

Welcome to The Pulse!



A disaster can strike your business or your home anytime. Take action and learn ways on how to prepare.

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Dear Friends,

Just like you, we are continuously striving to improve the services we provide to Floridians. It's important for us to not only license competent and qualified insurance professionals, but also to hold them accountable. It is my primary goal to protect all Florida consumers.

We continue to ask for your input on how to improve transparency and efficiency in our processes. It is important licensees and consumers alike have access to our public information. Much of this information is readily available on our website already, but we understand that you may have suggestions on ways to make it easier to locate. Please let us know your suggestions and feedback. It's suggestions from you that have spurred new ways to make our application process for our licensees more efficient and easier to navigate through the MyProfile system. You can read more about what we're doing with that in this issue's [News You Can Use](#) section.

We encourage our licensees to give us feedback, because transparency is important to Florida's government. We'll keep working efficiently to license timely and regulate fairly, so we can continue making Florida a great state in which to live, work and prosper. Please let us know your thoughts via our online [survey](#) or by [emailing me](#).

Thank you,
Jeff Atwater

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News You Can Use

- Updating you on what's going on

Upcoming Changes to the MyProfile System

After receiving feedback from our licensee population, we're allowing a little more time for word to get around about the upcoming changes to **MyProfile** that will go live in the near future. We will e-mail all licensees detailed information prior to implementation of the changes with guidance on creating their new account. For this reason, we are reminding you that it is essential to have your correct e-mail address on file with us now through your [MyProfile](#) account so you do not miss this upcoming important communication. The major enhancement allows you to create your own username and password; eliminating the need for logging in with a social security number or federal employer identification number. You will only need to enter that information when you create your new username and password. At the same time, you will also set up security questions and answers to easily retrieve your password in the event you should forget it. Another enhancement stemming from feedback is a simplified license application, reducing the need to go through multiple screens, and allowing the applicant to review their answers to the questions on the application all at one time.

The new system will also allow you to use any internet browser you wish, including your mobile device. This means you can use Firefox, Safari, Chrome, or any of the other browsers in use today - and not limited to just Internet Explorer.

CFO Jeff Atwater Appoints Watchdog to Serve as Florida's Insurance Consumer Advocate

Chief Financial Officer Jeff Atwater announced the appointment of attorney and insurance watchdog Robin Westcott to serve as Florida's Insurance Consumer Advocate. CFO Atwater signaled that Westcott's vast insurance knowledge as well as her career-long experience safeguarding Florida's consumers will be a tremendous asset to the insurance-buying public.

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

The Office Announces Re-Launch of Popular Homeowners' Rate Comparison Site

The Florida Office of Insurance Regulation (Office) announced the re-launch of an interactive program designed to assist Florida's homeowners to shop for homeowners' rates. The new system, called the [Consumer HomeOwners Insurance Comparison Electronic System](#) (CHOICES), is a revamp of an earlier system developed in 2007. The program assists consumers by allowing them to select between two standard risks, and pick any of Florida's 67 counties. By clicking on each county, consumers will see a pop-up window ranking the rates of leading insurers in these counties.

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

Department Recovers Nearly \$12 Million in First Half of 2011 for Florida Consumers

Florida Chief Financial Officer Jeff Atwater announced that the Department of Financial Services' Division of Agent and Agency Services and Division of Consumer Services have helped recover nearly \$12 million in claim payments, premium refunds, restitution and recoveries this year for Florida consumers.

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

Department's Division of Insurance Fraud Makes Two Arrests for Staged Accidents in Tampa

Florida Chief Financial Officer Jeff Atwater announced the arrest of two people who engaged in insurance fraud by staging an accident, claiming injury and billing an insurance company for procedures they did not receive. Suspects Floribel Figueroa Quiles and Lazaro Hernandez Cabrales were arrested following an investigation of complaints filed with the Division of Insurance Fraud by Assurance America.

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

CFO Atwater Announces Conviction of Tampa-Area Senior Scammer Following Department Sting Operation

Florida Chief Financial Officer Jeff Atwater announced the conviction of Randolph Kahl-Winter, a previously convicted senior scammer, who will finally have to serve time behind bars. The conviction stems from a Department of Financial Services' Division of Insurance Fraud sting operation in December 2009. A vigilant Tampa-area senior tipped off fraud investigators and participated in the sting.

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

CFO Atwater Announces Three Arrests in Tampa Premium Fraud Scam

Florida Chief Financial Officer Jeff Atwater announced three arrests in a Tampa insurance fraud case involving the theft of thousands of dollars in auto insurance premiums. Suspects Bella Jenkins, Torrance Blake and David Ball, employees of Insurance Plus located in Temple Terrace, surrendered to authorities and were charged with insurance fraud and selling insurance without a license.

