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Dear Fellow Floridians:

I recently attended the Florida TaxWatch 2019 Productivity Awards and accepted an award on behalf of the Department of Financial Services for response efforts related to Hurricane Michael.

Our preparation and readiness were tested again with the approach of Hurricane Dorian. Although Florida was spared a landfall by Dorian, our staff was prepared to put our boots on the ground wherever landfall occurred. Insurance Villages were planned to assist consumers with their insurance issues in strategic areas whatever path the storm took.

To date we have recovered over \$27.2 million on behalf of Hurricane Michael victims. I couldn't be prouder of my DFS staff and their hard work for those impacted by Hurricane Michael.

Visit my [PrepareFL.com](http://PrepareFL.com) website for one-stop disaster preparedness information and resources.

Sincerely,

A handwritten signature in black ink that reads "Jimmy".

*Jimmy Patronis*  
Chief Financial Officer  
State of Florida





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## News You Can Use

### **\*\*Consumer Alert\*\* CFO Jimmy Patronis Debunks Top Hurricane Season Myths**

Tallahassee, Fla.— As [Hurricane Jerry](#) churns in the Eastern Atlantic this week as the 10th named storm of the 2019 Hurricane Season, Florida Chief Financial Officer (CFO) Jimmy Patronis debunks five insurance myths. It is important for Floridians to know the difference between insurance myths and facts to ensure they are prepared for a hurricane.

CFO Jimmy Patronis said, “Floridians are more than familiar with hurricane season, but every year we hear of new insurance myths that confuse and mislead consumers. Be on the lookout for rumors spread online and on social media and take time to verify the information before you fall victim to fraud or scams. Visit my website [PrepareFL.com](#) or call 1-877-MY-FL-CFO (693-5236) to talk to a knowledgeable insurance specialist about your insurance questions.”

#### **5 Common Hurricane Season Myths:**

**MYTH 1: If a storm becomes a Category 5 you are not required to pay your insurance deductible for repairs.**

**FACT:** Regardless of the strength of a storm, insurance deductibles will apply when you file a claim.

[Read more >>](#)

### **CFO Jimmy Patronis: Get Your Hurricane Plans in Place During National Preparedness Month**

Tallahassee, Fla. - In recognition of September as [National Preparedness Month](#), Chief Financial Officer (CFO) Jimmy Patronis reminds Floridians to prepare now for disasters and do not wait until a storm is imminent. The theme of Week 3 of National Preparedness Month is *Teach Youth to*

*Prepare for Disasters* to emphasize the importance of involving children in preparedness planning.

CFO Jimmy Patronis said, "As we've seen with recent storms including Hurricanes Michael and Dorian, severe weather can change and intensify quickly, and Floridians can't wait until a storm takes aim at our state to prepare their home and businesses for disasters. We are at the peak of the 2019 Hurricane Season, and I encourage all Florida families to take time together to practice your disaster plan and to ensure your supplies are stocked so your household is prepared."

CFO Patronis' [PrepareFL.com](http://PrepareFL.com) website serves as a one-stop-shop for disaster preparedness information to help Floridians ensure they are prepared to weather the next storm.

[Read more >>](#)

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## **CFO Jimmy Patronis: Over \$2.4 Million in Claims Checks Cut On Site at Hurricane Michael Insurance Village**

Panama City, Fla. - Chief Financial Officer (CFO) Jimmy Patronis hosted a Hurricane Michael Insurance Village this past Friday and Saturday at Gulf Coast State College in Panama City. The event provided an opportunity for Panhandle residents having insurance issues to meet with their insurance company face-to-face to work towards settling their claims.

CFO Jimmy Patronis said, "Over the weekend, my Division of Consumer Services hosted a Hurricane Michael Insurance Village in Panama City that brought together 28 insurance companies to assist consumers with their insurance claims. I'm thrilled to say we made a real difference in the lives of consumers with insurance companies issuing more than \$2.4 million in checks to policyholders affected by the storm.

[Read more >>](#)

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## **CFO Patronis Announces \$737,000 Workers' Comp Fraud Arrest in Miami**

Miami, Fla. - Florida Chief Financial Officer (CFO) Jimmy Patronis announces the arrest of Norma Lopez Cedillo, the President of Nuvo Contractor, Inc., for workers' compensation fraud. Over a more than six-month period, Cedillo allegedly evaded paying nearly \$737,000 in workers' compensation insurance premiums. The company allegedly conducted more than \$5.5 million in business but reported an estimated \$103,000 in anticipated payroll on their workers' compensation insurance policy.

CFO Jimmy Patronis said, "Workers' compensation fraud puts employees at risk of being underinsured and drives up insurance rates statewide for honest, hard-working businesses. Last year alone, my fraud detectives

made nearly 400 arrests for workers' compensation fraud. My office is committed to tracking down scam artists and I applaud the great work of our dedicated fraud detectives. I encourage businesses and individuals to report suspected insurance fraud to my website at [FraudFreeFlorida.com](http://FraudFreeFlorida.com)."

[Read more >>](#)

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## **CFO Jimmy Patronis: 40 Percent of Small Businesses Won't Reopen after a Disaster, Prepare Now!**

Tallahassee, Fla. - With [the peak](#) of the 2019 Hurricane Season beginning in August, Chief Financial Officer (CFO) Jimmy Patronis reminds Florida's small business owners of the importance of preparing now to protect their businesses and recover quickly in the event of a disaster.

