valuable content related to the education of insurance agents and adjusters through an even wider channel, the Education Unit will be transitioning to a quarterly newsletter format starting in 2015. Restrictions in available audience space will no longer be an issue, and removing potential scheduling conflicts creates a large degree of flexibility for content digestion. Education providers can expect the same nature of material in the newsletter, but can now be encouraged to explore the contents at their own pace and on their own timeline. The initial issue of the newsletter can be expected after the end of the first quarter of 2015.

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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.

Requesting Evidence of Insurance...

What's Wrong With "100 Percent Replacement Cost"?

We reviewed the following article recently published by the Florida Association of Insurance Agents (FAIA), which shared important information with its agent members. We are sharing this with all of our licensees with the FAIA's permission. If you have questions about coverage levels, limitations and exclusions, we recommend you contact the insurer underwriting the policy before making representations to a lender.

During the process of preparing to close a loan, it's very common that a lender contacts the customer's insurance agent to verify that a valid insurance policy is in effect. According to David Thompson, CPCU, with the Florida Association of Insurance Agents (FAIA), some of the requests made by lenders ask the agent to represent a particular coverage that is not supported by the insurance policy. Agents who make such representations violate Florida Statute [626.9541](#)(1)(a). As such, the agent faces possible disciplinary actions (to include loss of their insurance license) by the Florida Department of Financial Services.

According to Thompson, the most common requests that are being made today involve wording such as "100 percent replacement cost," "guaranteed replacement cost," and "replacement cost up to policy limits." None of those requests is supported in the typical insurance policy, and insurance agents should not be making such statements. For example, representing that a policy includes "100 percent replacement cost" would almost certainly be read by the average person to mean that the policy always pays losses on a replacement cost basis, or that the policy would pay 100 percent of the rebuilding cost, even if the rebuilding cost exceeded the policy limit. Again, the insurance policy does not support those statements.

There is, perhaps, confusion over the 100 percent replacement cost statement. A lender would be best served to ask the insurance agent, "Does this policy have an amount of insurance that is at least equal to 100 percent of the estimated replacement cost of the structure?" According to Thompson, an insurance agent should always write an amount of coverage that is at least equal to the insurance company's estimated replacement cost. FAIA advises their agents that the following is acceptable:

It is the practice of this agency to insure structures for their **estimated** replacement cost as determined by the insurance company. Building limits are estimates only and are arrived at based on information provided by the policyholder and/or industry standard software used to **estimate** replacement costs. The actual cost to rebuild the structure may exceed the policy limits, especially during a catastrophic event and/or where an ordinance or law impacts repair or replacement. The agency makes no assurances that the policy limits provided will be adequate to rebuild the structure.

On a related issue, lenders today often request that the insurance agent provide a copy of the Replacement Cost Estimator (RCE) that was used to determine the amount of coverage. Some insurance companies and RCE vendors prohibit agencies from releasing that proprietary document to a third party, thus lenders should not request it from insurance agents. A lender may sign up with a RCE vendor if desired and obtain their own RCEs.

Remember, too, that it is a violation for Florida Statute [626.9551](#) for a lender to unreasonably disapprove an insurance policy. It's also a violation of the same statute to require that a customer obtain insurance from a specific insurer or agent.

Lenders and insurance agents have the same goal: get the customer into the structure with a closed loan and valid insurance in place. It's critical, however, that lenders understand the specific wording insurance agents can and cannot use.

Bail Bond Agents: Notice of Temporary Suspension Versus Order of Suspension

The Department of Financial Services is required to suspend any bail bond agent who is charged with a felony crime from writing or soliciting new business while the charges are pending [see subsection 648.45(1), F.S.]. The Department issues orders suspending the license of these bail bond agents when certified copies of the information or charging documents are received. Once the documents are received, a "NOTICE OF TEMPORARY SUSPENSION" is entered against the bail bond agent usually within 24 hours of receiving the documents in Tallahassee. The surety companies appointing that bail bond agent are notified electronically as soon as the order is entered into our system.

These orders of suspension are temporary and they only pertain to new business. The bail bond agent is permitted to continue working to discharge the liability on any bail bonds written prior to the suspension order being filed by the Department of Financial Services. The Florida Administrative Code (69B-221.010) provides guidance on what a bail bond agent may or may not do while under a "NOTICE OF TEMPORARY SUSPENSION."

