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## In 2018 Everyone is a Customer

Dear Fellow Floridians:

If I've had the chance to meet you, you may have heard me say "everyone is a customer." This mindset is what has guided me as a small business owner, and it now guides me as your CFO and State Fire Marshal.



Focusing on the needs of Florida residents and our small business owners is what has steered every action I've taken as CFO. This means protecting you from fraud, abusive business practices, and fighting against government overreach; cultivating economic growth and safeguarding financial stability; supporting and fighting for first responders; and nurturing a free and open society.

This past year was filled with new challenges and great opportunities. From [helping you prepare](#) for hurricane season and recovering from Hurricane Irma to returning [unclaimed property](#) through our outreach efforts, I'm proud to say that my office has been working nonstop for Floridians. I'm looking forward to continuing our great work and serving you in 2018.

Have a happy New Year!

Sincerely,

*Jimmy Patronis*  
Chief Financial Officer  
State of Florida



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**News You Can Use**  
**- Updating you on what's going on**

**CFO Jimmy Patronis' Statement on Passage of Credit Report Freeze Fee Bill Out of Final House Committee**

Chief Financial Officer (CFO) Jimmy Patronis issued the following statement regarding the unanimous approval of House Bill 953, sponsored by Rep. Shawn Harrison (R-Tampa), by the Florida House of Representatives Commerce Committee.

"In today's digital world data breaches have become our reality, and it's important for Floridians to be able to easily freeze their credit to protect themselves from fraud. This vote in the House Commerce Committee is a win for Florida consumers.



"Thank you to Rep. Harrison for his steadfast commitment to eliminating the credit report freeze fee, to Commissioner Putnam for his work with me on this issue, and Senator Jeff Brandes (R-St. Petersburg) for his leadership on this issue in the Senate. I look forward to seeing this measure pass this legislative session."

The next stop for HB 953 is the House floor.

**CFO and State Fire Marshal Jimmy Patronis: Take Immediate Action to Fight Flu Epidemic**

Chief Financial Officer and State Fire Marshal Jimmy Patronis calls on state organizations and companies to take immediate action to fight the flu epidemic. Recent reports state there have already been more than 20 pediatric deaths associated with the flu, with two of those deaths occurring right here in Florida. In an open letter, CFO Patronis encourages Department of Financial Services (DFS) offices, Florida Health Insurance Companies and HMOs, Florida Fire Marshals and Fire Departments, Florida State Chartered Banks and Credit Unions, Florida Licensed Insurance Agents, and FloridaHealthy Kids to help Florida fight the flu epidemic. Click [here](#) for a copy of the letter.



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

## Clearwater Man Charged with Possession and Manufacturing of Illegal Explosive Devices

CFO and State Fire Marshal Jimmy Patronis, who oversees the Department of Financial Services (DFS), announced the recent arrest of Jared C. Brady following an investigation led by the Department's Bureau of Fire and Arson Investigations' (BFAI) Explosive Ordnance Disposal (EOD) Unit. Additional support was provided by the Florida Highway Patrol (FHP) and the Bureau of Alcohol, Tobacco and Firearms (ATF) and as a result of the investigation, Brady faces charges of manufacturing and possessing destructive devices after investigators found him in possession of a homemade explosive and evidence of him manufacturing illegal explosive devices in his home.



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

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## CFO Patronis: If you Scam Seniors, We'll Throw you in Jail



**CFO Jimmy Patronis** announced today the recent arrest of Victor Rennols, an ex-appointed New Jersey insurance agent with Great American Insurance Group, who stole a total of \$100,000 from three senior New Jersey residents by selling fake annuities. Rennols misrepresented himself as an appointed agent with Great American Insurance Group and would travel to Naples, Florida, where Rennols had family ties, to cash the victims' monies.

CFO Patronis' Bureau of Insurance Fraud (BIF) received a referral from the Great American Insurance Group regarding Rennols' misrepresentation of himself as a current, employed insurance agent and his alleged sale of annuity accounts under their business name. As a result of BIF's investigation, it was discovered that Rennols received payment from three senior citizen victims, but kept the funds for personal use instead of opening the annuity accounts with Great American Insurance.

"I want to be clear: If you scam seniors, we will find you and we will arrest you," said CFO Jimmy Patronis. "My consumer services office works daily to protect seniors from being taken advantage of, and our law enforcement teams do everything possible to root out the criminals that prey on our most vulnerable consumers."

