

Atlantic Hurricane Season in Full Swing

Dear friends,

While we're only one month into the 2013 Atlantic Hurricane Season, we've already had two named storms. As Floridians, we know all too well the impact a storm can have on our homes or businesses, both structurally and financially. The importance of preparing for hurricanes cannot be stressed enough. Take the necessary steps to help you and your clients protect your families, homes and businesses. My Division of Consumer

Services' website, www.MyFloridaCFO.com/Division/Consumers, offers videos, brochures, resources and tips, along with a disaster preparedness section that includes a useful home inventory checklist and many other helpful tools.

Your feedback plays an integral role in how we continue to provide you with better service. I hope you will take a moment to [give us your feedback and suggestions](#). Thank you for all you do.



Jeff Atwater
Chief Financial Officer
State of Florida



News You Can Use

- Updating you on what's going on

CFO Jeff Atwater Announces Arrest of South Florida Man for Stealing More Than \$78,000 in Public Assistance

Florida Chief Financial Officer Jeff Atwater announced the arrest of Renell Peters, 30, of Fort Lauderdale for public assistance fraud. Peters, a former parent counselor with Family Central Inc. of Palm Beach County, falsified official records pertaining to subsidized child care services misappropriating \$75,599 and received kickbacks of approximately \$2,800 by doing so.

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

Chief Financial Officer Jeff Atwater and Insurance Consumer Advocate Robin Westcott Joint Statement Regarding Win for Florida's Insurance Consumers

Florida CFO Jeff Atwater and Insurance Consumer Advocate Robin Westcott released a joint statement regarding the order issued by the Office of Insurance Regulation (OIR) for Universal Property and Casualty Insurance Company (UPCIC) related to their target market conduct final examination report. UPCIC is ordered to pay an administrative fine of \$1.26 million for using information regarding consumers' credit history to deny claims long after the underwriting process should have been completed.

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

Depawix Health Resources, Inc. Ordered into Liquidation

On May 28, 2011, the Second Judicial Circuit Court entered an Order to Show Cause against Depawix Health Resources, Inc. (Depawix), and its related companies - Green Cross Managed Health Systems; Peck & Peck, Inc.; New American Health Planning; and Distribution by Datagen. Depawix claimed that it was only providing benefits to Depawix employees as defined in the Employee Retirement Income Security Act of 1974 ("ERISA"). Depawix further stated that the company was not engaged in the business of insurance and

filed a Notice of Removal to Federal Court on June 2, 2011. A case management hearing took place in February 2013 in which Depawix agreed to drop its attempt to have the case moved to Federal Court and a final hearing date was set for June 11, 2013. The company consented to receivership and was placed into liquidation as of June 11, 2013.

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

Notice of Development of Rulemaking: Title Insurance Statistical Gathering

Pursuant to Section 627.782, Florida Statutes, title insurance agencies and insurers licensed to do business in this state must maintain and submit certain information to the OIR, including revenue, loss, and expense data. The current version of Rule 690-186.013, F.A.C., implements the provisions of Section 627.782, Florida Statutes, by listing the types of information that must be submitted to the OIR by title insurance agencies and insurers. The OIR has proposed to strike the current language of the rule and to replace it with new language pertaining to Title Insurance Experience Reporting-Agents and Retail Offices of Direct-Writing Title Insurance Underwriters. The statistical data collected will be used for the purpose of analyzing premium rates, retention rates, and the condition of the title insurance industry. A rule development workshop, if requested, will be held on July 10, 2013 at 1:30 p.m. in Tallahassee, Florida.

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

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

Make Sure You Don't Miss Important Information From Us

We highly recommend licensees to routinely check their [MyProfile](#) account(s) for messages from the Department. We send an email notification at the same time to remind you to check your [MyProfile](#) account but on rare occasions you may not receive that email. For that reason, we suggest you add our domain **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive email notifications from us. Licensees who have a valid email address on file with the Department, as required by law, are sent important email notifications when something that affects their application, license, continuing education, or appointment(s) occurs. Additionally, we will keep you informed with warnings regarding new schemes and scams being marketed to licensees. You can update your contact information through your [MyProfile](#) account. We want to keep you informed in a timely manner of pertinent information. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

In The Know

- Keeping you informed is what it's all about

Questions about Navigators?