Important Note: This applies to a "NOTICE OF TEMPORARY SUSPENSION" issued because the bail bond agent was charged with a crime, only. This does not apply to an "ORDER OF SUSPENSION" issued by the Department of Financial Services. An "ORDER OF SUSPENSION" prohibits the bail bond agent from transacting any and all insurance business as of the date the order is filed by the Department. A bail bond agent under an "ORDER OF SUSPENSION" is **not permitted** to discharge liability on bonds written prior to the date of the order.

[See subsection [648.45\(1\)](#), Florida Statutes, and Rule [69B-221.010](#), Florida Administrative Code]

Title Agencies: The 2015 Data Call

This is the first year title insurance agencies are required to submit information to the Florida Office of Insurance Regulation (OIR) under the data call required by section 627.782, Florida Statutes. Title agencies have until June 1, 2015 to make their submission to the OIR. The OIR has sent an email to each licensed title agency in Florida to remind them of the new law with instructions on how to complete the process accurately.

The Title Agency Data Call is performed by the agency first downloading the template from the OIR website to complete offline. To do this, the agency will need to create an account and subscribe to your agency in the Data Collection and Analysis Modules (DCAM) used by the OIR, which is located at <https://apps.fldfs.com/DCAM/Logon.aspx>.

(The user's guide for DCAM is located at: <https://apps.fldfs.com/DCAM/Help/DCAMUserGuide.pdf>)

Once the agency's data template form is completed and the agency is ready to certify it is accurate, it is then that the agency must upload the form to the OIR before the deadline, June 1, 2015.

The data template has seven tabs or worksheets:

1. **Version:** includes the OIR contact information and reporting date reminder
2. **Instructions:** data template must be downloaded from DCAM 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

Each agency's submission must contain a Filing Certification signed by an agency officer (electronic signature accepted), stating the information provided is accurate to the best of their knowledge and belief. A sample copy is available on the OIR's website at:

www.floir.com/siteDocuments/CertificationOfTitleDataSubmissionExample.pdf

The agency may include a cover letter, but this is an optional component for the filing.

Each agency is encouraged to include any additional or optional information that is deemed important to the overall submission. These optional items may be uploaded as PDF documents under the "Other Information/Documents" component.

It is important to know that the agency's submission is not considered to be complete until the agency receives an email receipt showing the agency's file log number.

If you have any questions regarding this filing process, please contact the OIR's Market Data Collections Unit at 850-413-3147 or via email: TitleAgencyReporting@floir.com.

Bail Bond Build Up Fund Accounts

The Florida Statutes require each insurer authorized to write bail bonds in this state and each managing general agent to furnish to the Department a certified copy of a statement listing each build-up trust account and the balance therein by March 1 of each year. These statements are to be sent to:

Florida Department of Financial Services
Division of Agent & Agency Services
Bail Bond Section
Larson Building # 412
200 E. Gaines Street
Tallahassee FL 32399-0320

The statements may also be sent via email by scanning and sending the statements to BailBond@MyFloridaCFO.com.

Companies and managing general agents who do not maintain build-up fund accounts for their agents may want to submit a statement to that effect to the same address to confirm a filing is not required.

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Case Notes

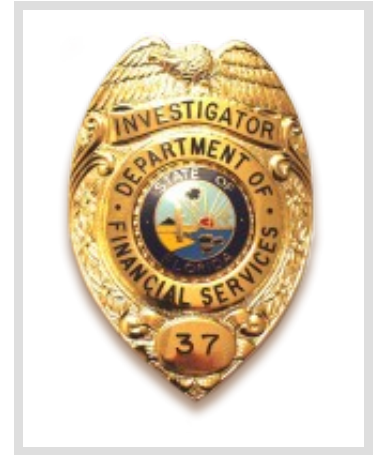
The following are instances in which licensees or other persons violated the Florida Insurance Code and the administrative action the Department has taken against them. Note: All administrative investigations are subject to referral to the [Division of Insurance Fraud](#) for criminal investigation.

Case: An investigation of a life, health & variable annuity agent alleged that he made a false representation of an annuity contract for multiple consumers. The agent enjoyed making brisk annuity sales. Unfortunately for the consumers involved, the sales were the result of the agent's trickery and deceit. In numerous cases, the agent told his clients they were buying certificates of deposit (CDs) that were insured by the FDIC. Nothing was further from the truth since the agent's vulnerable senior clients were actually buying annuities - annuities that denied them access to their money for much longer than the typical CD unless they paid surrender charges.