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

CFO Atwater Calls for Your Help in Ongoing Search for 'Most Wanted' Insurance Fraud Fugitives

Continuing his effort to crack down on insurance fraud, Florida Chief Financial Officer Jeff Atwater is calling for all Floridians to be on the lookout for Florida's "Most Wanted" insurance fraud suspects. CFO Atwater is asking Floridians to visit his website, www.MyFloridaCFO.com/PressOffice/MostWanted, to learn more about suspects sought by the CFO's Division of Insurance Fraud or State Fire Marshal on charges ranging from fraud to arson.

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

Department Orders Sarasota Travel Agency to Pay Back Floridians for Unauthorized Travel Insurance Claims

Florida CFO Jeff Atwater announced that the Department of Financial Services has reached an agreement with Sarasota-based Legendary Journeys, a statewide travel agency, to reimburse nearly \$90,000 to dozens of Floridians. An investigation conducted by the department determined that Legendary Journeys sold travel insurance offered by Prime Travel Protection to Floridians from 2006 to 2008, which was not approved to be sold in Florida.

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

CFO Atwater Announces Permanent Ban, Restitution Against Senior Swindler

Florida Chief Financial Officer Jeff Atwater announced that he has permanently revoked the insurance licenses of John Daniel Mueller, 40, of Sarasota, for an annuity scheme that robbed tens of thousands of dollars from elderly Floridians, following an investigation by the Department of Financial Services' Division of Agent and Agency Services.

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

Office Announces Multi-State Agreement to Implement Dodd-Frank Wall Street Reform and Streamline Surplus Lines Reporting

The Florida Office of Insurance Regulation (Office) announced that Florida has entered into a multi-agency Nonadmitted Insurance Multi-State Agreement (NIMA). The agreement is authorized by the federal Dodd-Frank Wall Street Reform legislation that was passed last year and allows state authorities to work cooperatively to consolidate reporting and collect and allocate premium taxes for multi-state surplus lines insurance transactions.

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

Make Sure You Don't Miss Important Information From Us

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

In The Know

- Keeping you informed is what it's all about

2011 Legislative Session Update

HB 1087 - Insurance and HB 99 - Commercial Insurance Rates

Diligent Effort Changes

Effective July 1, 2011, the law changed regarding the surplus lines diligent effort requirement. You are no longer required to perform a diligent effort or complete a diligent effort form prior to quoting or binding surplus lines policies for certain classes of business. In addition, the other requirements listed under section 626.918, Florida Statutes, no longer apply to these classes. You will be required to obtain a consent form to be signed by the insured advising them that the coverage is quoted with a surplus lines carrier.

The classes which this exemption applies to are as follows:

- Excess or umbrella
- Surety and fidelity
- Boiler and machinery and leakage and fire extinguishing equipment
- Errors and omissions
- Directors and officers, employment practices and management liability
- Intellectual property and patent infringement liability
- Advertising injury and Internet liability insurance
- Property risks rated under a highly protected risks rating plan

Effective October 1, 2011, the following classes are added to the exemption:

- Fiduciary liability
- General liability
- Nonresidential property, except for collateral protection insurance as defined in s. 624.6085
- Nonresidential multiperil
- Excess property
- Burglary and theft

Classes of business other than those listed above, including property coverage for apartment and condominium buildings and all personal lines continue to be subject to s. [626.918](#), F.S., and you will still need to go through the diligent effort process including completing a diligent effort form.

A form established by the FLSO is available at FLSO.com. You can review their [Disclosure Matrix](#) and [Sample Surplus Lines Disclosure](#).

The new law does not reference a specific form but FLSO developed this one and it is recommended that

you use it. Remember, it is the original producing agent's responsibility to obtain the insured's signature and retain the form. For more information on this subject you should review the links to the legislation further down.

Public Adjuster Apprentices

Applicants for a public adjuster apprentice license now have two additional adjuster designations, Certified Adjuster (CA) and Certified Claims Adjuster (CCA), from which to choose in order to qualify for licensure, among other requirements.

Applicants for Licensure with Criminal Histories

Permanent Bar:

Persons who have committed certain felonies are permanently barred from applying for licensure. Other felonies and certain misdemeanors require the applicant to wait for a disqualifying period to lapse prior to applying for licensure. The permanent bar and the disqualifying periods apply regardless of whether adjudication was withheld or an applicant's civil rights have been restored.

- An applicant who has committed a felony of the first degree, a capital felony, a felony involving money laundering, fraud, or embezzlement, or a felony directly related to the financial services business is permanently barred from applying for a license. This bar applies to convictions, guilty pleas, or nolo contendere pleas, regardless of adjudication, by any applicant, officer, director, majority owner, partner, manager, or other person who manages or controls any applicant.
 - The term "financial services business" means any financial activity regulated by the Florida Department of Financial Services, the Florida Office of Insurance Regulation, or the Florida Office of Financial Regulation.
 - The terms "felony of the first degree" and "capital felony" include all felonies designated as such by the Florida Statutes, as well as any felony so designated in the jurisdiction in which the plea was entered or judgment was rendered.