The 2013 Florida Legislature passed legislation regarding the registering and regulation of the "navigator" position created by federal health care reform. It was signed by the Governor on May 31, 2013. Beginning August 1, 2013, the law requires individuals acting as a "navigator" under the Patient Protection and Affordable Care Act (PPACA) to be **registered** with the Department. To be registered as a navigator, an individual must certify completion of federally-required training, submit fingerprints for a criminal background check, and pay a \$50 application fee. A navigator will be prohibited from:

- Soliciting, negotiating, or selling health insurance;
- Recommending the purchase of a particular health plan or represent that one health plan is preferable over any other;
- Recommending or assisting with the cancellation of insurance coverage purchased outside the Exchange;
- Receiving compensation or anything of value from an insurer, health plan, business, or consumer in connection with performing activities as a navigator, other than from the Exchange or an entity or individual who has received a navigator grant under the PPACA.

If a licensed agent acts in the capacity of a navigator, they would be prohibited from receiving compensation or anything of value from an insurer, health plan, business, or consumer in connection with performing activities as a navigator.

For more information about navigators, please visit our website on this topic at:
<http://www.MyFloridaCFO.com/Division/Agents/Industry/News/Navigators.htm>

Health Insurance Agents: Are your Florida business clients ready for health care reform?

By: Rose Naff, Contributing Writer

Business owners need to be fully informed and make decisions in 2013 to prepare for health care reform. You can help them prepare for this looming deadline by talking with them now. Start by asking yourself the following questions:

- Will any of my business clients miss out on the Small Business Tax Credit?
- Do my small business clients need to apply during open enrollment?
- Will my business clients, large or small, be subject to penalties?
- Are the health insurance rates my clients pay today likely to change?

Small Business Tax Credits

In Florida, it has been estimated that 71.6% or as many as 222,350 small businesses qualify for the Small Business Tax Credit. Even a business that pays no tax can qualify. In some cases, the value of the tax credit may exceed the cost of paying 50% of the premium for employees. If a client has already qualified for the credit during a prior tax year and wants to continue to qualify, you will want to recommend a new plan purchased through the Small Business Health Options Program, or SHOP. Beginning in 2014, the maximum tax credit will increase from 35% to 50% of employer premiums paid when coverage is purchased through the SHOP. Qualified businesses that buy coverage elsewhere may be surprised to learn that the credit they were counting on evaporated. In some cases, a small business with an existing group plan may want to consider ending a plan before its regular renewal date and applying during the small business open enrollment period in order to qualify for the credit.

To be eligible for the Small Business Tax Credit, a business must have fewer than 25 full-time equivalent (FTE) employees and the average annual salary must be less than \$50,000. (A FTE is one employee working 40 hours per week or two employees working 20 hours each week, etc.) The business must also contribute at least 50% of the premium at the employee-only coverage rate. In an effort to assist agents and their small business clients, Florida Health Choices is launching a small business on-line calculator to help with this mathematical exercise.

Employer Open Enrollment

Guarantee issue in the small group market will have new meaning this year. Under health care reform, a small group cannot be turned away from coverage for failing to meet participation requirements and this applies to coverage obtained through a SHOP as well as the private market. A small business client is well-served by the agent that assists with calculating a likely participation rate early. If the group can meet the 70% participation requirement of the SHOP, they can enroll at any time during the year. If the group cannot meet the 70% requirement, the group can still get coverage but will have to apply during the annual small business open enrollment period November 15 to December 15. For some groups, missing the first enrollment window in 2013 also means missing the Small Business Tax Credit.

Health Care Penalties

Businesses with 50 or more full time equivalent employees can be subject to financial penalties that are quite steep. The penalty formula is $(\#FTE - 30) \times \$2,000$ when the employer does not offer a plan with an actuarial value of at least 60% of the new bronze plans that will debut in 2014. When the business with 50 or more FTE does offer qualifying coverage to all employees working 30 hours or more per week, there can still be penalties if any employees qualify for pre-paid tax credits for individuals and enroll through the individual exchange. In this case, there are two penalty options and the business will be subject to the lesser of the formula cited above or $\#Exchange\text{-Subsidized FTE} \times \$3,000$.