Disposition: License revoked and permanently barred from the insurance industry. The Department's efforts were successful in obtaining \$100,000 in restitution to the affected consumers.

Case: An investigation of a bail bond agent alleged that he was continuing to violate the law despite previous actions taken against him and his license. He previously was placed on probation for two years, fined \$3,000 and ordered to pay \$2,000 in costs to the Department after he had failed to forward collateral in excess of \$5,000 to the surety company and make premium refunds in a timely manner. The investigation determined that he had still neither returned the collateral to the indemnitor nor refunded the premium owed. Unfortunately, the bail bond agent continued to violate the law. In one case, he threatened to sell an indemnitor's home out from under them to pay for a forfeited bond and to take him to jail if he didn't produce \$25,000 in 24 hours. The consumer came up with \$20,000, which was refunded by the surety company. The next month, the bail bond agent handled an out of state bond that left him holding a BMW hostage that was used as collateral. He refused to hand it over unless the consumer paid more than an additional \$1,500 in alleged "storage charges". He continued this pattern of failing to return collateral in order for him to divert and mishandle the fiduciary funds to pay his own personal bills. The agent was arrested by the Department's Division of Insurance Fraud twice and charged with Grand Theft leading to a temporary suspension of his license.

Disposition: License revoked and he is permanently ineligible to apply for another bail bond agent license.



Case: A referral received regarding a life, health & variable annuity agent from the Financial Industry Regulatory Authority (FINRA) alleged that a consumer received as an inducement a solicitation from the agent offering a \$100 gift card in exchange for a consultation to review her finances. The consumer met and spoke with the agent who told her that she would have to attend a second meeting in order to get the gift card. The consumer told the agent that she considered this a bait and switch tactic and then filed a complaint with the Attorney General's office. Department investigators obtained evidence from the agent confirming that he'd given out 152 of these gift cards - a practice considered by the Department to be an illegal inducement.

Disposition: License placed on probation for two years; paid \$2,500 in costs to the Department.

Case: The Department was notified by an insurance company that agents at an insurance agency had submitted fraudulent inspections forms. The investigation of the agency determined a licensed general lines agent, who was also the agency's agent in charge, had altered several inspection reports and submitted them with the applications so the risks would meet the insurance company's eligibility guidelines. Similarly, the investigation revealed a corporate officer of the agency, also a general lines agent, had altered an inspection report to submit with an application to ensure it would qualify for coverage.

Disposition: The agent in charge was fined \$3,000 and placed on probation for one year. The officer-agent's license was suspended for three months and he was fined \$1,500.

Case: An investigation of a life & variable annuity agent alleged the agent advertised in local newspapers CDs with a high rate of return, although he had no relationship or authorization to sell CDs from the advertised bank. After consumers responded to the advertisement he would pitch a switch to an equity indexed annuity, making the sales by misrepresenting the terms and conditions of the annuities which were unsuitable for a senior consumer. The agent continued his deceptive practices by submitting application documents to the insurer containing false signatures.

Disposition: License revoked and permanently barred from the insurance industry.

Case: An investigation of a bail bond agent alleged he failed to forward all premiums collected for bail bonds to his surety company and failed to reimburse the surety company for satisfying judgments and forfeitures they were obligated to pay when he failed to do so. The agent also failed to maintain his agency records as required by the Florida Insurance Code.

Disposition: License suspended for six months and he was ordered to pay restitution of \$4,482.16 to the surety company. The agent will be placed on probation for one year if his license is reinstated following the suspension.

Case: An investigation of a life, health & annuity agent alleged actions were taken by other regulatory entities against the agent including a suspension followed by a bar by the Financial Industry Regulatory Authority (FINRA) for borrowing money from clients and failing to disclose the loans to his firm. The agent borrowed about \$500,000 from five consumers. The agent also failed to report the FINRA action within 30 days to the Department as required by law.

Disposition: License revoked.

Case: An investigation of a title insurance agency alleged it had not paid the 2014 annual title administrative surcharge. Licensed title insurance agencies are required to pay the \$200 surcharge annually by January 30 of each year. The agency failed to pay the surcharge despite multiple attempts to contact the agency.

Disposition: License suspended for 90 days and may not be reinstated afterward until payment of all delinquent surcharges has been made.