Disqualifying Periods:

The following disqualifying periods must be met prior to application to be considered for licensure and the disqualifying periods begin upon the applicant's final release from supervision or upon completion of the applicant's criminal sentence:

- A 15-year disqualifying period exists for all felonies involving moral turpitude that are not specifically included in the permanent bar above.
- A 7-year disqualifying period exists for all felonies to which neither the permanent bar nor the 15-year disqualifying period applies.
- A 7-year disqualifying period exists for all misdemeanors directly related to the financial services business.

Please note: Aggravating and mitigating factors can affect the true length of a disqualifying period. However, mitigation may not result in a disqualifying period less than 7 years and may not mitigate the disqualifying periods entirely. The disqualifying periods begin upon the applicant's final release from supervision or upon completion of the applicant's criminal sentence, including payment of fines, restitution,

and court costs for the crime for which the disqualifying period applies. After the disqualifying period has been met, the burden is on the applicant to demonstrate that the applicant has been rehabilitated, does not pose a risk to the insurance-buying public, is fit and trustworthy to engage in the business of insurance pursuant to s. [626.611\(7\)](#), F.S., and is otherwise qualified for licensure.

Meeting the conditions above does not automatically guarantee the applicant will be granted licensure.

[See Chapters [2011-160](#) and [2011-174](#), Laws of Florida]

SB 1816 - Surplus Lines Insurance

Florida joins other states around the country in bringing its surplus lines business in line with the federal Nonadmitted and Reinsurance Reform Act (NRRA).

SB 1816 was signed into law authorizing the Florida Office of Insurance Regulation to enter into a multi-state agreement for the collection of non-admitted insurance taxes as outlined by the NRRA.

SB 1816 includes changes that affect Florida's surplus lines agents. With regards to agent invoicing procedures, SB 1816 provides that the billing and payment of the Florida Surplus Lines Service Office fee will be moved to a quarterly basis which aligns it with the current tax and assessment billing cycle. It amends the payment schedule for independently procured coverage policies to quarterly, as well.

Additionally, the bill aligns the filing deadline for Florida surplus lines agents' quarterly report affidavit with the payment of all surplus lines taxes, fees and assessments, requiring the filing to be made on or before the 45th day following each calendar quarter.

For multi-state policies effective on or after July 21, 2011, surplus lines agents will file the total policy premium with the home state of the insured as per the NRRA. SB 1816 provides that for multi-state risks for which Florida is the home state, the total policy premium will be taxed at the rate of the state where the risk or exposure is located. This provision is specific only to taxes; Florida assessments and fees will be charged on the gross premium of the multi-state risk.

The Florida Surplus Lines Service Office has a [webinar](#) and [other information](#) to assist surplus lines agents in understanding and complying with this new legislation.

[See Chapter [2011-46](#), Laws of Florida]

Clarification on Public Adjusters, Contractors, and Conflict of Interest

In [last month's issue](#), it was mentioned that legislation passed in SB 408 ([Chapter 2011-39](#), Laws of Florida) requires a licensed contractor to be licensed as a public adjuster in order to adjust a claim on behalf of the insured (effective January 1, 2012). The legislation states in ss. 626.854(16), F.S., that a licensed contractor or subcontractor is prohibited from adjusting a claim on behalf of an insured with regard to residential property insurance policies and condominium unit owner policies if such contractor or subcontractor is not a licensed public adjuster.

A person licensed as both a public adjuster under Chapter 626 and contractor under Chapter 489 may not serve in both capacities for the same loss. Section [626.8795](#), Florida Statutes, prohibits a public adjuster from participating "directly or indirectly, in the reconstruction, repair, or restoration of damaged property that is the

subject of a claim adjusted by the licensee." Further, a public adjuster "may not engage in any other activities that may be reasonably construed as a conflict of interest, including soliciting or accepting any remuneration from, of any kind or nature, directly or indirectly; and may not have a financial interest in any salvage, repair, or any other business entity that obtains business in connection with any claim that the public adjuster has a contract or an agreement to adjust."

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Education Central

- Things to know about your continuing education

How to Search for Approved CE Courses

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

1. Go to our website at www.MyFloridaCFO.com/Agents
2. Click on **Education Central** on the left.
3. Click on **Find a CE Course** in the left column. This will open the CE Course Search.
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.

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 criteria to 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. You want to make sure to take all the right categories of CE courses. Also, check the level assigned to the courses. If you are an agent, after you have been licensed for more than 6 years, you are required to take courses at an intermediate level or higher (this does not apply to adjusters).
- Check for late hours. Hours taken after your due 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 to keep from losing your appointments.
- Check past evaluation periods. Always check previous compliance periods to date to make sure that 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 .

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

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.

Altering Certificates of Insurance

We'd like to remind agents about the unlawful nature of issuing certifications, declarations or other evidence of coverage that differs from the terms, benefits or conditions of an underlying insurance contract. [Informational Memorandum OIR-03-003M](#) issued on February 21, 2003 addressed this topic and remains relevant today.