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

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## \$1.8 Million Workers' Comp Scam Leads to the Arrest of Jacksonville Company Owner

Chief Financial Officer Jimmy Patronis announced the recent arrest of Jeovane Felizardo, owner of JJF Construction Services, LLC, after a workers' compensation fraud investigation revealed that Felizardo allegedly used various local money service businesses to cash checks in an alleged attempt to illegally conceal his total payroll from his workers' compensation insurance provider to avoid higher premium costs.

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

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## **Construction Company Owner Arrested Following \$700,000 Workers' Comp Scam**

Chief Financial Officer Jimmy Patronis announced the arrest of Maria Cristina Romero Zelaya, owner of Miochosis Construction, Inc. Zelaya allegedly provided fictitious information when applying for workers' compensation insurance coverage to obtain a lower premium. As a result, Zelaya illegally avoided paying more than \$700,000 in premium payments and left her employees uninsured and vulnerable to workplace injuries.

"When companies lie to obtain cheaper, inadequate workers' compensation policies, staff or property owners are left vulnerable to covering sky-high medical costs if a worker gets injured on the job, and free markets are disrupted by scammers who can underbid their legitimate competitors," said CFO Patronis. "It's a lose-lose situation for Florida, and I won't stand for it."

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

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## **CFO and State Fire Marshal Jimmy Patronis Swears In New Explosive Detecting K9**

During today's meeting of the Governor and Cabinet, Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis, who oversees the Department of Financial Services (DFS), held a swearing in ceremony for Oregon, the newest member of DFS' Bureau of Fire and Arson Investigations Explosive Ordinance Disposal (EOD) Unit.

Oregon's handler, Detective Monty Taylor, has more than 15 years of experience as a K9 handler and has served with DFS' EOD Units for nine years. Together, K9 Oregon and Detective Taylor will continue to support local law enforcement agencies across Florida, predominately in rural regions of the state, where explosive detecting resources may not be readily available. Detective Taylor and K9 Oregon will be housed out of the South Central Region in Polk County but will serve as a statewide asset.

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

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## **Chief Financial Officer Jimmy Patronis Sponsors Resolution For Children's Home Society of Florida**

**TALLAHASSEE, Fla.** – During today's meeting of the Governor and Cabinet, Chief Financial Officer (CFO) Jimmy Patronis sponsored a resolution highlighting the Children's Home Society of Florida's tireless

efforts supporting the growth, protection and success of Florida's foster children.

"Florida's children are the future fabric of our communities and it is imperative that we continue to provide all children with as many opportunities for success that we can," said CFO Jimmy Patronis. "I applaud the Children's Home Society of Florida and their 115-year commitment to ensuring Florida's foster children have the support they need to rise above life's challenges and reach



their full potential."

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



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## In The Know

### - Keeping you informed is what it's all about

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### Title Agency Data Call 2018

2018 marks the fourth 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(8), Florida Statutes. Title agencies have until June 1, 2018 to make their submission to the OIR. The OIR will send 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 title agency by 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://apps8.fldfs.com/DCAM/Logon.aspx>.

(The user's guide for DCAM is located at:  
<https://apps8.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, the agency must upload the form to the OIR before the deadline, June 1, 2018.

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](http://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@flor.com](mailto:TitleAgencyReporting@flor.com).

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## Assumed or Fictitious (D/B/A) Names Must be Reported to Us

An assumed or fictitious, "doing business as" business name, is not a separate legal entity and is not required to hold a separate agency or firm license. However, the Department must be informed of the intent to use an alternate name, whether when first applying for an agency license or after a license has been issued.

After an agency license is effective, an agency using a fictitious name must report the name in writing to the Bureau of Licensing and provide evidence that the name has been established by the state agency responsible for maintaining those records - in Florida, fictitious names are filed with the Florida Department of State, Division of Corporations. Include a copy of the fictitious name filing when notifying the Department of the intent to change the agency's business name to include the fictitious or "D/B/A" name. Requests for name changes should be sent to [AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com).

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## Department Contacts for Compliance Guidance and Licensee Complaints

The Division offers several email addresses that allow our licensees to direct their compliance questions to the appropriate sections to provide the fastest response from us. Complaints about other licensees by licensees should also be directed to the appropriate email address.

[Title@MyFloridaCFO.com](mailto:Title@MyFloridaCFO.com) - for title insurance agents and agencies

[BailBond@MyFloridaCFO.com](mailto:BailBond@MyFloridaCFO.com) - for bail bond agent and agencies

[Adjusters@MyFloridaCFO.com](mailto:Adjusters@MyFloridaCFO.com) - for all types of insurance adjusters and adjusting firms

[askDFS@MyFloridaCFO.com](mailto:askDFS@MyFloridaCFO.com) - for general compliance questions unrelated to licensing or education

Using these valuable email addresses properly will allow the Division to respond to your inquiry as quickly and comprehensively as possible because the emails are directed to team members with the appropriate knowledge and experience in the specific subject matter.