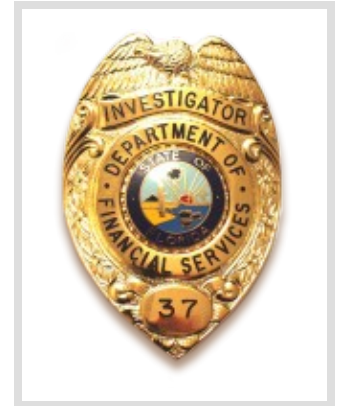
Case: An investigation of a bail bond agent alleged that he aided and abetted an unlicensed person by allowing her to work as a temporary bail bond agent prior to being licensed and appointed as such. Both the agent and temporary agent completed employment reports required to be submitted to the Department, which certified the documented hours she had worked as a temporary bail bond agent and he supervised her in that capacity.

Disposition: The supervising bail bond agent was placed on probation for one year and fined \$3,000. The temporary bail bond agent's license was suspended for three months.

Enforcement Actions

- December 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. The license or registration status may have changed since the filing of these orders. We suggest that you search the [Licensee Search](#) or make a [public records request](#) to verify the current status of any license or registration.



IMPORTANT NOTE: Copies of previous and current enforcement action documents, which include the allegations, can be located by searching the [Division of Legal Services' database](#). For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

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.

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE	RESTITUTION	CITY, STATE	DOCUMENT
Abaga	Augustin	P092309	Life, Health, Variable Annuity	License Suspended			Aventura, FL	Search
Abbott	Geoffrey	W127558	Life, Health, Variable Annuity, Customer Representative	Permanently Barred			Naples, FL	Consent Order
Alexander	Tonya	P027504	Bail Bond	Probation and Fined	\$2,000		Jacksonville, FL	Search
Alston	Corey	W063064	Life, Health, Variable Annuity	License Revoked			Fort Lauderdale, FL	Order of Revocation
Alvarez	Reynaldo	P033664	Public Adjuster	License Revoked			Miami, FL	Search
Baker	Nicole	P198776	All-Lines Adjuster	License Revoked			Miami Gardens, FL	Order of Revocation
Bauza	Victor	P145648	Life, Health, Variable Annuity	License Suspended			Deerfield Beach, FL	Search

Blanco	Mirna	W160802	Health	License Suspended			Hialeah, FL	Search
Boss	Scott	E180700	Public Adjuster	Fined	\$500		Largo, FL	Search
Bowers	Kimberly	W092228	Life, Health, Variable Annuity	License Suspended			Defuniak Springs, FL	Search
Boyd	Tarus	E044770	Bail Bond	Fined	\$250		Fort Lauderdale, FL	Consent Order
Bruno	Peter	A033482	Life, Health, Variable Annuity	License Surrendered			Boca Raton, FL	Consent Order
Burrows	Daryl	P112462	Bail Bond	License Suspended			Jacksonville, FL	Search
Centauri	Taylor	E119633	Personal Lines	Probation and Fined	\$1,500		Lake Mary, FL	Search
Crivelli	David	E049077	All-Lines Adjuster	License Revoked			Hudson, FL	Order of Revocation
Daved	Ari	P118800	Public Adjuster	License Suspended 3 Months			Coconut Creek, FL	Order of Suspension
Davenport	Dale	A061919	Life, Variable Annuity	Probation and Fined	\$1,500		Stuart, FL	Search
Densmore	Larry	No License		Cease & Desist			Palm Bay, FL	Order to Cease and Desist
Espinosa	Carolina	E169897	Public Adjuster	License Suspended			Miami, FL	Search
Espinosa	Jorge	A078904	Public Adjuster	License Suspended			Miami, FL	Search
Farlow	Dustin	W071775	Bail Bond	Probation			Naples, FL	Consent Order
Funes, Jr.	Carlos	P079640	Public Adjuster	License Suspended 3 Months			Miami, FL	Order of Suspension
Hawes	Hank	E081562	Life, Health, Variable Annuity	License Revoked			Miramar Beach, FL	Search
Haywood, III	Wallace	E174636	Bail Bond	License Suspended			Pensacola, FL	Search
Helle	Diana	W148135	General Lines	Probation and Fined	\$1,500		Stuart, FL	Search
Heredia	Janet	P053776	Public Adjuster	License Suspended 3 Months			Miami, FL	Consent Order
Heredia	Reliader	W117164	Public Adjuster	Probation and Fined	\$1,500		Miami, FL	Search