Even a small business can be subject to the penalties if there is common ownership or controlling interest. I am aware of a small business owner that would have been subject to penalties for 2014 if he had not become aware that having three small businesses can trigger penalties when the combined FTE equals 50.

Health Insurance Rates

When the Florida Legislature last met, an industry group reported on health care reform's likely impact on insurance rates. The estimated impact was calculated by actuaries and based on individual and small groups plans offered in Florida today. It was reported that six contributors will have the greatest impact on health insurance rates.

Positive and negative rate impacts vary but, in general, the young and healthy are expected to incur higher premium increases than older individuals. The increase will be most evident in the individual insurance market but small employers will see increases too. The report pegged the small group rate increase at 59%.

These are early estimates but the insurance industry will begin submitting new rates this summer for plans and benefits that will be effective 2014 and beyond. By September of this year, the true impact should become evident.

I have been advising small business owners to talk to their agent and/or tax advisor. The decisions a business makes now may have positive or negative tax consequences and your opportunity to help remedy that may be a short window that occurs during the fall of 2013. It is not too early for you to begin preparing your clients for the changes on their horizon.

Rose Naff serves as CEO of Florida Health Choices, Inc. and is building Florida's first Health Insurance Marketplace. When launched later this year, the Marketplace will serve Florida's small businesses that do not qualify for government subsidies. Go to www.myfloridachoice.org to try out the on-line calculator for small business.

Education Central

- Things to know about your continuing education

CE Due Date Extension Eligibility

As a licensed insurance representative, you're most likely required to complete continuing education every two years by the end of your birth month. The following licensees (resident and nonresident) are required to complete statutorily prescribed hours of continuing education courses:

- Adjusters (Public and All-Lines)
- Customer Representatives including Limited Customer Representatives
- General Lines (Property & Casualty) Agents
- Personal Lines Agents
- Health Only Agents
- Industrial Fire Insurance or Burglary Agents
- Life and Health Agents
- Life Including Variable Annuity Agents
- Life Including Variable Annuity and Health Agents
- Life Agents
- Limited Surety (Bail Bond) Agents
- Professional Bail Bond Agents
- Surplus Lines Agents
- Title Agents

The number of hours will vary based on license, experience, and education. Please log into your [MyProfile](#) account for additional information on specific requirements.

It's mandatory to complete your hours to maintain eligibility for active appointments; however, there are circumstances which may legitimately prevent you from completing your continuing education on time and could qualify you for a 90-day extension. The types of qualifying events are extremely limited and include:

- Medical illness
- Disabling injury
- Declared national or state disaster (which effects your primary place of residence or business)

To be approved for an extension, the qualifying event must have taken place during your compliance cycle and must be to the extent of preventing you from completing your continuing education.

If you feel you qualify, fill out and submit the [Request for Extension of CE Compliance Period \(DFS-H2-460\)](#), found on our [website](#) and include supportive documentation (i.e., signed doctor's note on letterhead). Extension requests must be submitted a minimum of 30 days before the end of your compliance cycle.

If you are approved for a 90-day extension, you will receive a letter from the Department that confirms the approval and provides the deadline of the extension. If you are not approved you will receive a letter of denial. If additional information is required you will receive a letter of deficiency and your request will be closed until additional information is provided.

Formerly, active military duty would qualify someone for an extension. A 2012 law change now qualifies individuals on active duty during their compliance cycles to exempt the cycle altogether. If you are on active duty you may send an email to Education@MyFloridaCFO.com with a copy of the military orders.

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're 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 (however it will show it as late). Though your hours requirement may have been met, you're still delinquent for being late in completing your CE hours. You will then have the option of paying a \$250 fine, in addition to completing any required hours within a specified time, to keep from losing your appointments.
- 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 will be 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 as you continue to complete 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.

Study Manuals

All pre-licensing providers are required to furnish each student with the name and distributor location of the current study manual before the beginning of class.