**CFO Jimmy Patronis** said, "The peak of hurricane season is almost here, and now is the time to ensure homes and businesses are protected from a potential storm. I know the challenges small businesses face when preparing and recovering from a disaster and studies show that [approximately 40 percent of small businesses](#) won't reopen after a natural disaster. I know, just like protecting your home, protecting your livelihood is one of your top priorities. Good planning now may speed up disaster recovery and help ensure your business is back up and running after disaster strikes."

### **4 Small Business Disaster Preparedness Tips**

1. **Build a business disaster preparedness plan.** Because hurricane preparedness does not end at home, business owners should have a [business disaster plan](#) and practice emergency response plan procedures with their employees frequently.
  2. **Ensure your business is adequately covered.** Make sure you have sufficient insurance coverage to offset disaster costs and business disruption losses. Business owners should [know your coverage options](#) and consider business income coverage for lost revenue and normal operating expenses. Always be sure you understand your policy deductible and limits.
  3. **Maintain emergency contact information.** In the event of a disaster, it is vital that you have access to contact information for individuals that are crucial to business operations, such as employees, banks, lawyers, accountants, and suppliers. Also, make sure your employees know their duties during a disaster and what measures to take to remain safe as your business works to reopen.
  4. **Protect important documents and information.** An important part of disaster preparation is ensuring your businesses' important documents and data are protected. Consider using a secure, offsite data backups systems that can be accessed online from any location. Keep original copies of important records, including insurance and financial documents, in a safe place that is easy to access in the event of a disaster.
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## **CFO Jimmy Patronis and Governor Ron DeSantis Announce FinTech Priorities in Jacksonville**



Jacksonville, Fla. - Chief Financial Officer (CFO) Jimmy Patronis joined Governor Ron DeSantis in Jacksonville for an announcement on several key initiatives that encourage financial technology ("FinTech") companies to open, relocate and expand in Florida.

CFO Jimmy Patronis said, "It was an honor to stand with Governor Ron DeSantis for an important announcement today. I promise we will always work to protect our consumers, and allow for businesses to grow and prosper here in Florida. By ensuring common-sense regulations are put in place to guarantee a stable market that protects consumers, we're doing just that with FinTech in our state."

[Read the press release >>](#)

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## **CFO Jimmy Patronis Appoints Tasha Carter as Florida's Insurance Consumer Advocate**

Tallahassee, Fla. - Chief Financial Officer (CFO) Jimmy Patronis announced the appointment of Tasha Carter, long-time Director of the Florida Department of Financial Services' (DFS) Division of Consumer

Services, as the state's Insurance Consumer Advocate effective August 1. The Insurance Consumer Advocate (ICA) works independently from DFS and serves Floridians by actively engaging with consumers and working with stakeholders to find consumer focused solutions on insurance matters.

CFO Jimmy Patronis said, "As Director of the Division of Consumer Services for nearly a decade, Tasha Carter has tirelessly advocated for Florida's insurance consumers while fighting to hold insurance companies accountable. Her extensive knowledge of the insurance industry and the important issues facing everyday consumers make her a perfect fit for the role of Florida's Insurance Consumer Advocate."

[Read more >>](#)

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## **CFO Jimmy Patronis: Student Loans - How Much Are You Really Borrowing?**

Tallahassee, Fla. - With the start of a new school year at Florida universities and colleges fast approaching, Chief Financial Officer (CFO) Jimmy Patronis encourages students and their families to evaluate the impact student loans will have on their future and long-term goals. According to a recent [report](#), student loan debt in the U.S. reached another all-time high of approximately \$1.4 trillion in the first quarter of 2019 and increased by 116% in 10 years. Since student loans are a big commitment, it is important to understand your financial obligations as a borrower

[Read more >>](#)

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## **\*\*Consumer Alert\*\* CFO Jimmy Patronis: Beware of 'Spear Phishing' after \$700,000 Cyberattack in Naples**

Tallahassee, Fla. - With recent reports of a \$700,000 "[spear phishing](#)" attack targeting the City of Naples, Chief Financial Officer (CFO) Jimmy Patronis is warning local governments, business owners and consumers to be on guard for targeted phishing schemes. Spear phishing is an email or text message spoofing attack that targets a specific organization or individual, seeking unauthorized access to sensitive information.

CFO Jimmy Patronis said, "Businesses, consumers, and even government entities should be on high alert for scams. If you feel that you have been the victim of fraud, please visit my website at [FraudFreeFlorida.com](#) to report it immediately. The more these scams are reported, the greater chance we have to bring these criminals to justice."

[Read more >>](#)

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## In The Know

### Adjusting Firms - Registration Requirements and Appointments

Adjusting firms are required to submit form [DFS-H2-6364](#), Designation of Primary Adjuster for Adjusting Firm, to lawfully conduct adjusting activities in Florida.

The designation form must be submitted **prior** to the firm's commencing operations in Florida. The completed form should be submitted to [Adjusters@MyFloridaCFO.com](mailto:Adjusters@MyFloridaCFO.com) for processing. The form is also used to designate, revise, or delete the primary adjuster and to submit changes to the name or demographic information of the adjusting firm, or corporation.

In the near future, adjusting firm registrations will be handled electronically rather than by use of this form - stayed tuned for details!

Failure to register a firm, designate a primary adjuster and appoint all adjusters working for a firm are violations of the Florida Insurance Code.

Take time **now** to make sure your firm has complied with this process. Waiting until Florida is impacted by another tropical system will result in delays in processing which could impact your ability to conduct adjusting business in Florida. Licensees should always carry a copy of their Department credentials when conducting any type of activity which requires a license.



