



Volume 4, No. 3 - March 2015

# Florida Earns an 'A' For High Standards of Transparency

Dear friends,

It is my job to be a watchdog for how government spends Floridians hard-earned tax dollars. When I took office, I vowed that Florida would be held to the highest standards of transparency, accountability, and openness. In 2012, I championed changes in the law that led to the creation of [Transparency Florida](#), an easy-to-navigate website that provides Floridians information about state spending. A key component of Transparency Florida is the Florida Accountability Contract Tracking System (FACTS). Initially, FACTS held summaries of government contracts, which was a never-before-seen level of government transparency in Florida. But that was not nearly enough. Since then, FACTS has expanded to include not just summaries, but also detailed descriptions of 65,277 state contracts and grant agreements. Further still, we have begun to include the documents themselves, and 61 percent of contracts and grants are now available for download at the FACTS website.

Our efforts to give Floridians the transparency they deserve have recently been recognized by the independent U.S. Public Interest Research Group (PIRG), in its annual **Following the Money** report. This report details how the 50 states rank in providing online access to government spending data and awards grades ranging from an "A" through "F."

This year, Florida has earned an "A," marking three consecutive years of improvement. This score is affirmation of our commitment to transparency. By making some of the most requested information easily available without charge, we're eliminating the time and cost constraints sometimes associated with public records requests. More importantly, because our website has made government contracts visible and easy to access, competition has increased and Floridians saved more than \$40 million just last year on the negotiation or renegotiation of contracts.

While *Transparency Florida* has fundamentally changed the relationship between the government and the people it serves, I will continue to look for ways to make even more information available to you in the most user-friendly format possible.

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

Agents should **routinely** verify the licensure of the companies for which they're selling. If you suspect an entity is not authorized or licensed to transact insurance in Florida, from Florida or with residents of Florida, please notify our office. Report suspected unlicensed activity. Call 877-MY-FL-CFO (1-877-693-5236). [Read more >>](#)

## News You Can Use

- Updating you on what's going on

### **North Florida Man Arrested for Insurance Fraud After Faking Death**

Chief Financial Officer Jeff Atwater announced the recent arrest of Jose Lantigua and his wife Daphne Simpson of Fleming Island on seven counts of insurance fraud after it was discovered that Lantigua allegedly faked his own death in order to cash in on \$9 million in life insurance policies he purchased.

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

### **Two Fort Lauderdale Residents Arrested for PIP Fraud Following Staged Accident**

The Florida Department of Financial Services' Division of Insurance Fraud announced the arrests of Fort Lauderdale residents Kendrick Callins and Lashaunda Gibbs for staging an auto accident, patient brokering and personal injury protection (PIP) insurance fraud.

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

### **Title Agent Arrested for Stealing More than \$705,000**

The Florida Department of Financial Services announced the recent arrest of former title agent Lana Dargai of Estero for stealing more than \$705,000 in client funds intended for real estate transactions. As a result of her fraudulent actions, the underwriter for the funds was forced to cover the losses.

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

### **Panama City Resident Pleads No Contest to Charges of Burglary and Acting as a Bail Bond Agent**

The Florida Department of Financial Services' Division of Insurance Fraud announced Chris Smith of Panama City pled no contest to three charges of acting as a bail bond agent without a license and one charge of burglary. He has been sentenced to 30 months in a state prison, which will be served concurrently with a previous sentence of 60 months for witness tampering in a related case led by the Bay County Sheriff's Office. He has also been ordered to pay investigative costs.

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

## CFO Atwater Focused on Supporting Florida's Workforce, Streamlining Government and Fighting Fraud During 2015 Legislative Session

During the 2015 Legislative Session, Chief Financial Officer Jeff Atwater is focused on supporting Florida's workforce, streamlining government and fighting fraud. His legislative priorities include creating a college-to-career pathway for Florida's insurance professionals and expanding the state's unclaimed property program.

