



Volume 1, No. 1 - June 2012

## Welcome to Insurance Insights!

Dear friends,

Welcome to the new name, look and feel of our newsletter, **Insurance Insights**. I hope that you find this new design and layout easy to navigate and the content to be interesting and informative. Feel free to provide us with your [feedback](#) on what we can do to improve this newsletter.

This month marked the beginning of the 2012 Hurricane Season. As Floridians, we know all too well the impact a storm can have on our homes or businesses, both structurally and financially. We saw two named storms before hurricane season had even started, followed by a hurricane, and now the destruction caused by Debby while only a tropical storm.

As an avid baseball fan, I have found that baseball and hurricane safety have a lot in common. To be successful at either you have to prepare, plan and most importantly, execute the plan. Doing so will help you protect your home base this hurricane season. The importance of preparing for hurricanes cannot be stressed enough. The top three reasons homeowners and business owners strike out when it comes to insurance claims are insufficient documentation, lack of adequate insurance coverage and failure to retain proof of damage.

Score a home run this hurricane season. Take the necessary steps to help you and your customers, protect their families, homes and businesses. My Division of Consumer Services' website, [www.MyFloridaCFO.com/Division/Consumers](http://www.MyFloridaCFO.com/Division/Consumers), offers videos, brochures, resources and tips, along with a disaster preparedness section that includes a home inventory checklist that can assist you and your customers.

Thank you,

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

A disaster can strike your business or your home anytime. Take action and learn ways on how to prepare. [Read more >>](#)

## News You Can Use

- Updating you on what's going on

### **Rule Changes Regarding Effect of Law Enforcement Records on Applications for Licensure**

The Department has filed changes to the proposed rule amendments to Rules 69B-211.041 and 69B-211.042, Florida Administrative Code, relating to the effect of law enforcement records on applications for licensure. The changes are being made based on the record of the public hearing and in response to comments from the Joint Administrative Procedures Committee.

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

### **Rule Changes Regarding Customer Representatives**

The Department has filed changes to the proposed rule amendments to Rule Chapter 69B-213, Florida Administrative Code, relating to customer representatives. A notice of change and correction was filed on June 15, 2012.

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

### **Office Orders Company to Cease and Desist the Unlicensed and Unauthorized Sale of Home Warranties in Florida**

The Florida Office of Insurance Regulation (Office) issued an [Order](#) to American Fidelity Services, LLC (AFS) to cease and desist engaging in the unauthorized and unlicensed business of a home warranty association in the state of Florida. AFS is a limited liability company registered in the state of Maryland.

The Office conducted an investigation and determined that AFS is offering its American Fidelity Home Warranty program without a license through its online website: [www.afhwarranty.com](http://www.afhwarranty.com). The plan offers coverage for all common household appliances and systems. AFS has 21 days to respond to the Order.

Agents and consumers should research companies before they buy insurance. The Office has an online "[company search](#)" tool that allows agents and consumers to determine whether a company is authorized to sell insurance products in Florida.

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

# AvaHealth, Inc., d/b/a Key Insurance Plan - Notice of Receivership

On June 27, 2012, the Second Judicial Circuit Court entered an order placing AvaHealth, Inc., d/b/a/ Key Insurance Plan ("AvaHealth") into receivership for purposes of rehabilitation effective Monday, July 2, 2012. The Florida Department of Financial Services is the court appointed Receiver of AvaHealth.

AvaHealth is a health insurer, based in Tampa, which has approximately 1,700 insureds. The company's existing policies are not cancelled by the rehabilitation order and will continue in the ordinary course of business. During rehabilitation, the Receiver will continue to receive and review claims.

[Click here to read more information >>](#)

## Protect Your Home Base! Disaster Preparedness Webinar

Baseball and hurricane preparedness have a lot in common - you have to cover all the bases to be successful. As Floridians, we all need to be team players and insure, secure, recover.

With hurricane preparedness, making it to first base is ensuring you have adequate coverage for your property. Tagging second base means securing important documents, and rounding third base is having the ability to recover after a storm. Taking these steps will help you protect your home base this hurricane season.

Florida's Chief Financial Officer Jeff Atwater encourages all Floridians to protect their home base by preparing financially for a disaster. The Department of Financial Services and the Federal Alliance for Safe Homes (FLASH) is hosting a series of disaster preparedness webinars to ensure residents are prepared. Topics will include how to:

- Ensure adequate coverage
- Safeguard important documents
- Prepare an itemized inventory
- Create and execute an evacuation plan
- Properly file a claim
- Strengthen your home or business



Webinar dates and times are:  
**Tuesday, July 10th at 12 p.m. EDT**  
**Wednesday, July 18th at 2 p.m. EDT**  
**Tuesday, July 24th at 5:30 p.m. EDT**

[View webinar flyer >>](#)

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

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

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

## In The Know

- Keeping you informed is what it's all about

### Laws Regarding the Recording of Phone Calls

Many businesses and other organizations record their phone calls so that they can document business transactions, train their employees, and improve customer service. It is extremely important to seek legal advice from an attorney if you are considering recording telephone calls or oral communication between parties. This article is not meant to serve as legal advice.

However, we want to remind all licensees that there are federal and state laws regarding this practice. Florida is a "two-party consent" state, which requires that all parties of a conversation must give consent when one party wants to record a phone conversation. This includes the recording or the disclosure of the contents of any wire, oral or electronic communication in Florida. Recording, disclosing, or endeavoring to disclose without the consent of all parties is a felony, unless the interception is a first offense committed without any illegal purpose, and not for commercial gain, which would be a misdemeanor. Each recorded phone call made illegally that is a felony is punishable by up to five years in prison and a maximum \$5,000.00 fine.

It is considered better practice to announce at the beginning of a call that the conversation is being recorded so the other caller(s) can determine if they wish to give consent to the recording.

We recommend licensees proceed with extreme caution if you or your business engages in this practice. Every state has different laws pertaining to the recording and dissemination of recorded phone calls. If you are thinking of making recordings, it is strongly advised that you retain an attorney in your area to seek advice before doing so.

[See Chapter [934](#), Florida Statutes]

### Alert to Agents Writing Medicare Supplement Policies

The Center for Medicare and Medicaid Services (CMS) continues to encounter situations where a Medicare Supplement agent signs up a Medicare member already enrolled in a Medicare Advantage (MA) plan into a Medicare Supplement product. As a result, the member winds up carrying two health policies; Medicare Supplement and the MA plan.

The problem arises when the agent enrolls a customer in Medicare Supplement plans with the faulty assumption that the enrollment in a supplemental policy will itself automatically cancel the customer's MA plan enrollment. In fact, the customer must proactively terminate their coverage with their MA plan. It is NOT

appropriate for the agent to promise to take this action, nor does the termination from the MA plan happen automatically when the member purchases a Medicare Supplement product. Agents should be cautious not to inappropriately tell their customers they (the agent) will terminate their MA plan coverage.

When the MA enrollment remains in place after a Medicare member enrolls in a Medicare Supplement product, the member winds up paying two premiums but only the MA plan is effective, essentially "blocking" the Medicare Supplement plan from coverage because Medicare Supplement and MA plans never coordinate with each other. Medicare Supplement plans, of course, only work/coordinate with Original Medicare. The typical fix for this double enrollment by CMS is to retro-terminate the member from the MA plan due to agent or plan error. This kind of correction is made only when errors by plan or plan agents have been discovered, sometimes many months after the fact. There have been some unhappy cases where Medicare members have paid double premiums (MA plan and Medicare Supplement plans) for an extended period of time. This situation continues to happen and the monetary impact on Medicare members is sometimes significant.

Depending on the facts, the Department could pursue enforcement action against the agent for placing a consumer in this situation and may seek reimbursement of premiums from the agent in addition to other sanctions.

## Education Central

- Things to know about your continuing education

### How to Verify We Received Your CE Hours Online

Congratulations! You took the major step of pausing from your everyday business to make sure you can stay in business, you took a required CE course. Now you go online to view your CE records in your [MyProfile](#) account and don't see the posting of credits from the course you just took. What do you do now?

It can be very nerve-racking when your CE records in your MyProfile account do not match your actual completed courses, especially if you waited to complete them right before your compliance due date. Here are some bits of information to remember when verifying your online CE records.

1. Education providers, by statute, have up to 30 days to report the successful completion of CE hours (This is reduced to 21 days effective October 1, 2012). Seminar courses usually take the longest to be reported.
2. If the allowed time has passed since you successfully completed your course, call the education provider and ask them to update your record.
3. Do not mail or fax in your certificate of completion unless it has been specifically requested by the Department. The Department works with the providers to get credit reported through our online system.
4. Be sure to review your transcript online via your [MyProfile](#) account for a complete list of all reported credits.
5. Be sure to review prior compliance cycles when trying to verify the allocation of your completed hours.
6. Any hours eligible for carry over to the next compliance cycle will take 45 days after the end of your current compliance period to post.
7. If you are having difficulties communicating with your CE provider, please call our main helpline at (850) 413-3137. The Department is willing to assist you in any way we can.

### 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 out and lists those courses approved by the Department.

1. Go to our website at [www.MyFloridaCFO.com/Agents](http://www.MyFloridaCFO.com/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 as the public search limits the results to the first 100 course offerings.

We wish you well as you continue to complete your hours to keep your knowledge current in an ever changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

## CE Providers: Are you ready to advertise your course?

Advertising is important in procuring students for your course and will help to expand your customer base. However, failing to abide by the Florida Administrative Code rules in your advertising can create serious damage to your reputation as a CE provider.

Many education providers have found it effective to advertise, in addition to the information provided on our website, to our vast pool of licensed insurance agents and adjusters of the availability of courses that can help them meet their CE requirements. It is also important to remember to play by the rules. Here is some helpful information to keep in mind when preparing to advertise your approved CE course.

Key factors to remember:

1. No advertisement is permitted of courses that have not been pre-approved by the Department.
2. Advertisements shall be truthful, clear and not misleading.
3. The following should be prominently displayed on any advertisement:
  - The statement: "This course has been approved by the Florida Department of Financial Services for insurance continuing education credit."
  - Name and ID# of sponsoring provider.
  - The number of CE hours for which the course has been approved.
  - Any discrepancies between total hours of the coursework and approved CE hours
  - Course level assigned to the course.
  - Insurance license classification(s) for which the course has been approved.
  - When multiple courses are advertised in a single offering: Individual course names, ID numbers, and credit hours.
4. The following are not permitted on advertisements:
  - The wording "approval pending" or similar language.
  - Any sales promotion for any entity including those that may be underwriting the cost of the course.
  - Any guarantee of passing.

Please note that education providers must send email advertisements from their own email domain. The domain name used must not be deceptive or misleading.

## Compliance Corner

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

### Rebating Commissions on Flood Insurance Policies

The Federal Insurance and Mitigation Administration (FIMA) manages the National Flood Insurance Program (NFIP) and a range of programs designed to reduce future losses to homes, businesses, schools, public buildings, and critical facilities from floods, earthquakes, tornadoes, and other natural disasters. Additionally, the Federal Emergency Management Agency (FEMA) administers the NFIP and sets standards governing the activities of participating "Write Your Own" (WYO) companies related to the sale and marketing of flood insurance.

The State of Florida holds these companies' agents accountable for providing NFIP customers with the same standards and level of service that the State requires of them when selling other lines of insurance. This includes compliance with Section 626.572, F.S.

**Effective October 1, 2012, Write Your Own (WYO) Companies must not authorize the rebating of commissions on new or renewal NFIP policies. So, after this date, there should not be any Florida agents rebating commissions for policies of flood insurance through the WYO Program as the WYO Company is forbidden to authorize this activity.**

[See [626.572](#), Florida Statutes and the [memorandum from FEMA](#)]

### Unlawful or Unauthorized Charging of Fees

The Department has received an increasing number of consumer complaints that Florida agents and agencies are charging fees for policies or services that are unlawful under the Florida Insurance Code. Subsection [626.9541\(1\)\(o\)](#), F.S., states that it is unlawful for **any** licensee to collect any sum connected with the purchase of insurance that is not forwarded to the appropriate insurer, or part of the insurer's rates as filed with the Florida Office of Insurance Regulation, or otherwise designated as lawful within the Florida Insurance Code. This law applies to **all** licensees, including agencies and surplus lines agents.

The Department will vigorously investigate all allegations of unlawful fees and take the appropriate enforcement action for the overcharging of Florida consumers in insurance transactions.

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



## Residential & Commercial Residential Mediation Change

HB 1101 passed during the 2012 Legislative Session amended Section 627.7015(1), F.S., that provides for alternative procedures for resolution of disputed property insurance claims.

Effective July 1, 2012, mediation may be requested only by the **policyholder, as a first-party claimant, or the insurer.**

[See [Chapter 2012-151](#), Laws of Florida]

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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:** A life agent, who was also an attorney, convinced a 70-year-old woman with Alzheimer's to assign him as power of attorney over her assets. As power of attorney over her accounts, he had authority to make 1035 exchanges on her annuity accounts causing her substantial surrender penalties, but earning him thousands of dollars in commissions. In addition to the senior consumer, the agent also took advantage of at least ten other Florida consumers causing them to also incur substantial surrender penalties. The annuity company made restitution to the consumers in excess of \$200,000.

**Disposition:** License revoked and permanently barred from licensure. He was arrested for exploitation of the elderly \$100,000 or more and sentenced to five years in prison followed by 10 years of felony probation and ordered to make restitution. The Florida Bar suspended him from the practice of law as well.

**Case:** A general lines agent accepted premium from numerous senior citizens and issued homeowner policies for mobile homes. The policies were purported to be underwritten by a surplus lines carrier, when in fact they were fraudulent policies not underwritten by any authorized insurance company or eligible surplus lines carrier - having been produced on the agent's home computer. An emergency order of suspension of the agent's license was issued and she was arrested.

**Disposition:** License revoked and permanently barred from licensure. She was criminally charged with multiple felonies and the case remains pending.

**Case:** Less than one year after being licensed, a life agent solicited and sold two annuities to a single client. The beneficiary of the annuities was a revocable insurance trust for which the agent named himself the trustee. As trustee, he had the authority to withdraw and deposit monies from the annuities and have those funds deposited into the trust. The agent then began depositing checks made payable to the trust into his personal bank account and took eleven other checks to a check cashing store, where he received cash. In total the agent misappropriated more than \$25,000 from the trust account.

**Disposition:** License revoked and permanently barred from licensure. He was arrested and pled no contest to grand theft.

**Case:** Father and son surplus lines agents and their agency were found to be engaging in a large scale scheme to divert collected premium for their own use. The theft of premium was in excess of \$1,000,000. The investigation involved interviews and communication outside the United States.

**Disposition:** Licenses of both agents and their agency were revoked. Both were arrested and criminally charged with diverting insurance premiums, and both criminal cases remain pending.

**Case:** A life agent submitted applications to an insurance company on four individuals that did not exist. He made up addresses, social security numbers, and dates of birth as well as paid the first month's premium for each. The company issued the policies, which were later cancelled. He claimed he committed the acts because the company paid an annualized commission for collecting a first month's premium.

**Disposition:** License revoked. He was arrested and criminally charged with insurance fraud.

**Case:** A life agent was selling annuities to senior citizens that provided no benefit to them yet produced large commissions to the agent. Many of his victims shared common traits: they had limited investment experience; were elderly; had limited communication skills due either to a medical condition or being speaking English as a second language; and readily signed their names to voluminous documents, mostly without reading them.

**Disposition:** License revoked and permanently barred from licensure. Ordered to pay restitution to his victims.

**Case:** The Department received and investigated multiple complaints from consumers regarding a life agent's marketing and sales techniques. The common thread through all complaints was that the agent would convince senior citizens to cancel their existing annuities or retirement plans and replace them with new annuities thus generating new commissions. He misrepresented the terms and benefits of the new contracts, convincing the seniors that they would receive large bonuses for making the switch and that they would have complete penalty-free access to their money when needed.

**Disposition:** License surrendered and permanently barred from licensure.

**Case:** A title insurance agent, as sole officer and agent-in-charge of a title insurance agency, failed to pay the agency's annual administrative surcharge, failed to maintain the required surety bond, and misappropriated more than \$8,000. The misappropriated funds represented unpaid premiums to the underwriter as well as title plant fees.

**Disposition:** Title agent's license revoked; title insurance agency's license suspended.

**Case:** A general lines agent cashed multiple refund checks from an insurance company meant for policyholders in excess of \$17,000. The insurance company reviewed the agency's book of business and found that on each of the policies in question he had changed the insured's mailing address to the agency's address. The refund checks including cancellation refunds were deposited into the agency's bank account, of which he had control. Affidavits were provided from several of the insureds that indicated the endorsements on the back of the refund checks were not their true and correct signature.

**Disposition:** License revoked.

**Case:** An applicant for a life including variable annuity and health license who was taking the examination was caught with notes in the exam room while taking his licensing exam. This occurred after he had failed the examination twice already. By the time the notes were discovered he had successfully completed the examination, which resulted in a license being issued.