### Agent and Broker Announcement

[Marketplace registration and training for plan year 2020 is LIVE!](#)

Follow these steps to complete registration and training:

1. [Log in](#) to the CMS Enterprise Portal
2. Update your information on your Marketplace Learning Management System (MLMS) agent/broker profile

3. Complete the Marketplace training requirement
4. Read and accept the applicable Marketplace Agreement(s)
5. Print your 2020 Registration Completion Certificate
6. Confirm your registration by using the [Registration Completion List](#)

Throughout the registration process, you can use the [Marketplace Registration Tracker](#) to track your progress.

You have options for completing your training. Training is offered by the Centers for Medicare & Medicaid Services (CMS) on the MLMS and through the CMS- approved vendor, America's Health Insurance Plans, Inc. (AHIP). AHIP offers Individual Marketplace training and may be able to offer you continuing education unit (CEU) credits, depending on the state in which you are licensed. Note: AHIP may charge a fee for its training. As in previous years, the MLMS-hosted training is free. Regardless of which training option you choose, you must return to the MLMS to complete your registration.

Don't delay - complete Marketplace registration and training today!

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#### ***FOR IMMEDIATE RELEASE***

#### **Florida Updates Include Major NIPR Licensing Products**

**KANSAS CITY, Mo (Sept. 13, 2019)** - The National Insurance Producer Registry (NIPR) announced today that it is now offering resident licensing for individual producers for additional license types and lines of authority in Florida. Other new implementations include: No Home State and Designated Home State Adjuster.

The update will provide thousands of insurance producers across Florida with access to many of NIPR's centralized services to meet their licensing needs.

"This partnership with the Florida Department of Financial Services illustrates our commitment to providing and streamlining producer licensing services across the country," said NIPR CEO Karen Stakem Hornig. "We're excited to provide these producer licensing services that will enhance and benefit those doing business in Florida."

The Resident and Non-Resident Licensing for Business Entities will be implemented soon.

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#### **\*Email Phishing Alert\* from the NAIC**

The **National Association of Insurance Commissioners (NAIC)** has issued an alert regarding a phishing scam targeting insurance producers about a falsified insurance claim related to their company that has been submitted to the National Association of Insurance Commissioners. This fraudulent email displays the **NAIC** and **CIPR** logos, can originate from an **NAIC, Gmail**, or other email account and asks the recipient to click on a link to download the complaint notification. A sample email is pictured below.



Certain anti-virus products will detect this is a malicious email but if you receive a similar email and have any concerns, contact the **NAIC Service Desk** at (816) 783-8500 or [help@naic.org](mailto:help@naic.org).

From: National Association of Insurance Commissioners <[complaint.dept.inquiries@gmail.com](mailto:complaint.dept.inquiries@gmail.com)>  
To: Insurance Agent <[\\_\\_\\_\\_\\_@yahoo.com](mailto:_____@yahoo.com)>  
Sent: Tuesday, September 3, 2019, 1:25:28 PM CDT  
Subject: National Association of Insurance Commissioners



National Association of Insurance Commissioners

Case Number: 85227101

Dear Insurance Agent:

We are formally notifying you of a claim submitted against your company with the National Association of Insurance Commissioners. Your company has a rebuttal period of 7 business days from the receipt of this notice, to respond to the full complaint filed as well as the response form and instructions for submitting your response. The password is the complaint reference number found on the subject of the email. You can download the response form by clicking on the link below.

Complaint\_Notification: [Click to Download](#)

Your reply must be sent to us as instructed within the reply form. If we have not received notification within the rebuttal period, the claim will be closed.

Waiting for your reply,

Agents should always verify the companies they sell for are authorized to do business in Florida. If you suspect an entity is not authorized to transact insurance in Florida, please notify our office. Call **877-MY-FL-CFO** (1-877-693-5236).



[Read more](#)



The **2019** Florida Statutes are available online. The Florida Statutes can be viewed at [Online Sunshine](#)



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## Education Central

### The Dog Ate My Homework!

The dog ate my homework. Have you heard that before? Some of us grew up hearing that phrase as an excuse when someone didn't complete an assignment. If a student tells a teacher they don't have their homework, the teacher may respond, "let me guess, the dog ate your homework." That's right, no excuses, not even if the dog ate you!

Reactions like the teacher's prepared us for adulthood and the expectation to meet our obligations because excuses generally are not acceptable. There are times when circumstances beyond our control prevent meeting expectations. Licensees may someday find themselves unable to meet their continuing education requirements.

The Department *may* grant a 90-day extension of time to complete continuing education requirements for good cause.

"Good cause" means an incident or occurrence which is beyond the control of the applicant which prevents timely completion of Continuing Education requirements. Examples include:

- Sickness or illness of the licensee or close family member. (supported by an acceptable note from the physician providing care)
- Declared emergency by the executive of the state or federal government. (supported by a copy of the executive order.)
- Death by a close family member. (Supported by an official death certificate.)



Any one of these events may qualify a licensee for an additional 90 days to compete their CE if they *timely* submit a complete application for an extension with the required supporting documentation.

The Application for Extension of Time may be found at [this link](#).

Applications for extension *with* documentation must be submitted at least 30 days prior to the compliance due dates. Qualifying events that extend beyond the original 90 days may be eligible for an additional 90-day extension. A new application for the additional extension must be submitted. Extensions are not granted just because you have not had the

time or you "forgot". A maximum of four 90-day extensions may be granted for each compliance period.

Licensees on active military duty may have difficulty completing their continuing education requirements. Qualifying licensees on active duty have the opportunity to request a waiver of their CE requirement for an applicable compliance cycle by submitting a written request to: [Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com). Supporting documentation such as written orders must be attached. The Department recommends applications be submitted at least 30 days before the compliance due date to allow the Department to process the request.

For more information, please review read Rule [69B-228.230](#), F.A.C., Extensions.