Certificates of insurance generally serve only as evidence of insurance in lieu of an actual copy of an insurance policy. An insurer is under no obligation to abide by any certificate of insurance which has been modified by any person or entity which does not have actual or apparent authority to do so. Distribution of a certificate of insurance which has been modified without authorization and which purports to alter the provisions of the underlying policy, misrepresents the conditions or terms of the insurance policy in violation of [Section 626.9541\(1\)\(a\)1, Florida Statutes](#), thereby subjecting the person or entity modifying the certificate to license discipline and administrative fines, in addition to possible criminal penalties.

[See [Informational Memorandum OIR-03-003M](#)]

Title Insurance Reissue Rates

The Florida Administrative Code sets the premium for title insurance policies issued within 3 years of a previous policy at:

- **\$3.30** per thousand for policies up to \$100,000
- **\$3.00** per thousand for policies over \$100,000 and up to \$1 million
- **\$2.00** per thousand for policies over \$1 million and up to \$10 million
- **\$1.50** per thousand for policies over \$10 million

In order to qualify for these rates, the title agent must include proof of the previous title insurance policy. Failure to include the proof of prior coverage within 3 years could result in the title insurance agent and agency being found to have violated Florida Statutes §627.780(1) for quoting, charging, collecting or accepting a premium for title insurance that is other than the premium promulgated by the Florida Administrative Code.

Please be aware that the Department may suspend or revoke the license of a title insurance agent or agency that has:

- Engaged in a willful deception of any title insurance commitment or policy,

- Demonstrated a lack of fitness or trustworthiness to represent a title insurer in the issuance of its commitments or policies of title insurance,
- Demonstrated a lack of reasonably adequate knowledge and technical competence to engage in the transaction of title insurance business,
- Engaged in fraudulent or dishonest practices.

Cases involving reissue rates that were charged illegally will also be referred to the Office of Insurance Regulation to determine if the title insurer violated Florida Statutes §627.780(2) by accepting a premium for a title insurance policy issued by their company that is not the premium promulgated by the Florida Administrative Code.

Title Insurance Closing Services Fees

The Florida Statutes defines *closing services* as the services performed by a licensed title insurer, title insurance agent or agency, or attorney agent in the agent's or agency's capacity as such, including, but not limited to, preparing documents necessary to close the transaction, conducting the closing, or handling the disbursing of funds related to the closing in a real estate closing transaction in which a title insurance commitment or policy is to be issued.

This means the closing services fee listed on the settlement statement form is to include all the fees and charges made by the agency to close and complete the transaction. Consumers should not be charged additional fees in addition to the amount listed as the closing or settlement services fee on the HUD-1 or other settlement statement form.

Examples of fees that should not be listed as separate line items on the form include, but are not limited to:

- Postage and handling
- Notary services
- Copies
- Digital documents
- Document preparation fees
- Document storage or warehousing fees
- Electronic conversion of documents to CD or DVD formats

Agencies that charge additional fees as separate line items may be found to be engaging in deceptive practices against Florida consumers in violation of the Florida Statutes. The penalty for violations such as this can be as strong as suspending or revoking the license of the agent and the agency involved in the practice. Agencies may provide consumers with a detailed listing of the fees and charges that comprise the closing services fee being charged. This listing would be in addition to the settlement statement (HUD-1) form and the amounts included would need to total to the same number listed on the settlement statement form as the closing services fee.

Public Adjusters and Unlicensed Practice of Law

The Florida Bar has recently made it clear that if a public adjuster files a claim of lien against a customer on their behalf or on behalf of their adjusting firm, which is a fictitious entity requiring representation by a lawyer, it would be considered engaging in the unlicensed practice of law. There is no statutory authority to

authorize the conduct as [Section 713.03, Florida Statutes](#), creates liens rights in favor of numerous occupations and professions, but fails to include public insurance adjusters.

Any public adjuster that engages in this type of activity is subject to disciplinary action by the Florida Bar and the Florida Department of Financial Services if a violation of the Florida Insurance Code is committed.

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Case Notes

The following are instances in which licensees or other persons violated the Florida Insurance Code and the administrative action the department has taken against them.

Note: All administrative investigations are subject to referral to the [Division of Insurance Fraud](#) for criminal investigation.

Case: An investigation of a title insurance agent alleged that she failed to deposit fiduciary funds in a separate escrow account approved by the Department, failed to disburse funds in accordance with a HUD-1 Settlement Statement, and misappropriated fiduciary funds collected in the normal course of business.

Disposition: Licensed revoked and permanently barred from engaging in the insurance business.

Case: An investigation of an insurance agency alleged that one of its officers conducted insurance business with a suspended license, failed to forward premiums in excess of \$41,400, failed to place coverage after accepting premium, mishandled premium funds collected in the normal course of business, failed to update the business address with the Department, and failed to designate an agent in charge for the agency.

Disposition: License revoked.

Case: An investigation of a life and variable annuity agent alleged that he submitted a document to an insurer containing false signatures and misrepresented the terms and conditions of an annuity sold to a senior consumer.

Disposition: License revoked.