**Disposition:** License suspended, must re-take and pass the examination, \$500 penalty. If he passes the examination, the license will be placed on probation for two years. If he fails the examination, the license will be revoked.

## Enforcement Actions

- May 2012

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

Copies of disciplinary actions can be located by searching the [Division of Legal Services' database](#). For further information, you may make a public records request via [email](#).

**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 or COST	RESTITUTION	CITY, STATE	DOCUMENT
Advantage Insurance of America		R023765	Insurance Agency	Registration Surrendered			Miami, FL	<a href="#">Consent Order</a>
Albero	David	D003425	Life, Health, & Variable Annuity	Cease & Desist and Fined	\$1,000		Sarasota, FL	<a href="#">Consent Order</a>
Alfonso	Constanza	E026620	Customer Representative	License Revoked			Jacksonville, FL	<a href="#">Consent Order</a>
Anderson	Verbert	A006519	Life, Health, Variable Annuity, & General Lines	License Suspended 6 Months			Miami, FL	<a href="#">Consent Order</a>
Anding	Jimmy	A006563	General Lines	License Revoked		\$426.22	Fort Pierce, FL	<a href="#">Consent Order</a>
Atlas Title of SW FI Inc		E118959	Title Agency	Fined	\$1,000		Ft Myers, FL	<a href="#">Consent Order</a>
Barrero, Jr	Nelson	A014588	Not Licensed	Permanently Barred			Ft. Lauderdale, FL	<a href="#">Consent Order</a>
Berges	Ramon	E031718	Bail Bond	License Revoked			Fort Lauderdale	<a href="#">Order of Revocation</a>
Bowman	Jack	E092550	Public Adjuster	License Suspended 3 Months			Port Charlotte, FL	<a href="#">Order of Suspension</a>

Cepero	Marilyn	D016351	General Lines	License Suspended 9 Months			Miami, FL	<a href="#">Consent Order</a>
Chinweze	Innocent	E036270	Title Agent	License Revoked			Miramar, FL	<a href="#">Final Order</a>
Clary	Elizabeth	E039771	Bail Bond	Probation and Fined	\$1,500		Crawfordville, FL	<a href="#">Consent Order</a>
Cornerstone Title Co dba Ryland Title Co		A055121	Title Agency	Fined	\$500		Riverview, FL	<a href="#">Consent Order</a>
Dimaggio	Donna	D043468	Life, Health, & Variable Annuity	License Surrendered			Daytona Beach, FL	<a href="#">Consent Order</a>
Dodd (Lafleur)	Brenda	A147768	General Lines	License Suspended 2 Months			Hollywood, FL	<a href="#">Order of Suspension</a>
Dubose	Carlos	A072540	Bail Bond	License Suspended			Tavares, FL	<a href="#">Notice of Temporary Suspension</a>
Emmett	Ethan	A077530	Life, Health, & Variable Annuity	Fined	\$3,500		Miami, FL	<a href="#">Consent Order</a>
Envision Title Group Inc		P058666	Title Agency	License Revoked			Miami, FL	<a href="#">Final Order</a>
Equititle LLC		E093441	Title Agency	License Suspended 3 Months			Freehold, NJ	<a href="#">Order of Suspension</a>
Expert Group Title Services Inc		P188298	Title Agency	Fined	\$750		North Miami Beach, FL	<a href="#">Consent Order</a>
Flores	Ernesto	D055278	Life, Health, Variable Annuity, General Lines	License Suspended 15 Months			Miami, FL	<a href="#">Consent Order</a>
Foster	Blair	A087891	Bail Bond	License Suspended			Cocoa, FL	<a href="#">Notice of Temporary Suspension</a>
Freibert Title Group LLC		P188479	Title Agency	Fined	\$500		Louisville, KY	<a href="#">Consent Order</a>
Hall	Anderson	A108422	Life & Variable Annuity	License Revoked			Jacksonville, FL	<a href="#">Order of Revocation</a>
Harbor Land Title LLC		P108842	Title Agency	Fined	\$1,000		Royal Palm Beach, FL	
Hernando Title Srvces of Brooksville Inc		P191776	Title Agency	Fined	\$500		Brooksville, FL	<a href="#">Consent Order</a>
Insured Title Agency LLC		P070837	Title Agency	Fined	\$2,500		Tampa, FL	<a href="#">Consent Order</a>
Jobbitt	Jason	P007554	Title Agency	Fined	\$1,000		Deerfield Beach, FL	<a href="#">Consent Order</a>

Joseph	Jean	P174461	Not Licensed	Cease & Desist			Fort Lauderdale, FL	<a href="#">Order to Cease and Desist</a>
Kane	Danielle	P213447	Life, Health, & Variable Annuity	Fined	\$3,000		Jacksonville Beach, FL	<a href="#">Consent Order</a>
La Playa Real Estate & Title LLC		P166695	Title Agency	Fined	\$1,000		Deerfield Beach, FL	<a href="#">Consent Order</a>
Lerner	Eric	P013979	Life, Health, & Variable Annuity	License Suspended 6 Months			Merrick, NY	<a href="#">Consent Order</a>
Llerena	Raquel	A156931	Life, Health, & General Lines	License Suspended 6 Months	\$5,000		Miami, FL	<a href="#">Consent Order</a>
M I Title Agency LTD LC		A161127	Title Agency	Fined	\$750		Lake Mary, FL	<a href="#">Consent Order</a>
Malnati	John	E128483	Public Adjuster	Fined	\$500		Miami, FL	<a href="#">Consent Order</a>
Mann, Jr.	Clarence	A163943	Bail Bond	Fined	\$500		Daytona Beach, FL	<a href="#">Consent Order</a>
Morales	Ileana	A183836	Health	License Suspended 6 Months			Miami, FL	<a href="#">Consent Order</a>
Mortgage Settlement Network LLC		E138116	Title Agency	License Suspended 3 Months			Pittsburgh, PA	<a href="#">Order of Suspension</a>
Muhammad	Alexander	A304232	Bail Bond	Fined	\$1,150		West Palm Beach, FL	<a href="#">Consent Order</a>
Overstreet	Kevin	P076418	Title Agent	Probation and Fined	\$2,500	\$212	Tampa, FL	<a href="#">Consent Order</a>
Pinzon	Liliana	E027468	Service Representative	License Revoked			Tampa, FL	<a href="#">Notice of Revocation</a>
Quintana	Michael	A213639	Public Adjuster	Fined	\$500		Tampa, FL	<a href="#">Consent Order</a>
Raber	Dean	E053890	Life, Health, & Variable Annuity	License Revoked			Sarasota, FL	<a href="#">Order of Revocation</a>
Ramirez	Yolanda	P051843	Public Adjuster	Probation and Fined	\$2,500		Homestead, FL	<a href="#">Consent Order</a>
Real Estate Services of So FL dba Estate Title		P153731	Title Agency	Fined	\$500		Miami, FL	<a href="#">Consent Order</a>
Rockland Title Company		E097793	Title Agency	License Revoked			Plantation, FL	<a href="#">Final Order</a>
Salado	Lazaro	D022814	Life, Variable Annuity	License Revoked			Doral, FL	<a href="#">Order of Revocation</a>
Serenity Title Group Inc		W020273	Title Agency	Fined	\$1,000		Miami Lakes, FL	<a href="#">Consent Order</a>

Small, Sr.	Osbert	A245338	Bail Bond	License Suspended 2 Months			Pompano Beach, FL	<a href="#">Order of Suspension</a>
Sommer	Edward	D027025	Life, Health, & Variable Annuity	Fined	\$5,000		Dublin, OH	<a href="#">Consent Order</a>
Statewide Tax and Title Services LLC		P238952	Title Agency	Fined	\$500		Roswell, GA	<a href="#">Consent Order</a>
Steele	Edmund	A253043	Not Licensed	Cease & Desist and Fined	\$50,000		Hollywood, FL	<a href="#">Cease and Desist Order and Imposition of Fine</a>
Sun Valley Title Company		P042130	Title Agency	Fined	\$500		Coral Springs, FL	<a href="#">Consent Order</a>
Thomas	Darrel	E071111	Life, Health, & Variable Annuity	License Suspended 2 Months			Winter Haven, FL	
Timios, Inc.		P172506	Title Agency	Fined	\$500		Plantation, FL	<a href="#">Consent Order</a>



## Contact Us

- We're always here for you

### Bureau of Licensing

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

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

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

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

200 East Gaines Street  
Larson Building, Room 419  
Tallahassee, FL 32399-0319

### Bureau of Investigation

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