This is good information to chew on. In fact, your dog might enjoy it more than your homework!

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## Are You Compliant with Your CE or Not?

To be CE compliant requires more than just taking CE courses. Below are a few suggestions for remaining CE compliant:

**CE requirements change.** You should regularly review your CE status through your [MyProfile](#) account. Your total hours have specific allocation requirements that must be met. Be sure to take all the right categories of CE courses.



**Check for late hours.** Hours taken after your due date will still post on your compliance evaluation screen, but they will be noted as "Late". Though your hours requirement may have been met, late completion of your continuing education requirement will result in penalties.

**Check prior evaluation periods.** Always check previous compliance periods to make sure you are not delinquent for a prior period. Be sure to click on VIEW ENFORCEMENT NOTICE just below the Not Compliant text to check for any outstanding fines.

**Check your transcript.** The same course cannot be taken with the same provider within a two-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

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

Because many factors may affect your continuing education requirement (e.g. licenses held, number of years licensed, etc.), we encourage you to periodically check your [MyProfile](#) account to determine your individual continuing education compliance requirements and status. You will also be able to find more approved CE courses after logging in to your [MyProfile](#) account versus the public search option, which limits the results to the first 100 course offerings.



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## Compliance Corner

### Emergency Adjusters - Insurer, Firm and Adjuster Responsibilities

*Hurricane Dorian reminded us the months of August through October are historically the "busiest" in the annual hurricane season so we are providing an overview of this topic. For more information, visit our website topic page "Emergency Adjuster License" at [this](#) link.*

#### Emergency Adjusters - Your Responsibilities

In the aftermath of Hurricane Michael's landfall in October 2018, investigators checking licenses in the heavily impacted areas identified Emergency Adjusters with expired licenses from prior hurricane seasons or no license at all.

Emergency Adjusters **must be licensed and appointed by an insurer or an adjusting firm to legally adjust insurance claims in Florida.** Adjusters attempting to enter restricted areas after a storm without proper license credentials will be turned away. Anyone found adjusting claims without a license could be subject to administrative action and/or criminal penalties.

**Emergency adjuster licenses and appointments made last hurricane season are not valid for the 2019 hurricane season.** Emergency adjuster licenses are temporary in nature and do not renew. **If you plan to adjust claims in Florida during the 2019 hurricane season, you are responsible for making sure you are properly licensed and appointed prior to adjusting claims.**

#### Emergency Adjuster Application and Appointments

The emergency adjuster license application is **only available** in the event of an emergency situation that impacts the state of Florida. When the Department determines there is an emergency situation, it will make the application available.

When the application is made available, only Florida-licensed insurance companies and adjusting firms may apply for the Emergency Adjuster Licenses via their [MyProfile](#) account.

Emergency Adjuster applications are submitted via [MyProfile](#), which is separate from an [eAppoint](#) account. If you have not created a MyProfile account for your Appointing Entity, you will need to create one. You will need your *Appointing Entity Number* and FEIN to create the [MyProfile](#) account.

Independent adjusting firms are required to submit form [DFS-H2-6364](#), to designate the firm's Primary Adjuster in Charge. This form should be submitted **prior** to establishing the firm's MyProfile account or attempting to appoint emergency adjusters to the firm.

The appointing entity assumes all responsibility, assuring by due diligence inquiry, certifying that the emergency adjuster applicant is certified as qualified to adjust claims, losses, or damages under policies or contracts of insurance issued by the insurer in the event of a catastrophe or emergency; has received training in and is capable of correctly utilizing any computer software program provided by the appointing entity or person to adjust claims; and is of good and honest character.

The appointing entity is defined as a Florida-licensed insurance company or independent adjusting firm.

Please contact [AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com) or call 850-413-3137 for additional information or assistance with the licensing and appointment process.

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## Bail Bond Agents - Surrendering a Defendant

An important aspect of working as a Florida bail bond agent is the lawful surrender of a defendant. Bail bond agents should understand the requirements for lawful surrender under [s. 648.4425\(2\)](#), F.S.

"Any bail bond agent that surrenders or recommitments a defendant must provide the defendant with a statement of surrender on a department-prescribed form. *The statement must be signed by the agent and must state the reason for surrender.* The statement must be attached to the surrender form with a copy provided to the defendant and a copy maintained by the agent in the defendant's file."

Florida Administrative Rule Chapter [69B-221.100\(3\)](#), F.A.C., provides that a Bail Bond agent may retain the premium earned if one of the five conditions listed in this rule have been breached by the principal. Should the Bail Bond agent surrender the defendant prior to a breach of the bail bond for any other reason, the premium must be returned to the person who paid it.

Department Investigators routinely conduct random inspections of a Bail Bond agency's records and find that a surrender form will often contain only the reason for surrender stating: Violation of Bond Conditions or Breach of Bond. Such statements are inadequate and do not comply with the laws governing surrenders.

If a Bail Bond agent states on the form that the premium will not be returned without providing a **valid reason**, the violation could result in enforcement action against the agent's license, and possibly the primary bail bond agent's license, too.

In addition, bail bond agents are required to maintain documentation to establish the violation which led to the surrender of the defendant. For example, a notation indicating the indemnitor called to advise the defendant is going to flee is not a valid reason for surrender. The bail bond agent is responsible for contacting the defendant, recording their actions, and collecting evidence to prove the defendant intended to flee the jurisdiction of the court.

The Statement of Surrender Form, [DFS-H2-1542](#) is available on the Department's website and can be printed for use. Please review [69B-213.120](#), F.A.C., for more information.

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## Customer Representatives and the Supervising Agent - Reminder

The supervising agent must complete the "Designation of Supervising Agent for Customer Representatives or Limited Customer Representatives" form [DFS-H2-1124](#) on behalf of the 4-40 licensee, and submit it to the Bureau of Licensing. A copy of the completed current form must also be maintained at the agency. If you have not submitted a current copy of this form to the Department for your customer representative(s), then it is highly recommended you come into compliance immediately.

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## Selling your agency or "book of business"

We occasionally receive inquiries asking for guidance about selling an agency "book of business".

Agencies are private businesses and although licensing is required, the Department is not a party to the sale or acquisition of an agency. The sale/purchase is a civil-legal matter and licensees should contact an attorney for assistance.

The owner(s) of the agency should contact the involved insurers in advance of any sale regarding the transition, including notification to consumers of the change. Insurers may need to terminate agency contracts or effectuate new contracts with the new owners to allow it to continue to service the existing customer base.

If you sell your insurance agency you can arrange for the business name, assets, liabilities, building and equipment to transfer to the new owner as part of the sale, however, ***neither your license nor any appointment is transferable***. A license or appointment issued under the Florida Insurance Code is valid only to the person or entity named and is not transferable to another person. Please see section [626.441](#), F.S.

The new agency must apply for a license prior to conducting business in the State of Florida. Requirements to obtain an agency license can be viewed at [this](#) link.

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## Suitability and Disclosure in Annuity Investments

If you make a recommendation to a consumer and it results in a transaction involving an annuity product, you have certain responsibilities mandated by law. Rule [69B-162.011](#), F.A.C., requires certain disclosures and an objective comparison of annuity contracts when you recommend the exchange or replacement of an annuity. As the agent, you will be required to complete several forms including an Annuity Suitability Questionnaire to assist in determining the suitability of your recommendation.

### Required Forms:

Disclosure and Comparison of Annuity Contracts ([DFS-H1-1981](#), Effective 10/21/2014)

Annuity Suitability Questionnaire ([DFS-H1-1980](#), Effective 10/21/2014)

Unless you are exempted by section [627.4554](#), F.S., and required by the Financial Industry Regulatory Authority (FINRA) to perform an alternative

suitability analysis, you must use the state required form.

Misrepresenting whether an annuity is being replaced and failing to complete and submit the required suitability and disclosure forms (*and the required replacement form*) or to comply with FINRA's suitability rules is a serious violation and could result in enforcement action, up to and including revocation of your Department licenses.

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## Compliance Information

Department licensees and consumers can access compliance information at the Division of Insurance Agent and Agency Services' web page [Compliance Information](#). Additional information is available by type of license at our [Frequently Asked Questions](#) web page.



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

We highly recommend licensees routinely check their [MyProfile](#) accounts for messages from the Department. We send an email notification when a message has been sent to remind you to check your [MyProfile](#) account, but on rare occasions you may not receive that email. For this reason, we suggest you add our domains **dfs.state.fl.us** and **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive email notifications from us.

Licensees who have a valid email address on file with the Department, as required by law, are sent important email notifications when something affecting their application, license, continuing education, or appointment(s) occurs. Additionally, we will keep you informed with warnings regarding new schemes and scams being marketed to licensees.

You can update your contact information through your [MyProfile](#) account. We want to keep you informed in a timely manner of pertinent information. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

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## Case Notes

**Case:** An investigation was opened after a complaint was received alleging the agent did not forward policy premiums to an insurance company.

Department investigators attempted to conduct an agency inspection. Upon arrival at the address of record, investigators found a vacant tract of land. The agent was contacted and told investigators the agency was recently moved.

A new business location for the agency was submitted to the Department and investigators went to that location. The location was an attorney's office. The attorney told investigators the agent had just rented space in the office and pointed to a desk. There were no signs or any other indication of an active agency location.

Investigators contacted the agent asking him to bring records to the Bureau's field office for inspection. The agent made several appointments to produce the records but failed to meet with investigators. Investigators were unable to substantiate the allegation which opened the investigation as the consumer failed to provide proof of the premium payment.

**Disposition:** License administratively surrendered. Agent cannot reapply for a license for two years from date of the surrender.

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**Case:** The Department initiated an investigation on a nonresident general lines agent and agency based upon a complaint from the Florida Workers Compensation Joint Underwriting Association (FWCJUA) regarding applications that the subject had submitted for coverage through them.

The documentation included a sworn, notarized complaint with supporting documentation alleging the subject submitted two applications for the same company which contained false, inaccurate, or misleading information. The complainant also alleged the subject failed to provide required voluntary market declination documents and attempted to collect an "Earned Broker Fee" of \$1,050 from the applicant through a premium finance agreement.

The Department obtained records from a premium finance company and multiple insurance companies the subject was appointed to represent. It was discovered that other fees were charged to the insureds in addition to the premium. The fees were frequently listed as broker fees and ranged from \$100 to \$950. Affidavits were obtained from several of the insureds who stated they either knew about the fee and paid in order to obtain the coverage or did not realize an additional fee had been added to their premium. All of the policies provided coverage for commercial exposures.



During the course of the investigation, evidence determined that while designated as the agency's agent in charge, the subject allowed unlicensed agents to transact insurance business with Florida insureds.

**Disposition:** The agent entered into a Settlement Stipulation for Consent Order suspending his license for six months. An Administrative Penalty was assessed on the agency license in the amount of \$5,000. In addition, the subject paid restitution to the affected insureds for the additional fees charged in the amount of \$4,250.

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**Case:** An investigation was opened after the Department received a complaint from a consumer of possible unlicensed public adjusting activity by a roofing contractor.

Department Investigators spoke with residents from the neighborhood who were approached by the contractor to replace their roof due to "hurricane damage". A review of the roofing contract found an Assignment of Benefits embedded in the roofing contract, giving the contractor the right to benefits from the claim. Investigators contacted the insurer and learned the complainant's claim was settled prior to signing the roofing contract and no policy proceeds were paid to the contractor. The contractor's website did include information about the insurance claims process, but there was no evidence this roofing contractor was acting as a public adjuster.

**Disposition:** Administrative action was not taken because the contractor's activities did not include activities which require a license.

*Read our compliance article on this topic: [Industry Warning: Contractors](#)*

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**Enforcement Actions  
- May, June, and July 2019**

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 [License Search](#) or make a [public records request](#) to verify the current status of any license or registration.



**IMPORTANT NOTE:** Actions taken before July 1, 2015 are located at [FLDFS Final Orders](#). Actions taken after July 1, 2015, can be searched for at the Florida Division of Administrative Hearings' (DOAH) [website](#). For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

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

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
AICHELE	DEBORAH	P092490	General Lines	\$25,000 Monetary Penalty, \$60,000 Investigative Costs, Probation	POMPANO BEACH, FL	<a href="#">CONSENT ORDER</a>
ALVAREZ	RICARDO	A005081	General Lines	Indefinite Suspension	HIALEAH, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
ANDRE	MICHELLE	D041147	General Lines	Indefinite Suspension	HUDSON, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
BAIL USA INC		A312270	Bail Bond Agency	\$1,500 Monetary Penalty, Probation	GREENVILLE, PA	<a href="#">CONSENT ORDER</a>
BAKER	LAUREL	W445876	Customer Representative	Indefinite Suspension	DE LEON SPRINGS, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
BAKER	EARL	A302553	General Lines	Suspension 6 Months	FORT LAUDERDALE,	<a href="#">CONSENT ORDER</a>

					FL	
BAKER INSURANCE GROUP INC		L064515	Agency	\$3,750 Monetary Penalty, \$3,500 Investigative Costs	FORT LAUDERDALE, FL	<a href="#">CONSENT ORDER</a>
BARTRAM	SONYA	W195301	Life, Health, Variable Annuity	Revocation	SARASOTA, FL	<a href="#">NOTICE OF REVOCATION</a>
BILLITER	AMANDA	W225813	Life, Variable Annuity	Revocation	KISSIMMEE, FL	<a href="#">ORDER OF REVOCATION</a>
BORNICK	JENNIFER	E133614	Title Agent	Indefinite Suspension	PALM HARBOR, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
BORNICK	JENNIFER	E133614	Title Agent	Revocation	PALM HARBOR, FL	<a href="#">NOTICE OF REVOCATION</a>
BRESSET	JOHN SR.	E158832	Life, Health, Variable Annuity	Suspension 1 Year	PARKLAND, FL	<a href="#">CONSENT ORDER</a>
BROWN	JOHN	P115255	General Lines	Suspension 6 Months	CHICAGO, IL	<a href="#">CONSENT ORDER</a>
BUCKLES	GARRETT	W212377	Life, Variable Annuity, General Lines	Administrative Surrender	CAPE CORAL, FL	<a href="#">CONSENT ORDER</a>
BUCKLES	GARRETT	W212377	Life, Health, Variable Annuity, General Lines	Indefinite Suspension	CAPE CORAL, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
BURNS	JOHN	A036054	Life, Health, General Lines	Suspension 1 Year	DORAL, FL	<a href="#">FINAL ORDER</a>
CALDER	MATTHEW	W446405	Life, Health, Variable Annuity	Revocation	OCALA, FL	<a href="#">ORDER OF REVOCATION</a>
CAVIN	THOMAS		Neutral Evaluator	Revocation	CLERMONT, FL	<a href="#">ORDER OF REVOCATION</a>
CHAO	BIENVENIDO	W029364	Public Adjuster	Administrative Surrender	CORAL GABLES, FL	<a href="#">CONSENT ORDER</a>
CHECCHIA	DARIN	E132768	Public Adjuster	\$1,000 Monetary Penalty	NEW HARTFORD, NY	<a href="#">CONSENT ORDER</a>
CLERFONT	SAFARAH	W412946	Life, Health, Variable Annuity	Revocation	ORLANDO, FL	<a href="#">ORDER OF REVOCATION</a>
COCUZZO	GERALD JOHN	W258250	Life, Variable Annuity	Revocation	DELRAY BEACH, FL	<a href="#">NOTICE OF REVOCATION</a>
COLLETTI	MICHAEL	W278794	Life, Health, Variable Annuity	Administrative Surrender	GLEN COVE, NY	<a href="#">CONSENT ORDER</a>
CORBIN	DANIEL	E163867	Personal Lines	Revocation	LAKE MARY, FL	<a href="#">NOTICE OF REVOCATION</a>
CORPUS	NAMMY	P036402	Life, Health, Variable Annuity, General Lines	Revocation	PEMBROKE PINES, FL	<a href="#">FINAL ORDER</a>
CUMMINGS	CAMERON	W362866	Customer Representative	Revocation	PALM HARBOR, FL	<a href="#">ORDER OF REVOCATION</a>
CUNNINGHAM	LUISA	W516195	Life, Health, Variable Annuity	Revocation	ALTAMONTE SPRINGS, FL	<a href="#">FINAL ORDER</a>
DAVIS	ALYSSA	W206109	Customer Representative	Indefinite Suspension	WEST PALM BEACH, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
DIONNE	HENRY III	W306500	Customer Representative	Revocation	LAKELAND, FL	<a href="#">ORDER OF REVOCATION</a>
DIONNE	HENRY III	W306500	Customer Representative	Revocation	LAKELAND, FL	<a href="#">ORDER OF REVOCATION</a>
ELIAS	WILLIAM	E136453	Bail Bond	\$500 Monetary Penalty, Suspension 2 Months	MIAMI, FL	<a href="#">CONSENT ORDER</a>
EMERALD TITLE GROUP MIAMI LLC		W492424	Agency	\$1,500 Monetary Penalty	MIAMI, FL	<a href="#">CONSENT ORDER</a>
EVERGREEN OF		E177977	Title Agency	\$1,500	ORLANDO, FL	<a href="#">CONSENT</a>

FLORIDA LLC				Monetary Penalty		<a href="#">ORDER</a>
FIRST UNITED TITLE COMPANY		W461868	Title Agency	\$1,500 Monetary Penalty	PLANTATION, FL	<a href="#">CONSENT ORDER</a>
FREEMAN	DWANA	W349039	Health	Revocation	JACKSONVILLE, FL	<a href="#">ORDER OF REVOCATION</a>
G.E.D TITLE AGENCY, LLC		W529541	Title Agency	\$500 Monetary Penalty	LARGO, FL	<a href="#">CONSENT ORDER</a>
GONZALEZ	BARBARA	P219542	Public Adjuster	Indefinite Suspension	MIAMI, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
HAMILTON	JAYRICO	W462899	Customer Representative	Revocation	WINTER PARK, FL	<a href="#">NOTICE OF REVOCATION</a>
HERNANDEZ	LUZ	E168235	Title	Indefinite Suspension	MIAMI LAKES, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
HOGAN	DANIEL	A121004	All Lines Adjuster	Revocation	JACKSONVILLE, FL	<a href="#">FINAL ORDER</a>
HOMAN	JAMES	A122385	General Lines	Indefinite Suspension	CORAL SPRINGS, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
HOMAN	LAURETTE	A195987	General Lines	Indefinite Suspension	CORAL SPRINGS, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
HOOPER	MICHAEL	P082059	Title	Revocation	LINDLEY, NY	<a href="#">ORDER OF REVOCATION</a>
HOPKINS	RASHAAD	W259947	Customer Representative	Revocation	CRYSTAL RIVER, FL	<a href="#">ORDER OF REVOCATION</a>
HUMPHREY	TERRILL	W339820	Life, Health, Variable Annuity	Revocation	JACKSONVILLE, FL	<a href="#">ORDER OF REVOCATION</a>
HUTCHENS	CHRISTOPHER	W302383	Credit	Indefinite Suspension	TALLAHASSEE, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
JESMEEN	ARIFA	W261195	Life, Health, Variable Annuity, General Lines	Indefinite Suspension	NORTH MIAMI BEACH, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
JONES	DANIEL	W314244	Health	\$5,000 Monetary Penalty	TAMPA, FL	<a href="#">CONSENT ORDER</a>
JONES	JAMES	W156097	Life, Health, Variable Annuity, General Lines	Revocation	MIAMI BEACH, FL	<a href="#">ORDER OF REVOCATION</a>
JONES, NORRIS HOLDINGS INC. DBA HEALTH COVERAGE FAST		L096485	Agency	\$5,000 Monetary Penalty, Probation	TAMPA, FL	<a href="#">CONSENT ORDER</a>
KAASA MIDLANTIC		W373802	Title Agency	Suspension 3 Months	MARLTON, NJ	<a href="#">ORDER OF SUSPENSION</a>
KORNFELD	FERNE	P115871	Life, Health, Variable Annuity	Revocation	BOCA RATON, FL	<a href="#">CONSENT ORDER</a>
KORNFELD	BARRY	A144907	Life, Variable Annuity	Revocation	BOCA RATON, FL	<a href="#">CONSENT ORDER</a>
KYDES	CHRISTOPHER	A147195	Life, Health	Indefinite Suspension	LIGHTHOUSE POINT, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
LEOPOLD	LAURA	W368892	Life, Health, Variable Annuity	Revocation	PENSACOLA, FL	<a href="#">ORDER OF REVOCATION</a>
LOPEZ	YANET	W018233	All Lines Adjuster, General Lines	\$1,500 Monetary Penalty, Suspension 2 Months	MIAMI, FL	<a href="#">CONSENT ORDER</a>
LOPEZ	LEAZA	W121868	Title	Revocation	ORLANDO, FL	<a href="#">NOTICE OF REVOCATION</a>
MARRERO	CARLOS	W179170	Life, Health, Variable Annuity, Customer Representative	\$1,500 Monetary Penalty, Probation	WEST PALM BEACH, FL	<a href="#">CONSENT ORDER</a>
MAURIVAL	OLRY	D025484	Life, Health, Variable Annuity	Indefinite Suspension	WEST PALM BEACH, FL	<a href="#">NOTICE OF TEMPORARY SUSEPNSION</a>