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## Keeping Your Clients' Confidential Information Confidential

We'd like to remind licensees that many business equipment machines, particularly digital copiers and fax machines have hard drives - like the one on your personal computer - which can contain large amounts of data and images with sensitive and confidential information about your clients (social security numbers, bank account numbers and other financial information, medical records, medication histories, etc.). Obtaining the equipment's hard drive could be the one thing someone aiming to commit identity theft needs. We recommend that you make certain confidential information is destroyed or "scrubbed" before selling or returning the equipment to a leasing firm. Many of

the major manufacturers offer security or encryption packages with their products. Please protect yourself and your clients.

The 2017 Florida Statutes Are Available Online

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

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**Education Central  
- Things to know about your continuing education**

**Continuing Education Deadline Extension Ended December 31, 2017**

To help accelerate Hurricane Irma recovery efforts across Florida, CFO Patronis announced an extension of continuing education deadlines for licensed insurance professionals in Florida.

The extended deadline ended December 31, 2017 for all licensees.

**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. confused.
- 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

### Bail Bond Agent Solicitation

We are aware some bail bond agents have misinterpreted the prohibition against unlawful solicitation. Florida Statutes [s.648.44](#) states:

"A bail bond agent or temporary bail bond agent may not: Initiate in-person or telephone solicitation after 9:00 p.m. or before 8:00 a.m., in the case of domestic violence cases, at the residence of the detainee or the detainee's family. Any solicitation not prohibited by this chapter must comply with the telephone solicitation requirements in [ss. 501.059\(2\) and \(4\)](#), [501.613](#), and [501.616\(6\)](#)."

Please be aware that the State laws regarding telephone solicitation under the statutes cited above apply regardless of the type of charges filed against the detainee. Please contact [BailBond@MyFloridaCFO.com](mailto:BailBond@MyFloridaCFO.com) if you have questions about the application of the laws.

### Transition of the Public Adjuster Apprentice Program

As of January 1, 2018, the public adjuster apprentice license (T31-20) was eliminated. Any individual seeking to become an apprentice under a licensed public adjuster will need to be licensed as an all lines adjuster (6-20) and appointed as a public adjuster apprentice. Public adjuster apprentices will be required to be licensed and appointed for a minimum of six months before they are eligible to apply for a public adjuster license (3-20), a change from the previous requirement of a one year apprenticeship.

We recognize some individuals licensed under the previous laws were in the middle of their apprenticeship when the new laws took effect. To make this change go as smoothly as possible for all affected individuals and parties, the Department began a transitional process in December.

The final day to apply for the current public adjuster apprentice license was December 13, 2017. After that date, anyone wishing to become a public adjuster apprentice will need to apply for an all lines adjuster license and, file an original \$50,000 bond with the Department and then obtain a public adjuster apprentice appointment (31-20). A public adjuster apprentice appointment may not be effectuated for the all lines adjuster license unless there is an active bond associated with the license; the appointment will be cancelled if the licensee fails to maintain an active bond for 30 days.

All public adjuster apprentice licenses were automatically converted to all lines adjuster licenses. At the time of this conversion, the apprentices' appointments

were also converted to the new public adjuster apprentice appointment type (31-20).

Individuals who hold an all lines adjuster license with a public adjuster apprentice appointment will be eligible to apply for a public adjuster license once they have been actively licensed and continuously appointed for at least the previous six months and meet all other requirements of s. 626.865, F.S. Individuals in the middle of their apprenticeship when the new laws took effect will be able to apply for their public adjuster license once they have been actively licensed and continuously appointed for at least the previous six months.

The new law also changed the number of apprentices who can be supervised by an individual adjuster or firm. Beginning January 1, 2018, an appointing public adjusting firm may not maintain more than four public adjuster apprentices, and a supervising public adjuster may not be responsible for more than one public adjuster apprentice. Each supervising public adjuster shall be accountable for the acts of the public adjuster apprentice which are related to transacting business as a public adjuster apprentice under s. 626.8651(2), F.S. If you are a supervising public adjuster or adjusting firm and you believe you have more than the allowed number of apprentices, please contact the Department at [Adjusters@myfloridacfo.com](mailto:Adjusters@myfloridacfo.com) so we can help you determine the best course of action. When contacting us, be sure to include the name and license number of all apprentices currently under supervision by you or maintained by your firm.