Contact information is located on our website at www.MyFloridaCFO.com/Division/Agents under the education portion. All copies of the study manual must be purchased through the approved vendor. Education providers are not allowed to make copies of approved study manuals for distribution or sale. Violations can result in administrative fines and penalties including disapproval of the course and provider.

Each student is required to have a copy of the most current study manual before class begins. Study manuals are updated each year and are made available in November to be used for any exams taken the following year.

Education Providers: Updating Course Offerings

Requests to offer an approved course must be made by completing a course offering application through your [MyProfile](#) account a minimum of 30 days before the course may be presented.

Be ready to submit the following information when you are applying for an offering:

- Date
- Start and end time including scheduled lunch break
- Location name and address
- Name of Instructor

Once the application is approved you will receive an approval number, which you will also use when submitting rosters. The information listed on the offering application will be available on the website for anyone who searches for a course. A course designated as an in-house course will not be available to view.

If any of the entered information changes, you will be required to submit that change through your [MyProfile](#) account by applying for a new offering. On the bottom of the application you will find a field asking you if the current request is replacing an old one. Click the "Yes" box and enter the approval number of the course offering to be replaced in the field below.

Presenting a course without an approved offering application may result in administrative fine or penalty.

Any questions regarding this may be sent to Education@MyFloridaCFO.com.

© 2013 Florida Department of Financial Services

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.

Aiding and Abetting - Don't Become a Victim!

Over the last few years the agent in charge of a general lines insurance agency would ask his unlicensed nephew to "watch the store" when everyone else at the agency went to lunch. While they were away, the nephew solicited and negotiated policies; even collected premiums as he sold insurance policies. The agent in charge, while not even present, violated Section 626.621(12) of the Florida Statutes.

The statutes provide that anyone knowingly aiding, assisting, procuring, advising or abetting any person in the violation of a provision of the insurance code, any order or rule of the Department, faces discretionary suspension or revocation of their insurance license.

In another scenario, a licensed sales manager was approached by a company representative to sell their product. The new policy had magnificent benefits, limited exclusions, a dirt-cheap premium and the company was paying a soaring commission. The sales manager provided the promotional material furnished by this new company to his team and encouraged them to market it. However, no one researched the Florida Office of Insurance Regulation's website (www.floir.com/CompanySearch) to determine if the new company was an authorized insurer. As bad luck would have it, the company was not authorized in Florida. As above, the sales manager did not transact the first policy, yet he was in violation of s. 626.621(12), F.S.

The penalty for a violation of s. 626.621(12), F.S., is addressed in Rule 69B-231.090, F.A.C., as a six-month suspension.

Keep in mind, when a licensee helps someone commit a violation of the insurance code, they may be charged with aiding and abetting, even if they played only a minor role in the "team effort."

[See [626.621](#), Florida Statutes, and [69B-231.090](#), Florida Administrative Code]

Bail Bond Agencies - What Can't Unlicensed Personnel Do?

Bail bond agents should familiarize themselves with the laws governing their profession, particularly where it comes to what unlicensed personnel in your bail bond agency are prohibited from doing.

The following can only be done by a **licensed** bail bond agent:

- solicit bail bond business
- negotiate bail bond business
- effectuate bail bond business
- engage in bail bond business
- execute bail bonds
- sign bail bonds
- countersign bail bonds
- pledge United States currency, United States postal money orders, or cashier's checks as security for a bail bond in connection with a judicial proceeding
- handle collateral receipts
- handle or accept collateral
- accept initial premium payment
- deliver bonds to appropriate authorities
- presenting defendants in court
- apprehending, arresting, and surrendering defendants to the proper authorities
- keeping defendants under necessary surveillance
- apprehend, detain, or arrest a principal on a bond
- possess or execute any forms
- possess or execute any powers of attorney
- possess or execute any bond forms
- possess or execute any collateral receipts

[See [Chapter 648](#), Florida Statutes, and [Chapter 69B-221](#), Florida Administrative Code]

For other agencies, such as general lines agencies, please refer to our guidance in the [September 2012 issue](#) of this newsletter.

Case Notes

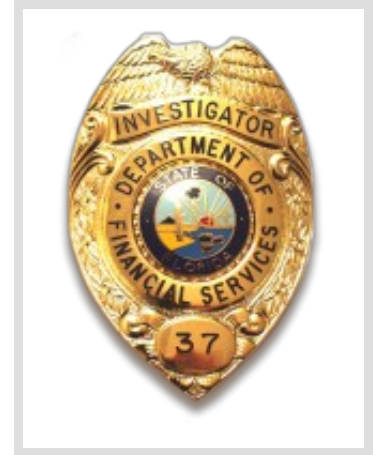
The following are instances in which licensees or other persons violated the Florida Insurance Code and the administrative action the Department has taken against them. Note: All administrative investigations are subject to referral to the [Division of Insurance Fraud](#) for criminal investigation.

Case: A complaint was received about a life & health agent, who was also a certified instructor and school official for a CE provider, which alleged that he was providing answers to class tests for a fee and not requiring individuals to take the required classes. During the investigation, many instances were found where identical answer keys were submitted, answer keys were submitted with different numbers of questions for the same course (some of which were allegedly taken on the same day), exam answers were faxed giving the appearance that the individual did not attend the course and take the test in person, incomplete answer sheets had passing grades, required signatures were missing on tests and forms, no signature of the person administering the test, no exam location noted, and in some cases totally blank answer keys with those individuals still receiving passing grades. These instances occurred in more than 20 different continuing education classes during a period of less than 6 months.

Disposition: Fined \$5,000, agent license placed on probation for one year, and his authority to act as an education course provider, school official, supervising instructor, instructor, speaker, lecturer, or monitor was revoked.

Case: An investigation of a life & health agent alleged that he conspired with a business owner in order to list fictitious individuals as employees in order to qualify for disability coverage. He then submitted disability paperwork to the insurance company in order to help the business owner get paid disability insurance payments. The agent was arrested by the Division of Insurance Fraud and charged with three counts of filing false/fraudulent insurance claims and one count of scheme to defraud. He was sentenced to 15 years in prison, 15 years probation, and was ordered to repay \$119,000 to the insurance company.

Disposition: License revoked and permanently barred.



Case: An investigation was conducted where it was alleged that a general lines agent allowed an employee to transact a variety of personal lines insurance though the employee had had their customer representative license revoked and was permanently barred from the industry. In one instance, the revoked individual collected a \$1,200 cash payment from a consumer earmarked for his auto insurance and then pocketed the premium. In another instance, a consumer made a series of cash payments for her auto insurance over a two-year period to both the revoked individual and the agent totaling more than \$1,100, and the same happened to those funds. Coverage was never placed and the premiums were pocketed. Compounding matters, the diverted premium payments led to cancellation of the consumer's auto insurance and the suspension of her driver's license.

Disposition: License revoked.

Case: An investigation of a life & health agent alleged she submitted a fraudulent life insurance application on herself. The agent made material misrepresentation on her application for life insurance and then submitted it to the insurer. The investigation further alleged that her supervisor, a general lines agent, signed off on the life insurance application completed by her and that he was aware of the material misrepresentation.

Disposition: Her license was suspended for 12 months. He was fined \$1,500 and his license placed on probation for one year.

Case: An investigation of a public adjuster alleged that she entered into a contract with an insured for damages arising out of a tropical storm that was declared by an order as a State of Emergency. Up to a year after order, only a cap fee of 10% can be charged by public adjusters; however, the subject charged the insured a 20% fee. In addition, the subject's business address on the contract was determined to be a UPS Mail Box Store.

Disposition: Fined \$2,500 and placed on probation for one year.

Case: An investigation of a public adjuster alleged he failed to timely communicate with the insured who entered into a contract with the adjuster. Additionally, the public adjuster's contract did not contain the verbiage of the anti-fraud statement nor did the contract contain the public adjuster's license number. Additional contracts were also discovered that did not contain the anti-fraud statement and did not contain the date the public adjusting contract was signed.

Disposition: Fined \$3,500 and placed on probation for one year.