MORSE	VERONICA	W260551	Life, Health, Variable Annuity	Indefinite Suspension	SAINT PETERSBURG, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
NERO	RICHARD	W391465	All Lines Adjuster	Revocation	SPRING HILL, FL	<a href="#">ORDER OF REVOCATION</a>
NETTLES	TINA	W418364	All Lines Adjuster	Indefinite Suspension	GLEN ST MARY, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
ORTEGA	ARLENE	P071768	Public Adjuster	Suspension 3 Months	MIAMI, FL	<a href="#">ORDER OF SUSPENSION</a>
PALMESE	JENNIFER	E028002	General Lines	Revocation	MARGATE, FL	<a href="#">NOTICE OF REVOCATION</a>
PARDEY	ALICIA	W260356	Public Adjuster	Indefinite Suspension	MIAMI, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
PARKINSON	JOVEL	W331948	Bail Bond	\$1,500 Monetary Penalty, Probation	DAYTONA BEACH, FL	<a href="#">CONSENT ORDER</a>
PAULA	JOSE LUIS	P211195	Lif4, Health, Variable Annuity	Administrative Surrender	TAMPA, FL	<a href="#">CONSENT ORDER</a>
PAX TITLE COMPANY		W309139	Title Agency	\$1,500 Monetary Penalty	MIAMI, FL	<a href="#">CONSENT ORDER</a>
PELAEZ	ERIC	P000158	General Lines	Revocation	SEFFNER, FL	<a href="#">NOTICE OF REVOCATION</a>
PENA	MIRNA	E121814	Title	Revocation	NAPLES, FL	<a href="#">NOTICE OF REVOCATION</a>
PERKINS	KEEVIN	W439521	Life, Health, Variable Annuity	Revocation	TAMPA, FL	<a href="#">ORDER OF REVOCATION</a>
PERSING	THOMAS	W282243	Life, Health, Variable Annuity, General Lines	Revocation	TOPTON, PA	<a href="#">ORDER OF REVOCATION</a>
POSH TITLE SERVICES		W201586	Agency	\$1,500 Monetary Penalty	MIAMI, FL	<a href="#">CONSENT ORDER</a>
POWELL	JARRETT	W364321	Life, Variable Annuity	Administrative Surrender	HOFFMAN ESTATES, IL	<a href="#">CONSENT ORDER</a>
RAMIREZ	ERWIN	W453203	Life, Health, Variable Annuity	Revocation	CLERMONT, FL	<a href="#">ORDER OF REVOCATION</a>
RAMOS	MARIA	W477381	Customer Representative	Revocation	FORT MYERS, FL	<a href="#">ORDER OF REVOCATION</a>
REED	LATRICIA	W091638	Bail Bond	Suspension 6 Months	STUART, FL	<a href="#">CONSENT ORDER</a>
REID	JAMES	W400692	General Lines	Indefinite Suspension	AUSTIN, TX	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
RIGHT AT HOME TITLE SERVICES INC		W535014	Title Agency	Suspension 3 Months	NORTH MIAMI BEACH, FL	<a href="#">ORDER OF SUSPENSION</a>
ROMOLEROUX	CLAUDIA	E037325	General Lines	Indefinite Suspension	MIAMI, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
SANTIAGO	STEVEN	P092864	Customer Representative	Revocation	HOLLYWOOD, FL	<a href="#">ORDER OF REVOCATION</a>
SANTOLALLA	PERCY	W255200	Credit	Indefinite Suspension	TAMPA, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
SANTOLALLA	PERCY	W255200	Credit	Revocation	TAMPA, FL	<a href="#">NOTICE OF REVOCATION</a>
SINGLETON	SHAQUITA	W135813		Revocation	ZEPHYRHILLS, FL	<a href="#">ORDER OF REVOCATION</a>
SOBRINO	ANDY	E116037	Public Adjuster	Suspension 3 Months	MIAMI, FL	<a href="#">ORDER OF SUSPENSION</a>
STAR CLOSING SERVICES LLC		W174469	Title Agency	Suspension 6 Months	OAKLAND PARK, FL	<a href="#">ORDER OF SUSPENSION</a>
STEIDING	TERESA	D035888	Bail Bond	Revocation	TAMPA, FL	<a href="#">ORDER OF REVOCATION</a>
STRELL	NORMAN	A256363	Life, Variable Annuity	Indefinite Suspension	BOCA RATON, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
STROCHAK	SCOTT	P056690	Life, Health, Variable Annuity	Indefinite Suspension	BOYNTON BEACH, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>

TACK	ANDREW	W150012	Personal Lines, General Lines	Indefinite Suspension	SARASOTA, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
TECCHIO	SHEILA	W144535	General Lines	Indefinite Suspension	ORLANDO, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
TELLO	RICARDO	E172824	All Lines Adjuster	Indefinite Suspension	CORAL GABLES, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
TROPICS TITLE SERVICES INC		E182516	Agency	\$1,500 Monetary Penalty	MIAMI, FL	<a href="#">CONSENT ORDER</a>
TU	KATIE	P152348	Life, Health, Variable Annuity	Revocation	WINTER GARDEN, FL	<a href="#">FINAL ORDER</a>
VALDESPINO	ROMY	W389465	All Lines Adjuster	Indefinite Suspension	MIAMI, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
VARCO	JOSEPH	P100737	Personal Lines	Revocation	LAKELAND, FL	<a href="#">ORDER OF REVOCAION</a>
WHITE	JAMAR	W327164	Bail Bond	Indefinite Suspension	PALATKA, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
WILLIAMS- WEAVER	GLORIA	W116766	Life, Health, Variable Annuity	Revocation	PENSACOLA, FL	<a href="#">ORDER OF REVOCAION</a>
WININGER	SETH	W288104	Health	Revocation	MELBOURNE, FL	<a href="#">NOTICE OF REVOCAION</a>
YOUSEF	SULEIMAN	W291890	Bail Bond	Indefinite Suspension	MIAMI, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
ZIMMERMAN	HOWARD	D067517	Life, Health, Variable Annuity	\$750 Monetary Penalty, Probation	DELRAY BEACH, FL	<a href="#">CONSENT ORDER</a>
ZIMZOOM INSURANCE AGENCY, LLC		L093042	Agency	\$750 Monetary Penalty, Probation	DELRAY BEACH, FL	<a href="#">CONSENT ORDER</a>

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