Please note:

The all lines adjuster license is perpetual with a valid appointment. Appointments of the all lines adjuster license must be renewed every two years for the license to remain valid. Licenses will cancel after 48 consecutive months without an appointment. A public adjuster apprentice appointment may also be renewed every two years, as there is no longer a limit on the time period to hold a public adjuster apprentice appointment type.

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## Title Agencies: 2018 Administrative Surcharge Was Due January 30, 2018

Florida Law 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 (see subsection [624.501\(27\)\(e\)2](#), F.S.). Therefore, we are [reminding](#) all title agencies that the January 30th deadline for payment of the 2018 administrative surcharge has arrived.

Please log in to the [MyProfile](#) account for your title agency **now** and make sure the correct email address is on file with the Department. While doing so, we also recommend you do the same for your individual [MyProfile](#) account (e.g. title insurance agent, etc.).

Occasionally we discover agencies that were not aware of the reminder because of the retirement or termination of the employee assigned to monitor the email address provided to the Department. Failure to open the email sent by the Department containing the administrative surcharge reminder does not release an agency from the January 30 deadline. Please verify your information soon so this does not happen to you. If you need our assistance, you may contact us at [Title@MyFloridaCFO.com](mailto:Title@MyFloridaCFO.com). We can assist you through the steps to update your information. Be proactive; do not procrastinate.

Failure to pay the surcharge on or before January 30, 2018 **could** result in administrative action which could include a **fine and/or a suspension of the agency's license**, in addition to the original surcharge. Payment must be made securely online via the title agency's [MyProfile account](#). Paper checks are not accepted.

Note: To make sure you receive email notices from us, add email addresses [Title@dfs.state.fl.us](mailto:Title@dfs.state.fl.us) and [Title@MyFloridaCFO.com](mailto:Title@MyFloridaCFO.com) to your email account's "Safe Senders" or other list.

To pay the title surcharge, please go into the MyProfile account for your title insurance agency and click where the arrow is pointing and it says, "Title Surcharge Payment"

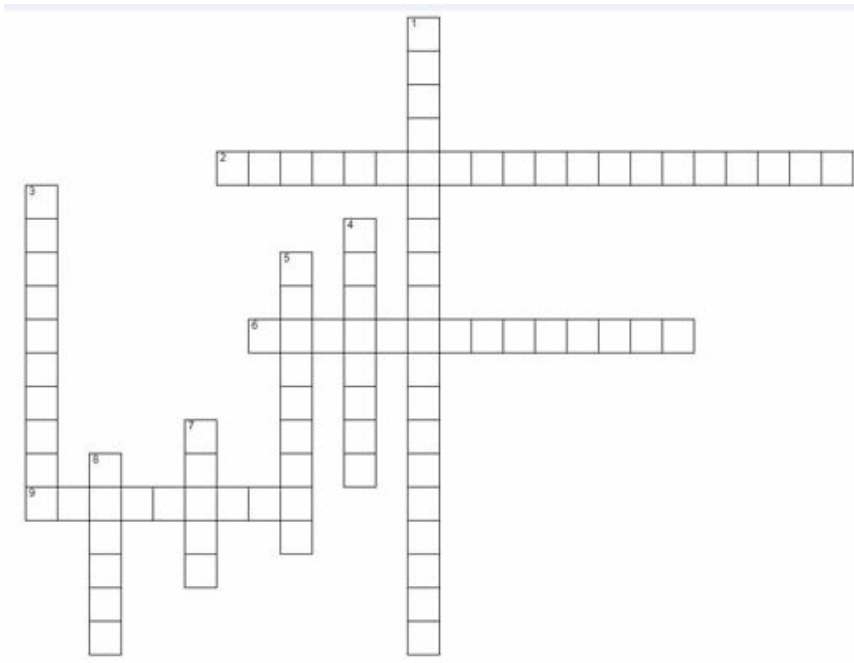


## Change of address and notification to appointing insurers when changing agencies

Licensees who change agency employers should not only change their address information, but should also notify any insurers or others they are appointed by. We also recommend licensees change their MyProfile password when changing employers, especially if the former agency-employer had access to the account.

## Are You Clued In?

The answers to this puzzle may be found throughout the newsletter. The complete answer key can be found on the Contact Us page.



Clues:

Across:

2. Whose 115-year commitment to Florida's foster children was applauded by CFO Patronis.

6. If an agency is operating under a \_\_\_\_\_ it must be reported to the Department.

9. Title Administrative \_\_\_\_\_ was due by January 30, 2018.

.Down:

1. \_\_\_\_\_ is due by June 1, 2018.

3. What can be found in digital copiers and fax machines that may store confidential information?4. Everyone is a \_\_\_\_\_.