Case: An administrative complaint filed against an independent all lines adjuster alleged that she conducted public adjusting activities without the proper licensure.

Disposition: License revoked.

Case: An investigation of a title insurance agent alleged that she failed to credit binder fees toward the risk premium, charged above maximum rate for title endorsements, and failed to provide a change of business address to the Department.

Disposition: License surrendered for two years.

Case: An investigation of a general lines agent and insurance company adjuster alleged that he made material misrepresentations to obtain his general lines agent license by certifying that he had experience in a variety of insurance areas when he, in fact, did not.

Disposition: License surrendered.

Case: An investigation of an unlicensed individual revealed he acted as a public adjuster without a license or appointment.

Disposition: Ordered to cease and desist; will not have the right to apply for licensure as a public adjuster for four years.

Case: An investigation of a bail bond agent alleged that he failed to timely return collateral funds received in the conduct of business in the amount of \$10,000. Due to the efforts of the Bureau of Investigation, the funds were ultimately returned to the consumer.

Disposition: Fined \$20,000 and placed on probation for 12 months.

Case: A Notice of Intent to Issue Cease and Desist Order was filed against a roofing company and two unlicensed individuals associated with it for advertising and holding themselves out to be public adjusters and specializing in dealing with insurance claims by negotiating with insurance carriers and giving claims advice.
Disposition: Ordered to cease and desist.

Case: An investigation of a nonresident life agent alleged that he aided and abetted an unlicensed individual in the sale of two life insurance products and made misrepresentations on the two applications for life insurance.

Disposition: License suspended for 18 months.

Case: An investigation of an automobile warranty sales firm alleged that it aided and abetted an unauthorized entity in the sale of automobile warranty products, and failed to provide the name, address and license number of the service agreement company on an advertisement.

Disposition: Fined \$7,500; ordered to cease and desist; shall be responsible for any unpaid claims for any clients it placed with the unauthorized entity.

Case: An investigation of a public adjuster alleged that he charged fees for adjusting services that were not performed for two Florida insurance consumers.

Disposition: Fined \$1,000 and ordered to pay restitution of \$4,695 to the consumers.

Case: An investigation of a nonresident general lines, life, health and variable annuity agent alleged that he used misleading website advertisements in the solicitation of insurance products.

Disposition: Fined \$1,000 and ordered to cease and desist from using misleading advertisements.

Case: An investigation of an insurance agency alleged that it disseminated an advertisement that misrepresented the benefits, advantages, or terms of an annuity.

Disposition: Fined \$1,000 and ordered to cease and desist from using misleading advertisements.

Case: An investigation of a life, health and variable annuity agent alleged that he failed to obtain insurer approval on an advertisement and failed to disclose all required limitations and conditions which affect the rate of return in the advertisement.

Disposition: Fined \$750; ordered to obtain insurer approval on future advertisements; cease and desist from using misleading advertisements.

Enforcement Actions

- May/June 2011

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

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

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 NUMBER	LICENSE TYPE	DISPOSITION	FINE	RESTITUTION	CITY, STATE	DOCUMENT
Abdelfattah	Mahmoud	P063733	Life, Variable Annuity	License Revoked			Wesely Chapel, FL	Consent Order
Affinity Title Services Inc		D068038	Title	Fined	\$500		Boynton Beach, FL	Consent Order
Allaqua Corp		E046662	Title	License Suspended 3 Months			Sunrise, FL	Order of Suspension
Alvarez	Ahizer	E177613	Bail Bond	License Revoked			Ft Myers, FL	Final Order
Argote	Patricia	P161484	Customer Representative	License Revoked			Miami Springs, FL	Order of Revocation
Arias	Obed	P144468	Public Adjuster	Probation and Fined	\$1,250		North Miami, FL	Consent Order
Ariori	Olatunji	A008118	Bail Bond	License Suspended 6 Months, Fined and Restitution	\$5,560	\$5,500	Fort Lauderdale, FL	Consent Order
Associated Financial Title Agency LC		A009292	Title	Fined	\$1,000		Panama City, FL	
Assurance Title Co LLC		P010363	Title	Fined	\$750		Brooksville, FL	Consent Order
Attorney's Title of NW Florida Inc		P024746	Title	Fined	\$500		Destin, FL	Consent Order
Bankers Title & Abstract Inc		P108410	Title	License Suspended 3 Months			Fort Lauderdale, FL	Order of Suspension
Barrister Title Services Inc		P105292	Title	License Revoked			Plantation, FL	Consent Order