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

## Alachua County Man Arrested for Grand Theft and Unlicensed Bail Bonds Activity

The Florida Department of Financial Services announced the arrest of 33-year-old Tyrone Johnson for grand theft of a vehicle and unlicensed bail bonds activity. An investigation by the Department's Division of Insurance Fraud found that Johnson was acting as a bail bond agent despite having his license revoked following an arrest for aggravated assault in 2011. Johnson is also accused of illegally confiscating the vehicle of a client that was used for collateral.

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

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

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

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

## In The Know

- Keeping you informed is what it's all about

### Reporting of Actions - Criminal, Administrative, Securities and Other

Subsection [626.451\(7\)](#), F.S., requires each licensee to advise the Department within 30 days after having been found guilty of or having pleaded guilty or nolo contendere to a felony or a crime punishable by imprisonment of one year or more under the laws of the United States, any state of the United States, or any other country, without regard to whether a judgment of conviction has been entered by the court having jurisdiction of such cases.

Section [626.536](#), F.S., requires each licensee (including insurance agencies) to submit to the Department a copy of the order, consent order, or other relevant legal documents within 30 days after the final disposition of any administrative action taken against the licensee by a governmental agency or other regulatory agency in this or any other state or jurisdiction relating to the business of insurance, the sale of securities\*, or activity involving fraud, dishonesty, trustworthiness, or breach of a fiduciary duty.

Subsection [626.6215\(6\)](#), F.S., requires agencies and their officers to advise the Department within 30 days after an individual licensee's violation is known or should have been known by one or more of the partners, officers, or managers acting on behalf of the agency. An example would be an action taken against a license or registration for violations of state or federal securities or commodities law, such as an action taken by FINRA. Failure to do so could result in administrative action against the license(s) of the agency and/or majority owner, officer, partner, manager, director, or other person who manages or controls the insurance agency.

Actions may be reported via the [NIPR's Attachment Warehouse](#), which may also satisfy reporting requirements for other states you are licensed in.

\*Securities regulatory agencies include but are not limited to the U.S. Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA), and state securities regulators such as the Florida Office of Financial Regulation.

# Agency and Firm Owners: Check Your New Employees' Background

Agency and firm owners have an obligation to check the backgrounds of individuals they hire for administrative action history with the Department and for criminal history. Employing an individual with a suspended or revoked license can lead to action against your own license and possible criminal charges.

Florida law states that during the period of suspension or revocation of a license or appointment, and until the license is reinstated or, if revoked, a new license issued, the former licensee or appointee may **not** engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required. Additionally, they may **not** directly or **indirectly** own, control, or be **employed** in any manner by an agent, agency, adjuster, or adjusting firm.

It is also important to know the criminal background of individuals employed in your agency. Some licensees, such as bail bond agents, are prohibited from allowing convicted individuals to work in their agencies. A person who has been convicted of or who has pled guilty or no contest to a felony or a crime involving moral turpitude or a crime punishable by imprisonment of 1 year or more regardless of whether adjudication of guilt was withheld, may not act in any capacity for a bail bond agency or participate as a director, officer, manager, agent, contractor, or employee of any bail bond agency or office. Any person who permits a person who has been convicted to do so **can be charged** with a third degree **felony**.

[See [626.342](#), [626.621](#), [626.641](#), [648.387](#), [648.44](#), and [648.441](#), Florida Statutes]

© 2015 Florida Department of Financial Services

## Education Central

- Things to know about your continuing education

### Are You Compliant with Your CE or Not?

If you have ever felt confused about what it means to be continuing education (CE) compliant, you are not alone. That's why we are continuously finding and implementing ways to help you with this. To be CE compliant requires more than just taking CE courses. Below are a few often overlooked suggestions for remaining CE compliant.