5. Providing false information to obtain lower workers' comp premiums can leave employees \_\_\_\_\_.

7. Filing a claim with a new insurance company for damages denied by a prior company is a form of insurance \_\_\_\_\_.

8. Newest member of the Bureau of Fire and Arson Investigations Explosives Ordinance Disposal Unit.

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## 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 type of license at our [Frequently Asked Questions](#) web page.

**Note:** Some information in archived articles may now be out of date or superseded by changes in Florida law. Please be sure you refer to the most current law.

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



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## 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 an email notification when a message has been sent to remind you to check your [MyProfile](#) account, but on rare occasions you may not receive that email. For this reason, we suggest you add our domains [dfs.state.fl.us](#) and [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 affecting 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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## Case Notes

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**Case:** An investigation was opened as a follow up on a suspended agent to determine whether he was complying with the Order of Suspension. The business address listed for the agent in Department records proved to be a vacant office. Through state employment records, investigators determined the suspended agent was in fact, currently employed by an insurance-related entity and visited the business. Investigators witnessed the suspended agent working at the agency during the visit. Under the terms of his suspension, the agent was not permitted to be employed by any insurance-related entity.

**Disposition:** The suspended agent's license was revoked and the agency and its agent in charge were each fined \$3,500 for aiding and abetting a suspended agent and placed on probation for one year.

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**Case:** The Department received a complaint from the Florida Workers' Compensation Joint Underwriting Association, Inc. (FWCJUA) alleging the agent in charge/owner of a general lines agency was charging unlawful fees. According to the complaint, four clients of the agency stated they had been charged "service fees" ranging from \$150 to \$455. As a result of its investigation, the FWCJUA revoked the agency's privilege to write business. Investigators obtained statements from agency customers confirming unlawful fees were charged.

**Disposition:** The agency was fined \$5,000 and placed on probation for one year.

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**Case:** Investigators scheduled a bail bond agency inspection based on information unlicensed employees were conducting bail bond business. The individual was found to be quoting premiums for bail bonds, arranging for a premium payment plan for the indemnitor and scheduling time for the defendant and indemnitors to come into the bail bond agency to complete the remainder of the paperwork.

After arrival at the agency for the inspection, investigators asked the designated primary bail bond agent for the daily bond register and a copy of the designation of primary bail bond agent form the agency filed with the Department. The primary bail bond Agent could not produce either. Investigators scanned agency client files for review and found missing informational notices, incomplete applications, and missing pre-numbered premium and collateral receipts. The primary bail bond agent, who is also the owner of the agency, was unable to provide evidence of a collateral bank account for the agency.

During the investigation, it was discovered that the subject utilized a third party to unlawfully distribute the agency's business cards on the premises of the jail.

**Disposition:** The agency was fined \$5,000 and placed on probation for one year.

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**Case:** Investigators' review of a Public Adjuster's contract referred from Consumer Service determined the contract failed to indicate the type of claim, whether the claim was emergency, non-emergency or supplemental claim, and did not include the required three-day notice of cancellation required by Florida Statutes.

Investigators obtained a copy of the claim file from the insurance company including a copy of the public adjusting contract submitted to the insurer. A contract obtained from a second insurer contained the same violations as the first one referred to investigators.

During the course of the investigation, the adjuster's street address recorded on the contracts used an address that was a postal box at a UPS location rather than a street address as required by Florida Statutes.

**Disposition:** Fined \$2,500.

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**Case:** An insurer alleged an agent routinely misled his clients to believe that in order to be eligible to purchase health insurance through the Affordable Care Act (ACA), they needed to buy life insurance policies. To avoid disclosure of life insurance application forms to the consumer, the agent fraudulently signed the insureds' names without their knowledge or consent. In at least one instance, the agent grossly understated a consumer's true income on ACA forms so the consumer would qualify for a higher government subsidy, which later created a large tax liability for the consumer. Investigators obtained statements from affected consumers and documentation from the insurer during the course of the investigation of the agent's activities.

**Disposition:** Suspended for two years and ordered to pay \$1,615 restitution.

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**Case:** Investigators received a complaint from Consumer Services alleging an agent wrote a life insurance policy for a lower face amount than the consumer expected. The consumer also stated his signature was forged on both the application and the cancellation request for the existing policy which was being replaced.

During the course of the investigation, at least four additional consumers were discovered to have been misled regarding the face amount of insurance policies solicited by the agent.

**Disposition:** Fined \$3,500, placed on probation for one year, and required to complete at least five additional hours of continuing education in Ethics.