Berman	Kenneth	A020259	Life, Health, Variable Annuity, General Lines	License Suspended 1 Year			Davie, FL	Consent Order
Berwyn Abstract Inc		E147025	Title	Fined	\$500		Paoli, PA	Consent Order
Best Title Solutions Inc		E162278	Title	Fined	\$500		Cape Coral, FL	Consent Order
Blandin	Alice	P140631	Life, Health, Variable Annuity	License Revoked			Tampa, FL	Order of Revocation
Blumberg	Jacob	E065449	Public Adjuster	License Revoked			Surfside, FL	Order of Revocation
BOO Inc dba Acura of Pembroke Pines		A001002	Auto Warranty, Credit Life or Disability	Probation and Fined	\$5,000		Hollywood, FL	Consent Order
Boyd	Larry	E105838	Independent Adjuster, Life, Health, Variable Annuity	Fined	\$1,000		Naples, FL	Consent Order
Brown	Dale	A031898	Independent Adjuster	License Revoked			Tampa, FL	Notice of Revocation
Buchillon	Adiel	E170369	General Lines	License Suspended 9 Months			West Palm Beach, FL	Consent Order
Bush Insurance Group Inc		L057293	Agency	License Surrendered			Lake Worth, FL	Consent Order
Calderin	Adriana	P119601	Public Adjuster	License Suspended 3 Months			Miami, FL	Order of Suspension
Cambronne	Myriam	A038694	General Lines	License Revoked			Miami, FL	Consent Order
Carter	Angeleatia	P137879	Bail Bond	Fined	\$650		Fort Lauderdale, FL	Consent Order
Champagne Title Services Inc		A312130	Title	Fined	\$500		Pompano Beach, FL	Consent Order
Champion Title & Settlements Inc		P076913	Title	Fined	\$1,000		Fairfax, VA	Consent Order
Classic Title Center Inc		P006687	Title	License Suspended 3 Months			Miami, FL	Order of Suspension
Columbia Title of Florida Inc dba EWM Title		A052145	Title	Fined	\$500		Coral Gables, FL	Consent Order
Continental Title Co		A053473	Title	Fined	\$500		Miami, FL	
Costa Financial Insurance Inc		L053614	Agency	Cease and Desist and Fined	\$1,000		Boca Raton, FL	Consent Order
Countrywide Title & Settlement Inc		P081095	Title	Fined	\$500		Plantation, FL	Consent Order

Countyline Auto Center Inc dba Lexus of North Miami		A058847	Auto Warranty, Credit Life or Disability	Probation and Fined	\$7,500		North Miami, FL	Consent Order
Darby	David	P154815	Public Adjuster	License Suspended 3 Months			Lakeland, FL	Order of Suspension
Dean	Paul	P186075	Public Adjuster	Fined	\$500		Miami Gardens, FL	Consent Order
Delgado	Alberto	E167381	Public Adjuster	License Suspended 3 Months and Fined	\$2,000		Miami, FL	Final Order
Donner	Jeffrey	D062026	Life, Health, Variable Annuity	License Revoked			Weston, FL	Consent Order
Dugger	Edward	A072933	Life, Health, Variable Annuity, General Lines	License Revoked			Gainesville, FL	Notice of Revocation
Dunbar	Katreece	P071110	Title	License Revoked			Lauderhill, FL	Consent Order
E & M Insurance Service Inc			Unlicensed Entity	Cease and Desist			Coral Springs, FL	Order to Cease and Desist
Edelstein	Barry	A075335	Life, Health, Variable Annuity, General Lines	License Revoked			Greenacres, FL	Consent Order
Estevez	Ariel	P078544	Public Adjuster	License Suspended 3 Months			Miami, FL	Order of Suspension
Everglades Title Insurance Agency Inc		A079850	Title	Fined	\$1,000		Jupiter, FL	Consent Order
Fajeraizen Lam	Paulina	P089212	Public Adjuster	License Suspended 3 Months			Wellington, FL	Order of Suspension
First Source Title Agency Inc		P128451	Title	Fined	\$1,000		North Olmsted, OH	Consent Order
First Title of America/All Florida Title		A313507	Title	Probation and Fined	\$2,500		Lake Mary, FL	Consent Order
Fischetti	Paul	E103474	Life, Health, Variable Annuity	Probation and Fined	\$7,500		Rockledge, FL	Consent Order
Florida Affordable Title Services Inc		E159756	Title	License Suspended 3 Months			St. Petersburg, FL	Order of Suspension
Florida Intra State Title LLC DBA Sunset		P049990	Title	Fined	\$500		Bayonet Point, FL	Consent Order
GAHB Inc DBA Baruch Insurance		R046218	Agency	Registration Surrendered			Wellington, FL	Consent Order
Garbart	Felicia	D043614	General Lines, Surplus Lines	Fined	\$500		Saint Petersburg, FL	Consent Order