- CE requirements change. You should regularly review your CE status through your [MyProfile](#) account. Your total hours have specific allocation requirements that must be met. Be sure to take all the right categories of CE courses.
- Check for late hours. Hours taken after your due date will still post on your compliance evaluation screen, but they will be noted as "Late". Though your hours requirement may have been met, late completion of your continuing education requirement will result in penalties. The statutory penalty for failure to complete CE is the cancellation of all your appointments, however you may be given the option of paying a \$250 fine instead. Regardless of the penalty assessed, you are still required to complete past due CE requirements.
- Check 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 three-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

We wish you success in completing your hours to remain knowledgeable in an ever-changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

# How to Search for Approved CE Courses

Looking for continuing education (CE) courses to be sure you get all your hours completed? Our online course search can easily help you by listing those courses approved by the Department.

1. Go to our website at [www.MyFloridaCFO.com/Division/Agents](http://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.

## Compliance Corner

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

### Customer Representatives' Lawful Duties and Compensation

Occasionally, general lines agents and the customer representatives (4-40s) they supervise blur the lines when transacting insurance under their licenses and find themselves the subject of Department discipline. We've put together a primer to clarify the duties a CR can lawfully perform followed by those activities that can only be performed by a licensed General Lines agent:

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

[Chapter 69B-213, Florida Administrative Code](#), provides additional guidance regarding customer representatives. Please review 69B-213.010, F.A.C. regarding "Duty to Supervise" which clarifies what the Department requires of a general lines agent that is supervising customer representatives.

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

A customer representative can conduct activities under his/her license during an absence of the general lines agent, but the general lines agent must have daily, in-person contact with the customer representative. Should a complaint be filed with the Department regarding business conducted during the absence of the supervising general lines agent, the Department will review all facts prior to considering the appropriate enforcement action. You can review 69B-213.120, F.A.C., for more information.

*An example of how the law is interpreted: We were recently asked if a customer representative could access her agency work emails from home via her smart phone. Although the employee can lawfully view the emails, to take any type of action that falls under her lawful duties as a customer*



*representative would be unlawful as she would not be under the direct supervision of her designated supervising general lines agent.*

We are frequently asked how an agency can lawfully compensate customer representatives. Customer representatives must be salaried, non-commissioned employees. However, customer representatives can receive bonus income provided the bonuses are given to everyone in the agency for the overall production/performance of the agency, but not for the customer representative's individual production.

## **Unlicensed Insurance Personnel: What They Can (and Cannot) Do**

A license is required to transact insurance in the state of Florida, but there are some insurance agency tasks that can be performed by unlicensed persons. These tasks are specifically outlined in [Chapter 69B-222](#) of the Florida Administrative Code. This rule is intended to give an overview of what unlicensed personnel can and cannot do. We encourage our licensees who employ unlicensed persons to read the entire rule chapter. Agencies should encourage unlicensed employees to be aware of the laws as well to prevent them from unknowingly engaging in unlicensed activity. Transacting insurance without a license is a third-degree felony under subsection [626.112\(9\)](#), F.S.

In the agency's regular course of business, an unlicensed employee may give information or explain procedures to clients, as long as the employee reads from agency records or files and does not interpret or judge the information.

At the request of a licensed agent or customer representative, an unlicensed person may return a customer's telephone call and set up a meeting between the customer and the agent or customer representative. The agent or customer representative may also authorize the unlicensed employee to convey specific information to existing clients or claimants, such as acknowledging the receipt of paperwork.

An unlicensed employee may conduct some activities that are considered *incidental* to the employees' duties. Section 69B-222.020(2), F.A.C. states that work can be classified as *incidental* if the employee spends ten (10) percent or less of his/her time on the task, and the exact amount and timing of the work is unpredictable. An unlicensed employee can perform three activities if they are *incidental*:

1. Taking an application for insurance in the agent's office, for a person who has called or come into the office. *Taking an application* means filling in the blanks on an application form in response to information provided by the applicant, and then giving the application to an agent or customer representative. It does not include application of judgment, processing, binding, policy interpretation, signing an application, procedure explanations or insurance advice and counsel, or similar activity.
2. Giving a quote in the agent's office, to a person who has called or come into the office. *Giving a quote means* obtaining certain basic underwriting answers from the inquirer, then consulting written underwriting materials that state the rate. It does not include application of judgment, processing, binding, policy interpretation, signing an application, procedure explanations or insurance advice and counsel, or similar activity.
3. Receiving premium at the agent's office.

Unlicensed insurance agency personnel are never allowed to perform the following activities:

- comparing insurance products;
- advising customers as to insurance needs or insurance matters;
- interpreting policies or coverages;
- binding new, additional or replacement coverage for new or existing customers;
- binding coverage on or recording additional property under existing policies; or
- soliciting the sale of insurance by telephone, in person, or by other communication.

Unlicensed insurance agency personnel may not receive any type of pay that is formally tied to the production of insurance or insurance applications. Such payment constitutes illegal sharing of commissions. The statutory penalty for general lines agents engaging in unlawful commission sharing is revocation [subsection [626.753\(4\)](#), F.S.].

## Title Agencies: The 2015 Data Call

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

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

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

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

The data template has seven tabs or worksheets:

1. **Version:** includes the OIR contact information and reporting date reminder
2. **Instructions:** data template must be downloaded from DCAM for the purpose of reporting information
3. **Report\_Lines:** Two columns extend down a series of questions and required responses (enter either text or numeric in the two columns, as shown)
4. **Schedule A:** Additional agency information
5. **Schedule B:** Agent activities
6. **Schedule C (Residential):** Title agent statistical information submission for 1-4 residential units
7. **Schedule C (Commercial):** Title agent statistical information submission for commercial units

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

[www.floir.com/siteDocuments/CertificationOfTitleDataSubmissionExample.pdf](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).

© 2015 Florida Department of Financial Services

## 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:** The Department became aware of administrative action taken against a life, health and variable annuity agent by the Securities and Exchange Commission (SEC). The agent misappropriated at least \$308,850 in purported "financial planning" fees from at least 47 advisory clients by forging signatures on or adding costs to financial planning agreements after the clients had already signed them without their knowledge or authorization. The SEC permanently barred the agent from association with any individual, firm or organization it regulates. The SEC ordered the agent to pay disgorgement in excess of \$360,000 and prejudgment interest in the amount of nearly \$25,000.

**Disposition:** License revoked.

**Case:** The Department looked into a termination for cause of a life, health and variable annuity agent after being notified by an insurance company. The insurer alleged that the agent conducted fraudulent loan transactions, had account shortages and a missing deposit while doing business with a subsidiary of the insurer. The agent added policies to policy loan requests without the knowledge or consent of five policyholders and allowed a consumer to sign a document for her son who was incarcerated.

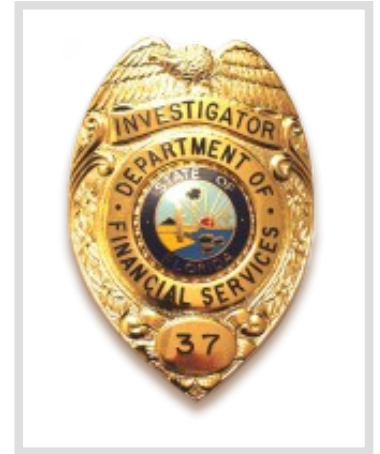
**Disposition:** License suspended for 12 months. Additionally, he was ordered to make restitution to the insurer and provide the Department proof of payment.

**Case:** The Department's Division of Rehabilitation and Liquidation ("receiver") issued a final judgment against a general lines agent's agency for unearned commissions due to the receivership of Northern Capital Insurance Company. The receiver was due more than \$4,000 in unearned commissions and interest. The agent failed to complete an agreement to repay the debt, and an Administrative Complaint was issued in the matter, but the agent failed to respond.

**Disposition:** License revoked.

**Case:** An investigation of a managing general agent and bail bond agent determined the licensee failed to forward premium and other funds belonging to a surety company and failed to meet contractual obligations with a surety company. The agent ultimately paid the funds to the surety company.

**Disposition:** Fined \$3,000 and placed on probation for one year.



**Case:** The Department became aware of multiple disciplinary actions taken against a nonresident life, health and variable annuity agent, including being barred by a securities regulator in another state. The actions were related to the sale of unregistered securities to an elderly consumer resulting in a loss of an estimated \$500,000 to the consumer. In response to the securities case, the state's Department of Insurance revoked the agent's insurance license. The agent also had disciplinary action taken by another state for contacting insurance companies in an improper manner for the purpose of obtaining policyholders' information. None of the actions were reported to the Department as required by statute.

**Disposition:** License revoked.

**Case:** A complaint to the Department against a general lines agent was made after a consumer purchased an auto policy from the agent and made premium payments but the agent failed to remit the premium to the insurer. This resulted in the suspension of the consumer's driver license. Department audits of the agency's records discovered there was a pattern of NSF fees, with one insurer due \$6,843 in unpaid premium related to NSF transactions by the agency. The audits also revealed the agent was overcharging for MVR fees and unlawfully charging PIP fees on policies that included comprehensive and collision coverage. The agent also failed to maintain critical records such as applications, policy declaration pages, or receipts for down payments.

**Disposition:** License suspended for nine months and placed on one year probation if reinstated after the suspension.

**Case:** A life agent sold low face amount "final expense" policies to low income consumers, many of which were illiterate or financially unsophisticated. The agent went to the consumers' homes and collected premiums as if he was a debit agent, which was forbidden by the contract he had with the insurer involved. The agent submitted more than 48 applications that contained fraudulent bank information. The agent went so far as to use his own bank account information in one case. The agent failed to keep a record of the payments he collected and did not give receipts or provide a premium receipt book, which is customary in debit cases. Some consumers were set up to have their premiums deducted from their government assistance debit card, causing all types of problems for them as they were unaware of the deductions. Many consumers lost their coverage and were re-written multiple times. The agent had a 73% lapse rate with the insurer that issued the policies.

**Disposition:** License revoked.

**Case:** A life and general lines agent fraudulently signed a senior consumer's name in order to withdraw \$75,000 from her annuity contract. The agent befriended the consumer and became close to her by checking in on her and taking her for groceries and to the bank. The agent was able to convince the consumer to give her Power of Attorney and the agent added herself to the consumer's checking account. The consumer later suffered a major stroke and was placed in hospice care then died a week later. Using the Power of Attorney, the agent withdrew the \$75,000 from the joint account. The agent was arrested by the Division of Insurance Fraud and charged with felony organized fraud \$50,000 or more.

**Disposition:** License revoked and permanently barred from the insurance industry. She pleaded guilty and was convicted. She was placed on 10 years felony probation and ordered to pay \$75,000 in restitution to the senior consumer's beneficiary and \$1,287.40 in investigative costs to the Department.

**Case:** Over the course of two years, a warranty company was busy mailing out postcard fliers to unsuspecting Florida consumers. The fliers falsely implied a sense of urgency, gave the impression it had knowledge of the consumer's original auto warranty, and told recipients their automobile warranties

were about to expire. The problem was, in numerous instances, this was not true at all. To compound the problem, the company failed to disclose its business name, address, or even its license number on the postcards.

**Disposition:** Fined \$2,000.

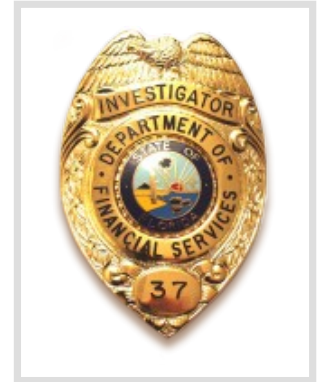
© 2015 Florida Department of Financial Services

## Enforcement Actions

- February 2015

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement actions is in the public interest. While every effort is made to provide correct information, our readers are cautioned to check with the Department before making a decision based upon this listing. This listing does not reflect pending appeals or requests for hearings. The license or registration status may have changed since the filing of these orders. We suggest that you search the [Licensee Search](#) or make a [public records request](#) to verify the current status of any license or registration.

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



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

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE/COST	RESTITUTION	CITY, STATE	DOCUMENT
Alston Insurance Group dba Heritage Insurance		L082676	Insurance Agency	License Revoked			Lauderhill, FL	<a href="#">Order of Revocation</a>
Alvarez	Carlos	A307414	Bail Bond	Probation, Fine, Administrative Cost and 5 hrs. CE	\$3,000		Miami, FL	<a href="#">Search</a>
Anilus	Gesner	A007065	General Lines	Fine and Restitution	\$2,500	\$614.43	Weston, FL	<a href="#">Search</a>
Autoplex Extended Services		W043896	Auto Warranty	Fined	\$2,000		St. Charles, MO	<a href="#">Consent Order</a>
Bernal	Juan	P207877	Customer Representative	Permanently Barred			Port St Lucie, FL	<a href="#">Final Order</a>
Bowers	Kimberly	W092228	Life, Health, Variable Annuity	License Revoked			DeFuniak Springs, FL	<a href="#">Order of Revocation</a>
Britten, Jr.	Norman	D042991	Bail Bond	License Revoked			St. Petersburg, FL	<a href="#">Order of Revocation</a>

Brown	Craig	No License		Cease & Desist and Fined	\$2,500		Jacksonville, FL	<a href="#">Search</a>
Burroughs	Pauldwina	P240076	Bail Bond	Fined	\$3,500		Jacksonville, FL	<a href="#">Search</a>
Clary	Elizabeth	E039771	Bail Bond	Probation and Fined	\$3,000		Sopchoppy, FL	<a href="#">Search</a>
Coleman	Erica	E016219	General Lines	License Suspended 9 Months			Orlando, FL	<a href="#">Consent Order</a>
Crosby	Debra	E136793	Customer Representative	License Revoked			Middleburg, FL	<a href="#">Search</a>
Crowder	Warren	E124974	Life, Health, Variable Annuity	License Revoked			Ocala, FL	<a href="#">Search</a>
Dargai	Lana	A061561	Title	License Revoked			Bonita Springs, FL	<a href="#">Order of Revocation</a>
Dwyer	Lisa	D047263	Customer Representative	License Revoked			Miami, FL	<a href="#">Consent Order</a>
Ferguson	Terence	E183472	General Lines, Life, Health, Variable Annuity	License Suspended 3 Months			Pompano Beach, FL	<a href="#">Consent Order</a>
Fernandez (Algarin)	Nilsa	A003584	Title	License Suspended 6 Months, 2 Years Probation & Administrative Cost	\$6,000		Tampa, FL	<a href="#">Search</a>
Fredrick	Tara	E009109	Bail Bond	License Revoked			Lauderdale Lakes, FL	<a href="#">Order of Revocation</a>
Freise	Judy	W189221	Legal Expense	License Revoked			Spring Hill, FL	<a href="#">Search</a>
Giribaldi	Bruno	P022207	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Search</a>
Herlicka	David	P096704	Life, Variable Annuity	License Surrendered			Bedford, NH	<a href="#">Consent Order</a>
Ionno	Matthew	W166071	Life, Health, Variable Annuity	License Revoked			Tampa, FL	<a href="#">Search</a>
Jernberg	Deborah	A222486	Life, Health	License Revoked			Port Orange, FL	<a href="#">Order of Revocation</a>
Jones, Jr.	Sylvester	A134849	Bail Bond	Fined	\$2,500		Daytona Beach, FL	<a href="#">Search</a>
Kleinmetz	Charles	A142813	Life, Health, Variable Annuity	License Suspended 9 Months, Fined and Restitution Ordered	\$5,000	\$2,765	St. Petersburg, FL	<a href="#">Search</a>



Lawrenson	Jeremy	P185947	Public Adjuster	License Suspended 3 Months			Carrollton, TX	<a href="#">Order of Suspension</a>
Lopez	Gilberto	E047165	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Mesias	Serge	P077385	Life, Health, Variable Annuity	License Suspended 9 Months			Miami, FL	<a href="#">Order of Suspension</a>
Musselwhite	Stephanie	A188043	Title	License Revoked			Lake Mary, FL	<a href="#">Search</a>
Nanayakkara	Masaratchchige	P157370	Public Adjuster	License Suspended 3 Months			Boca Raton, FL	<a href="#">Order of Suspension</a>
Pan American Title Company		A199588	Title Agency	License Suspended 6 Months, 2 Years Probation			Tampa, FL	<a href="#">Consent Order</a>
Parrondo	Alejandro	P155053	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Partington	Nicholas	P071832	Public Adjuster	Probation and Fined	\$5,000		Boynton Beach, FL	<a href="#">Consent Order</a>
Petersen	Randall	A205349	Life, Health, Variable Annuity	License Suspended			Pensacola, FL	<a href="#">Search</a>
Peterson	Joanna	P228368	Bail Bond	Fined	\$3,000		Jacksonville, FL	<a href="#">Search</a>
Reynolds	Randall	D042496	Public Adjuster	License Suspended 3 Months			Ft. Lauderdale, FL	<a href="#">Order of Suspension</a>
Rivero	Ramses	D034772	General Lines	Fined	\$2,500		Miami, FL	<a href="#">Consent Order</a>
Rojas	Andres	E075036	Life, Health, Variable Annuity	License Revoked			Miami, FL	<a href="#">Consent Order</a>
Sample	Gregory	A230566	Life, Health	License Revoked and Fined	\$140,000		Fort Myers, FL	<a href="#">Search</a>
Sanders-Moon	Nikki	W179848	Bail Bond	Fined	\$1,500		Cocoa, FL	<a href="#">Search</a>
Shkolnik	Floren	P159638	Public Adjuster	License Suspended 3 Months			Pompano Beach, FL	<a href="#">Order of Suspension</a>
Sistrunk	Andrew	W062786	General Lines	License Surrendered			Deland, FL	<a href="#">Consent Order</a>
Sistrunk	Robert	D082480	General Lines	Probation and Fined	\$7,500		Clermont, FL	<a href="#">Search</a>
Southeastern Mortgage & Insurance		L080412	Insurance Agency	License Revoked			Destin, FL	<a href="#">Order of Revocation</a>

Vazirani	Anil	P063908	Life, Health, Variable Annuity	Fined	\$1,500		Scottsdale, AZ	<a href="#">Search</a>
Wang	Wei-Sheng	W132924	Life, Health, Variable Annuity	Permanently Barred			Warren, NJ	<a href="#">Consent Order</a>
Wharton Title, LLC		P205076	Title Agency	License Revoked			Hollywood, FL	<a href="#">Consent Order</a>
Williams	Mahagony	P075559	Bail Bond	License Revoked			Jacksonville, FL	<a href="#">Order of Revocation</a>
Windham	Christopher	P059180	Bail Bond	License Revoked			Daytona Beach, FL	<a href="#">Order of Revocation</a>
York, Sr.	Michael	P060401	Public Adjuster	License Surrendered			Stuart, 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

[Title@MyFloridaCFO.com](mailto:Title@MyFloridaCFO.com) - For title insurance matters

[BailBond@MyFloridaCFO.com](mailto:BailBond@MyFloridaCFO.com) - For bail bond matters

[askDFS@MyFloridaCFO.com](mailto: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*

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