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**Enforcement Actions  
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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:** Actions taken before July 1, 2015 are located at [FLDFS Final Orders](#). Actions taken after July 1, 2015, can be searched for at the Florida Division of Administrative Hearings' (DOAH) [website](#). 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 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
ABREU	JENNIFER	E030408	Life, Health, Variable Annuity	\$3,000 Monetary Penalty, Probation	PEMBROKE PINES, FL	<a href="#">CONSENT ORDER</a>
ALCONERO	RAUL	P197242	Public Adjuster	\$2,500 Monetary Penalty	MIAMI, FL	<a href="#">CONSENT ORDER</a>
ALIEV MATA	ELDAR	W082840	General Lines	Suspension 1 Year	CORAL GABLES, FL	<a href="#">CONSENT ORDER</a>
APOLLO GENERAL INSURANCE AGENCY INC		L089435	Agency	\$7,000 Monetary Penalty, Probation	SONOMA, CA	<a href="#">CONSENT ORDER</a>
ASSOCIATES FIRST INSURANCE AGENCY INC.		L039906	Agency	\$5,000 Monetary Penalty, Probation	ORLANDO, FL	<a href="#">CONSENT ORDER</a>
AUTOPLEX EXTENDED SERVICES		W043896	Automobile Warranty	Suspension 3 Months	ST CHARLES, MO	<a href="#">CONSENT ORDER</a>
BELL	QUEENIE	W019584	Bail Bond, Life, Health, Variable Annuity	\$1,750 Monetary Penalty	MOORE HAVEN, FL	<a href="#">CONSENT ORDER</a>
BOWMAN	SHERI	A027392	Bail Bond	Suspension 3 Months, \$1,500 Monetary Penalty	JACKSONVILLE, FL	<a href="#">CONSENT ORDER</a>



BUTLER	TRAMAINE	W179183	Bail Bond	Suspension 2 Months	JACKSONVILLE, FL	<a href="#">CONSENT ORDER</a>
CARRASCO	BEATRIZ	D067127	Life, Health, Variable Annuity	Revocation	MIAMI LAKES, FL	<a href="#">CONSENT ORDER</a>
CARRAWAY	TIFFANY	W157514	Health	Revocation	PORT SAINT LUCIE, FL	<a href="#">ORDER OF REVOCATION</a>
CECIL	CHERRIE	W126171	Legal Expense	Revocation	NAPLES, FL	<a href="#">ORDER OF REVOCATION</a>
CLARK	WILLIAM	P067370	Bail Bond	\$1,750 Monetary Penalty	PENSACOLA, FL	<a href="#">CONSENT ORDER</a>
CODY	JILL	W147731	Life, Health, Variable Annuity	Administrative Surrender	SPRING LAKE, NJ	<a href="#">CONSENT ORDER</a>
COPPOLA	GLADYS	A054634	Life, Health	Suspension 1 Year	MIAMI, FL	<a href="#">CONSENT ORDER</a>
CORBELLO	JOHN	A054683	Life, Health, Variable Annuity	Suspension 9 Months	NAVARRE, FL	<a href="#">CONSENT ORDER</a>
CORKERN	CHRISTOPHER	P190066	General Lines, Life, Health, Variable Annuity	\$5,000 Monetary Penalty	BLUFFTON, SC	<a href="#">CONSENT ORDER</a>
CORNER INSURANCE GROUP INC		L083144	Agency	\$5,000 Monetary Penalty	WESTON, FL	<a href="#">CONSENT ORDER</a>
CROSSROAD AUTO GROUP		W344772	Automobile Warranty	\$6,000 Monetary Penalty	PLANTATION, FL	<a href="#">CONSENT ORDER</a>
DE LA CRUZ	JENNY	P173173	Life, Health, Variable Annuity, General Lines	Suspension 6 Months	MIAMI, FL	<a href="#">CONSENT ORDER</a>
DE LA CRUZ	LINO	P172606	Life, Health, Variable Annuity, General Lines,	\$2,500 Monetary Penalty, Probation	MIAMI, FL	<a href="#">CONSENT ORDER</a>
DESARMES	REYNALD	W154513	Life, Health, Variable Annuity, General Lines	Revocation	MIAMI LAKES, FL	<a href="#">CONSENT ORDER</a>
D'HAESELEER	RONALD	P220162	Life, Health, General Lines	Indefinite Suspension	VERO BEACH, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
DIAZ	DIOMARI	A199276	General Lines	Revocation	MEDLEY, FL	<a href="#">CONSENT ORDER</a>
DOZIER	ALTINA	D002178	Bail Bond	Suspension 3 Months	TAMPA, FL	<a href="#">CONSENT ORDER</a>
EFFERT	JERRY	A075936	Life, Health, Variable Annuity, General Lines	\$1,500 Monetary Penalty, Probation	HOBE SOUND, FL	<a href="#">CONSENT ORDER</a>
ELSTER	ROBERT C	E022548	General Lines	\$7,000 Monetary Penalty	SONOMA, CA	<a href="#">CONSENT ORDER</a>
FABRE	EDDY	A080166	Life, Health, Variable Annuity, General Lines	Suspension 3 Months	POMPANO BEACH, FL	<a href="#">CONSENT ORDER</a>
FACENDA	MARIA	D073086		Permanently Barred	MIAMI, FL	<a href="#">CONSENT ORDER</a>
FERNANDEZ	SANDRA	A083004	Life, Variable Annuity, General Lines	\$4,500 Monetary Penalty, Probation	MIAMI, FL	<a href="#">CONSENT ORDER</a>
FLEMING	DAIMEN	W230938	Life, Health, Variable Annuity	Suspension 1 Year	ORLANDO, FL	<a href="#">CONSENT ORDER</a>
FRONTIER TITLE GROUP, LLC		W038179	Title Agency	\$3,500 Monetary Penalty, Probation	WEST PALM BEACH, FL	<a href="#">CONSENT ORDER</a>
FUENTES	LIETTE	W212558	General Lines	Suspension 6 Months	CORAL GABLES, FL	<a href="#">CONSENT ORDER</a>
GARCIA	BERNARDO	A093025	Life, Health, Variable Annuity	Revocation	HIALEAH, FL	<a href="#">ORDER OF REVOCATION</a>
GARCIA	LISETTE	W063710	Customer Representative	Revocation	MIAMI, FL	<a href="#">ORDER OF REVOCATION</a>
GONZALEZ	BARBARA	P219542	Public Adjuster	\$3,000 Monetary Penalty	MIAMI, FL	<a href="#">CONSENT ORDER</a>
GRANT	BARBARA	A102318	Life, Health, Variable Annuity	Suspension 1 Year	MIAMI, FL	<a href="#">CONSENT ORDER</a>