Garcia	Moises	E158218	Public Adjuster	Probation, Fined and Restitution	\$7,500	\$199.42	Miami, FL	Consent Order
Garrido	Jorge	A093925	Life, Health, Variable Annuity, General Lines	License Revoked			Fort Lauderdale, FL	Notice of Revocation
Glenn	Christopher	D042145	General Lines, Life, Health	License Suspended 1 Year			Lake Worth, FL	Consent Order
Gonzalez	Jesus A.	A100088	Bail Bond	Fined	\$300		Fort Lauderdale, FL	Consent Order
Gonzalez	Jesus G.	E064957	Life, Health, Variable Annuity, Industrial Fire or Burglary	License Suspended 6 Months		\$847.69	Cooper City, FL	Consent Order
Gonzalez	Kenneth	P116731	Customer Representative	License Suspended 3 Months			Miami, FL	Final Order
Gonzalez	Manuel	E031768	Public Adjuster	Fined	\$500		Miami Lakes, FL	Consent Order
Guardian Title and Trust Inc		P078734	Title	Fined	\$500		Jacksonville, FL	Consent Order
Guichard	Wakamba	E023742	Life, Health, Variable Annuity, Public Adjuster	Fined	\$1,000		Deltona, FL	Consent Order
Gutierrez	Ruben	P077038	Public Adjuster	Fined	\$500		Wesley Chapel, FL	Consent Order
Hancock Insurance Agency of Florida Inc		P231763	Title	Fined	\$500		Gulfport, FL	Consent Order
Hartung	Tanya	E048004	Independent Adjuster	License Revoked			Mechanicsburg, PA	Order of Revocation
Hiltibran	Michael	P050569	General Lines	License Revoked			Altamonte Springs, FL	Notice of Revocation
Hogu	Kettly	A121125	General Lines	Fined	\$1,500		Miami, FL	Consent Order
Hubbard	Marshall	E016640	Bail Bond	License Suspended 6 Months and Fined	\$500		Odessa, FL	
Hubsch	Nanci	A124884	Life, Health	Permanently Revoked			Odessa, FL	Order of Revocation
Hurst Jr	Larry	A126484	Life, Health, Variable Annuity	Fined	\$5,000		Brooksville, FL	Consent Order
Ingram	Dale	A127759	Bail Bond	Permanently Revoked			Palatka, FL	Order of Revocation
Int'l Unlimited Title Services Inc		E080708	Title	License Suspended 3 Months			Miami, FL	Order of Suspension
Jackson	Harold	D039187	Bail Bond	Probation and Fined	\$3,500	\$2,000	Fort Lauderdale, FL	Consent Order

James	Patrick	E190146	Life, Health, Variable Annuity, General Lines	License Suspended 6 Months			Oakland Park, FL	Consent Order
Jefferson Title and Escrow Agency LLC		P233344	Title	Fined	\$500		Cooper City, FL	Consent Order
Keith	Donna	A138357	Life, Health, Variable Annuity	Probation, Fined and Restitution	\$1,000	\$5,758.63	Sebring, FL	Consent Order
Kress	William	A145943	Life, Health, Variable Annuity	License Revoked			Largo, FL	Notice of Revocation
Landmark Title Services Inc		A148827	Title	Fined	\$500		Fort Lauderdale, FL	Consent Order
Legendary Journeys Inc		D077968	Motor Vehicle Rental, Travel	Fined and Restitution	\$5,000	\$90,086.72	Sarasota, FL	
Mackey	Kimberly	P041830	Title	License Revoked			Oakdale, PA	Consent Order
Maldonado	Ivan	E154061	Public Adjuster	Fined	\$500		Cutler Bay, FL	Consent Order
Medina	Gabriel	A175361	Life, Health	License Suspended 6 Month(s)			Hialeah, FL	Consent Order
Medina	Lissette	P052060	Public Adjuster	License Suspended 3 Months			Miami, FL	Order of Suspension
Moghaddam	Anvar	A181748	Life, Health, General Lines, Title, Independent Adjuster	Fined	\$5,000		Miami, FL	Consent Order
Montes De Oca	Raymond	P113386	Public Adjuster	License Suspended 3 Months			Coral Gables, FL	Order of Suspension
Mueller	John	A186361	Life, Health, Variable Annuity	License Revoked and Fined		\$35,000	Sarasota, FL	
Nassau Title Company		E093428	Title	Fined	\$500		Fernandina Beach, FL	Consent Order
O'Connell	David	A194655	General Lines	License Revoked			Vero Beach, FL	Consent Order
Parker, Jr.	Thomas	P093919	Public Adjuster	License Suspended 3 Months			Davie, FL	Order of Suspension
Perez	Alex	A204070	General Lines	Fined	\$10,000		Miami Lakes, FL	Consent Order
Peuler	Patrice	P101688	Public Adjuster	License Suspended 3 Months			Independence, LA	Order of Suspension
Pines Pontiac - GMC Truck		D013540	Auto Warranty, Credit Life or Disability	Probation and Fined	\$2,500		Hollywood, FL	Consent Order