James	Stephanie	P236155	Life, Health, Variable Annuity	License Revoked			Orlando, FL	Final Order
Karyann Villalobos Insurance Agency, Inc.		L071123	Insurance Agency	Probation and Fined	\$3,500		Ocoee, FL	Search
Keseleski	Christopher	P191737	Bail Bond	Permanently Barred			St. Petersburg, FL	Order of Revocation
Kurant, Jr.	John	E171204	All-Lines Adjuster	License Suspended			St. Augustine, FL	Search
Lago	Julian	A147857	Life, Health, General Lines	License Suspended			Boynton Beach, FL	Notice of Temporary Suspension
LeCorps	Guerdin	W021915	Life, Health, Variable Annuity	License Suspended			Pembroke Pines, FL	Search
Lizardo	Jomar	W149680	Life, Variable Annuity	License Suspended			Daytona Beach, FL	Search
Lopez	Martha	A158445	Bail Bond	Permanently Barred			Miami, FL	Final Order
Lundblad	Eric	E071686	Life, Variable Annuity	License Revoked			Lakeland, FL	Search
McLeod	Toshiba	P189056	Bail Bond	Fined	\$2,500		Jacksonville, FL	Search
Morris	Megan	W046960	Life, Health, Variable Annuity	Probation and Fined	\$5,000		Ft. Myers, FL	Consent Order
Nicolosi	Pietro	P184865	Life, Variable Annuity	License Revoked			Palmetto, FL	Order of Revocation
Nunez	Justin	W003012	Bail Bond	Permanently Barred			Orlando, FL	Order of Revocation
Ohana	Eiran	P176356	Public Adjuster	Probation and Fined	\$1,250		Deerfield Beach, FL	Search
Prieto	Sarah	E046592	Bail Bond	License Suspended 6 Months		\$3,758.26	Lehigh Acres, FL	Search
Rodriguez	Abram	P141686	Health	License Suspended			Miami, FL	Search
Ruttinger	Christopher	P063274	Life, Health, Variable Annuity	Probation and Fined	\$1,500		Mesa, AZ	Search
Saluk	Kenneth	W037000	Legal Expense	License Suspended			Pompano Beach, FL	Search

Shurdom	Julia	A242119	Life, Health, General Lines	License Suspended 12 Months		\$1,031.00	Orlando, FL	Order of Suspension
Sihle	Kenneth	A242645	General Lines	Cease & Desist and Fined	\$4,000		Altamonte Springs, FL	Consent Order
Simpson	Robert	A243723	Life, Health, Variable Annuity	License Suspended			Cocoa, FL	Search
Smith	Deborah	E021133	Health	License Suspended			Miami Lakes, FL	Search
Statewide Tax and Title Services, LLC		P238952	Title Agency	License Suspended 3 Months			Roswell, GA	Order of Suspension
Stein	Richard	D005462	Bail Bond	Probation, Fined & Restitution	\$2,000	\$100	Wilton Manors, FL	Search
Tucker, II	Thomas	W161393	Life, Health, Variable Annuity	Probation and Fined	\$5,000		Lady Lake, FL	Search
Valderrama	Jessica	P220592	Bail Bond	Probation and Fined	\$3,500		Naples, FL	Search
Vincent	Sacha	P024705	Customer Representative	License Revoked			Vero Beach, FL	Order of Revocation
Waddell	Brian	P223504	Life, Health, Variable Annuity	License Revoked			Ocala, FL	Order of Revocation
Waesche	J. Edward	A275205	Life, Health, Variable Annuity	License Suspended			Greenwich, CT	Search
Washington	Charlene	W022115	Bail Bond	Probation and Fined	\$1,500		Tampa, FL	Search
Whigham	Benjamin	W064025	Health	License Revoked			Orlando, FL	Search
White	Elise	P120434	Public Adjuster	License Suspended 3 Months			Boynton Beach, FL	Search
Wilson	Freddie	D012026	Bail Bond	Permanently Barred			Tampa, FL	Order of Revocation
WPM, LLC		L086046	Insurance Agency	Probation and Fined	\$1,500		Mesa, AZ	Consent Order
Yore	Frank	D049472	Title	License Suspended			Crawfordville, FL	Search

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