GRISWOLD	DAVID C	P024351	Title	Revocation	LAKE WORTH, FL	<a href="#">CONSENT ORDER</a>
GUARDIAN LAND TITLE & ESCROW SERVICES, INC.		W305503	Title Agency	Administrative Surrender	BUSHNELL, FL	<a href="#">CONSENT ORDER</a>
HANLEY	CHRISTIAN	W065392	Personal Lines	Revocation	ST PETERSBURG, FL	<a href="#">ORDER OF REVOCATION</a>
HERRING	OMAR	A117750	Bail Bond	\$1,500 Monetary Penalty	TALLAHASSEE, FL	<a href="#">CONSENT ORDER</a>
IMC OCALA LLC		L069563	Agency	Suspension 3 Months	BELLEVIEW, FL	<a href="#">ORDER OF SUSPENSION</a>
JOHNSON	JOHN	W019654	Bail Bond	Suspension 3 Months	CRAWFORDVILLE, FL	<a href="#">CONSENT ORDER</a>
KLEBBA	RONALD	A142588	None	Cease & Desist	WEST PALM BEACH, FL	<a href="#">ORDER TO CEASE AND DESIST</a>
LAROSE	JOSUE	W086947	Life, Health, Variable Annuity	\$1,500 Monetary Penalty, Probation	PEMBROKE PINES, FL	<a href="#">CONSENT ORDER</a>
LAWS	CHRISTOPHER	E058529	Life, Health, Variable Annuity	Suspension 18 Months	ALPHARETTA, GA	<a href="#">CONSENT ORDER</a>
LEZAMA	FERNANDO	W216693	Customer Representative	Suspension 6 Months	LAUDERHILL, FL	<a href="#">ORDER OF SUSPENSION</a>
LIGHTSEY	BRYAN	E005330	Life, Health, Variable Annuity	Suspension 2 Years	WEST PALM BEACH, FL	<a href="#">CONSENT ORDER</a>
MCWILLIAMS	KERI	W160525	Life, Health, Variable Annuity	Revocation	OCALA, FL	<a href="#">ORDER OF REVOCATION</a>
MORRISON	BENWAYNE	P240404	Life, Health, Variable Annuity	Revocation	MYAKKA CITY, FL	<a href="#">NOTICE OF REVOCATION</a>
ORTEGA	JACQUELINE	E016634	General Lines	Permanently Barred	MIAMI, FL	<a href="#">CONSENT ORDER</a>
PENN	JONATHAN	A203658	General Lines	Suspension 3 Months	NEEDHAM, MA	<a href="#">CONSENT ORDER</a>
PIKE	BRANDON	W264319	Life, Health, Variable Annuity	Revocation	OCKLAWAHA, FL	<a href="#">ORDER OF REVOCATION</a>
RAMATHIBELA	CHRISTINE	P113551	Public Adjuster	Suspension 6 Months	NORTH MIAMI, FL	<a href="#">CONSENT ORDER</a>
REVEROL	RAMON	P168806	Life, Health, Variable Annuity	Revocation	LEHIGH ACRES, FL	<a href="#">NOTICE OF REVOCATION</a>
REYES	CLAUDIA	W184705	Customer Representative	Indefinite Suspension	MIAMI, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
RINCON	CATHERINE	W115956	Life, Variable Annuity, General Lines	Suspension 3 Months	WESTON, FL	<a href="#">CONSENT ORDER</a>
RODRIGUEZ	ZOILA	W135170	Customer Represent at rive	\$2,000 Monetary Penalty, Probation	MIAMI, FL	<a href="#">CONSENT ORDER</a>
ROSENBERG	MICHAEL	A226024	Life, Health, Variable Annuity	Indefinite Suspension	BOCA RATON, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
RUBY	JOSEPH	W066948	All Lines Adjuster	Revocation	PALM HARBOR, FL	<a href="#">ORDER OF REVOCATION</a>
SAINT SURIN	MYRIAM	W261483	Life, Health, Variable Annuity	Revocation	MIRAMAR, FL	<a href="#">ORDER OF REVOCATION</a>
SAMSON	NICOLAS	E185854	Public Adjuster	\$1,000 Monetary Penalty	CHICAGO, IL	<a href="#">CONSENT ORDER</a>
SEXTON	MICHAEL	A238965	Title	\$3,500 Monetary Penalty, Probation	PALM BEACH, FL	<a href="#">CONSENT ORDER</a>
SHARE	LAWRENCE	A239608	Life, Health, Variable Annuity	\$10,000 Monetary Penalty	PLANTATION, FL	<a href="#">CONSENT ORDER</a>
SIVA	MICHAEL	E112101	Life, Health, Variable Annuity	Indefinite Suspension	MORRISTOWN, NJ	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
SMITH	PATRICIA	P007680	Title	Indefinite Suspension	PANAMA CITY, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
SUMMERS	RONALD	A257987	Life, Health, Variable Annuity	Suspension 2 Months	AVENTURA, FL	<a href="#">ORDER OF SUSPENSION</a>