Case: An investigation of a life, health, and variable annuity agent alleged that his license had been previously placed on probation for representing NFOA, an unauthorized insurer. Before and during the time his license was on probation, the agent obtained the trust of an elderly couple. Then over a period of time wrote numerous annuities with different companies. Of the annuities, about half were placed while he was on probation. He managed this by taking penalty free withdrawals from one company and writing a new annuity with another company. The consumers trusted him so much that they would sign blank papers and send them back to him for processing. Because they trusted him, one consumer agreed (without anything ever being explained) to a Roth IRA at age 78, which cost him more than \$20,000 in tax penalties.

Disposition: License revoked and permanently barred.

Case: An investigation of a general lines, life, health, and variable annuity agent who was suspended alleged that the agent was still managing the agency, representing himself as an agent, and actually transacting insurance away from the agency premises. He was transacting insurance with several parties, and then submitting or transmitting the application documents under the license credentials of agency employees. The agent additionally concealed his suspension status from customers by disseminating business cards that changed the title of his agency position from "agent" to "marketing representative", even though he continued to engage in activities that required licensure and appointments. The agent removed his name from the corporate filings but remained on the agency bank account in order to control the operation of the agency. When the Department got involved he had his name removed from the bank accounts the very next day. His request to reinstate his license was denied and his license suspension extended.

Disposition: License suspended for 18 months. Must retake and pass the general lines licensing examination before his license will be eligible for reinstatement.

INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

Volume 2, No. 5 - June 2013

Enforcement Actions

- May 2013

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.

Warning: No part of this listing may be used by a licensee to gain an unfair competitive advantage over any person named herein. Any licensee who does do so is in violation of Section 626.9541(1)(c), Florida Statutes.



IMPORTANT NOTE: Copies of enforcement action documents can be located by searching the [Division of Legal Services' database](#). After clicking the **Locate** link below and the database opens, click on **Final Orders** on the left, followed by **Dept of Financial Services**, then **Agents and Agencies**, then **Final Orders 2013**. You will then be able to locate the document by the first letter of the individual's last name or business name. For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE	RESTITUTION	CITY, STATE	DOCUMENT
Alexander, Jr.	David	A003226	Life & Health	License Suspended 1 Year			Tallahassee, FL	Locate
Aloi	Joseph	A004581	Bail Bond	Probation and Fined	\$5,000		Tallahassee, FL	Locate
Aztec Title Corporation		A010612	Title Agency	Fined	\$500		Plantation, FL	Locate
Bangerter	Thomas	P175946	Public Adjuster	License Suspended 3 Months			North Miami, FL	Locate
Benson, Sr.	Jeremiah	P208118	Life, Health, Variable Annuity	Permanently Barred			Orlando, FL	Locate
Braynen	Natasha	D003660	Life, Variable Annuity, Bail Bond, Legal Expense	License Suspended 3 Months			Dania, FL	Locate

Cerenzio	Donald	A044342	General Lines, Life, Health, Variable Annuity	Probation and Fined	\$2,250		Winter Park, FL	Locate
Clark	Gerald	A048156	Life, Health, Variable Annuity	License Suspended 6 Months			Bradenton, FL	Locate
Cleveland	Warren	P132845	Life, Health, Variable Annuity	Permanently Barred			Indian Harbour Beach, FL	Locate
Consumer Title Services LLC		E095523	Title Agency	Fined	\$1,500		Coral Springs, FL	Locate
Cooley	Logan	P217794	Personal Lines	License Suspended 9 Months			Lynchburg, VA	Locate
Cotera	Tricia	P238303	General Lines	Fined	\$3,500		Davie, FL	Locate
Degongora	Luis	A064689	General Lines, Life, Health	Probation and Fined	\$5,000		Miami Lakes, FL	Locate
Dyer	Christina	P222662	Bail Bond	Probation and Fined	\$3,000		Titusville, FL	Locate
Emergency Services 24, Inc.			No License	Cease & Desist			Orlando, FL	Locate
Garcia	Cesar	P061969	Public Adjuster	Fined	\$500		Miami, FL	Locate
Gebaide	Michael	A094833	Life, Health, Legal Expense	Probation and Fined	\$5,000		Longwood, FL	Locate
Goodarzi	Hamid	A100415	General Lines	License Suspended 6 Months			Weston, FL	Locate
Guerrero	Jesus	P052027	Public Adjuster	Fined	\$1,500		Miami, FL	Locate
Hinojosa	Jeanette	E146400	Public Adjuster	Fined	\$500		Miami, FL	Locate
Insurance Network Center, Inc.		L064202	Insurance Agency	Probation and Fined	\$5,000		Miami Lakes, FL	Locate
Iron Lion Title LLC		W094099	Title Agency	Fined	\$500		Orlando, FL	Locate
Kearse	Herman	W038494	Bail Bond	Fined	\$2,000		Palatka, FL	Locate
Llama	Marlene	D066376	General Lines	License Suspended 18 Months			Miami, FL	Locate

Main Street Title & Settlement Services LLC		P191635	Title Agency	Fined	\$750		Hackensack, NJ	Locate
Marianna Title Services, Inc.		P068102	Title Agency	Fined	\$500		Marianna, FL	Locate
McDougal	Marvin	A171986	General Lines, Surplus Lines	License Suspended 9 Months			Stockton, CA	Locate
Menendez	Ana	D030432	Customer Representative	License Suspended 6 Months, Restitution		\$697	Miami, FL	Locate
Nations Best Insurance, Inc.		L058102	Insurance Agency	Probation and Fined	\$2,500		Davie, FL	Locate
Pickren	Raymond	P030807	Bail Bond	License Revoked Permanently			Cocoa, FL	Locate
Ponder	James	A209343	Life, Variable Annuity	Permanently Barred			Ocala, FL	Locate
Pons	Luis	A209366	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate
Risser	Shannon	P142094	Life, Health, Variable Annuity	License Suspended 9 Months, Restitution		\$1,005.17	Tampa, FL	Locate
Ruser	Victor	A228442	Life, Health	License Revoked			Kissimmee, FL	Locate
Security Title Services, Inc.		A237624	Title Agency	Fined	\$500		Bronson, FL	Locate
Signature Title Professionals, Inc.		P177546	Title Agency	Fined	\$500		Orlando, FL	Locate
Skyway Title LLC		W120903	Title Agency	Fined	\$500		Tampa, FL	Locate
Smith	Brent	A246799	Life, Health, Variable Annuity	License Suspended 9 Months			Mechanicsville, VA	Locate
Sunset Capital Title Services LLC		W110517	Title Agency	Fined	\$500		Saint Johns, FL	Locate
Tanner	Frederick	E151308	Life, Health, Variable Annuity	License Revoked			Port St Lucie, FL	Locate

Thomas	Kent	P186480	Bail Bond	Fined	\$1,500		Miami Gardens, FL	Locate
Title Acquisition I LLC		P044721	Title Agency	Fined	\$500		Tampa, FL	Locate
Torres	Christina	E061515	General Lines, Life, Health, Variable Annuity, Automobile Warranty	Fined	\$2,500		Davie, FL	Locate
Unlimited Abstract LLC		P033210	Title Agency	Fined	\$500		Fort Lauderdale, FL	Locate
Wade	Courtney	W004853	General Lines	License Surrendered			Myrtle Beach, SC	Locate
Washington, Sr.	Adam	P125434	Bail Bond	Probation and Fined	\$2,000		Fort Lauderdale, FL	Locate
Williams	Kenneth	D053578	Life, Health, Variable Annuity	License Surrendered			Costa Mesa, CA	Locate
Zaldivar	Antonio	A293179	General Lines	Probation and Fined	\$5,000		Miami, FL	Locate



Contact Us

- We're always here for you

Bureau of Licensing

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

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

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

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

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

Bureau of Investigation

Title@MyFloridaCFO.com - For title insurance matters

BailBond@MyFloridaCFO.com - For bail bond matters

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

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

Insurance Insights Editor/Publisher

[Matthew Guy](#)

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

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

Reproduction in whole or in part of **Insurance Insights**, or any publication by this division, without permission is prohibited.