Powers	Angela	D070206	Independent Adjuster, Customer Representative	Fined	\$750		Hialeah, FL	Consent Order
Professional Closing Inc		E064493	Title	Fined	\$500		Palm Coast, FL	Consent Order
Rahn	Patricia	D042697	Life, Health, Variable Annuity	License Revoked			Palm Beach Gardens, FL	Final Order
Ramirez, Jr.	Esteban	P038760	Life, Health, Variable Annuity	License Revoked			Winter Springs, FL	Consent Order
Raymondville	Maralene	P189972	Customer Representative	License Revoked			Fort Lauderdale, FL	Order of Revocation
Regev	Eyal	E034588	Public Adjuster	Fined	\$500		Coral Springs, FL	Consent Order
Rembert	Orenthal	A217949	Life, Health, Variable Annuity	License Revoked			Pensacola, FL	Notice of Revocation
Reo Land Services Inc		P091906	Title	License Revoked			Pittsburgh, PA	Consent Order
Reyes	Betty	P181373	Public Adjuster	License Suspended 3 Months			Miami, FL	Order of Suspension
Reynolds	Rachel	E057201	General Lines	License Revoked			Trinity, FL	Consent Order
Robinson	Taurean	P147164	Life, Health, Variable Annuity	License Suspended and Restitution		\$479.70	Miami, FL	Consent Order
Rodriguez	Israel	E119760	Customer Representative	License Revoked			Pembroke Pines, FL	Consent Order
Rojas	Roberto	P069194	Public Adjuster	License Suspended 3 Months			Coral Gables, FL	Order of Suspension
Rosario	Gladys	P058416	Public Adjuster	License Suspended 3 Months			Miami, FL	Order of Suspension
Schardt-Smith	Joy	A233551	Public Adjuster	License Suspended 3 Months			Palm City, FL	Order of Suspension
Seltser	Daniel	P028450	Public Adjuster	License Suspended 3 Months			Delray Beach, FL	Order of Suspension
Semands	Donald	P182197	Public Adjuster	License Suspended 3 Months			Fort Lauderdale, FL	Order of Suspension
Serenity Title Group Inc		W020273	Title	Fined	\$500		Miami Lakes, FL	Consent Order
Shumate	Ivan	A294734	Life, Health, Variable Annuity	License Revoked			Tampa, FL	Consent Order
Stapleton	William	A252528	Life, Health	Cease and Desist and Fined	\$1,500		Englewood, FL	Consent Order

Storey	Matthew	A255744	Life, Health, Variable Annuity, General Lines	License Revoked			Mulberry, FL	Order of Revocation
Suarez	Mario	P163635	Public Adjuster	Fined	\$500		Miami, FL	Consent Order
Thomas	Mark	A263834	Life, Variable Annuity	Fined	\$2,500		West Palm Beach, FL	Consent Order
Thoroughbred Title West LLC		P182067	Title	Fined	\$500		Longwood, FL	Consent Order
Tidewater Title Group LLC		P071774	Title	Fined	\$500		Virginia Beach, VA	Consent Order
Title Affiliates USA Inc		E063294	Title	Fined	\$500		Miami Lakes, FL	
Title Direct LLC		P028724	Title	Fined	\$1,000		Wesley Chapel, FL	Consent Order
Title Priorities LLC		P005296	Title	Fined	\$750		Naples, FL	Consent Order
Title Support Group Inc		E073647	Title	License Suspended 3 Months			Hollywood, FL	Order of Suspension
Title Wave Closing Services LLC dba Title Works		E079629	Title	Fined	\$500		Destin, FL	Consent Order
Triangle Auto Ctr Inc \ Toyota of Holly		A268129	Auto Warranty, Credit Life or Disability	Probation and Fined	\$5,000		Hollywood, FL	Consent Order
Underdahl	Rod	A270324	Life, Health	Probation and Fined	\$1,750		Sarasota, FL	Consent Order
Unisource Information Services LLC		E118420	Title	License Suspended 3 Months			Burgettstown, PA	Order of Suspension
Velazco	Moises	P193830	Public Adjuster	Fined	\$500		Tampa, FL	Consent Order
Vidulich	Michael	A273723	Life, Health, Variable Annuity, General Lines	Probation and Fined	\$2,000		Delray Beach, FL	Consent Order
Wafford Jr	Wayne	A275210	Life, Health, Variable Annuity, General Lines	License Suspended 18 Months			Odessa, FL	Order of Suspension
Wanless	Debra	A303332	General Lines	License Revoked			Nokomis , FL	Consent Order
Watermark Realty Inc. dba FL Title & Guaranty		D059934	Title	Fined	\$500		Sunrise, FL	Consent Order
Weiss	James	D027720	Life, Health, Variable Annuity	License Revoked			Flagler Beach, FL	Consent Order
West Jr	Arthur	E096619	Life, Health, Variable Annuity	Fined	\$50,000		The Villages, FL	Consent Order
Williams	Alan	A298533	Bail Bond	Fined	\$200		Fort Lauderdale, FL	

Williams	Allison	P093747	Life, Health, Variable Annuity	License Suspended 18 Months			Tampa, FL	Consent Order
Willis Jr	Nelson	A286786	Life, Health	Probation and Fined	\$1,000		Belle Glade, FL	Consent Order
Winter	Phillip	P013842	General Lines	Probation and Fined	\$3,500		San Diego, CA	Consent Order
Zel	Jerome	P080990	Public Adjuster	License Suspended 3 Months			Lake Worth, FL	Order of Suspension

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