THE CORKERN GROUP, LTD		L065778	Agency	\$5,000 Monetary Penalty, Probation	BLUFFTON,SC	<a href="#">CONSENT ORDER</a>
THOMAS	JIMMY	A263715	Bail Bond	Suspension 6 Months	TALLAHASSEE, FL	<a href="#">CONSENT ORDER</a>
THOMAS	FRED	W059226	General Lines	Indefinite Suspension	WEST PALM BEACH, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
TORRES	RAMONA	W195962	Life, Health, Variable Annuity	Suspension 9 Months	FT MYERS, FL	<a href="#">CONSENT ORDER</a>
VEITMAN	ISRAEL	W036480	Public Adjuster	Suspension 3 Months	MIAMI, FL	<a href="#">ORDER OF SUSPENSION</a>
VICKERS	JEFFREY	W154605	Life, Health, Variable Annuity	Revocation	NAPLES, FL	<a href="#">NOTICE OF REVOCATION</a>
WEISSMAN	JARED	P095781	Life, Variable Annuity, General Lines	Suspension 2 Years, \$1,615 Restitution	COOPER CITY, FL	<a href="#">CONSENT ORDER</a>
WERNER	BYRON	A281572	Bail Bond	Administrative Surrender	OCALA, FL	<a href="#">CONSENT ORDER</a>
WHITACRE	JUDY	A282708	Title	Revocation	BUSHNELL, FL	<a href="#">CONSENT ORDER</a>
WILLIAMS	RICHARD	W098015	Life, Variable Annuity	Revocation	SARASOTA, FL	<a href="#">NOTICE OF REVOCATION</a>

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## Contact Us - We're always here for you

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

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*200 East Gaines Street  
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Tallahassee, FL 32399-0319*

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### Bureau of Investigation

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*200 East Gaines Street  
Larson Building, Room 412  
Tallahassee, FL 32399-0320*

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# Title Insurance Data Call

[TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com) - For questions about the filing process

[TitleDataCall@flor.com](mailto:TitleDataCall@flor.com) - For all other questions about the data call

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## Insurance Insights Staff

Susan Jordan, Editor  
Jenni Young, Assistant Editor

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Puzzle answers:

