

THE INTERCOM

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PUBLICATION FOR AGENTS AND ADJUSTERS FROM
THE STATE OF FLORIDA DEPARTMENT OF INSURANCE

Bill Nelson
Treasurer/Insurance Commissioner/Fire Marshal

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Opening your own agency?

By Kathy Spencer

So, you're opening your own agency at last! Well, before you open the doors for the first time, a review of the laws and rules affecting insurance representatives and the operation of Florida agencies could be very beneficial to you.

After all, you want to maintain a successful agency. Insurance laws are located in Title XXXVII of the Florida Statutes (Chapters 626 and 627 in particular) and the Administrative Code, Chapter 4.



Here's a quick overview of statutory references that new (and not-so-new) agents frequently inquire about, along with the applicable statutory cites.

Naming your agency

It is not required to seek the Department's approval of your agency name. However, the use of a name that would be misleading or deceptive in any way should be avoided. Names chosen should not imply that the agency is an insurance company, governmental agency, or any other national or state organization.

Appointment required to transact business

Your wallet-size ID license does NOT authorize you to transact insurance. A license is issued when an applicant meets all of the eligibility requirements mandated by the statutes; however, authority to transact insurance is not established until the licensee is appointed as an agent by the insurance company or companies for which he or she contracts to represent. (F.S. ss 626.112)

Forms you must file with the Department

Any licensed agent or adjuster doing business under a firm or corporate name or under any business name, other than his or her own individual name, is required to file **Form DI4-63/64** (revised 12/97) with the Department at the inception of the business. This form is called "**Designation of Primary Agent for Insurance Agency and Primary Adjuster for Adjusting Firm; and Filing of Firm, Corporation or Business Name.**" Further, if there is a change in the primary agent or primary adjuster, the agent must notify the Department within 30 days of such change. (F.S. ss 626.541, 626.592 and 626.8695)

If changes occur in the information provided on Form DI4-63/64 during the one-year filing period, notice of such changes must be forwarded to the Department within 60

(Continued on page 2)

Editor's Welcome

For years *The Intercom* has been the Department's link to agents and adjusters throughout the state. We have chronicled the events of each legislative session, reported on the changing continuing education process and much more. Alerting agents and keeping the industry updated are our top goals.

I am proud to join the Division of Agents and Agencies Services as the editor of *The Intercom*. Expect to see more from this publication during the coming year.

One change you will find is that we are inviting our readers to write letters to the editor. When you have a message you'd like to communicate with others in the industry or something you want to bring to the Department's attention, write us a letter. Select letters will be printed.

Letters for publication should be addressed to:
Letters to *The Intercom*
Florida Department of Insurance
200 East Gaines Street
Larson Building, Room 416.4
Tallahassee, FL 32399-0318

We suggest that you address one topic per letter, and that you keep your letters brief. Letters may be edited for grammar, spelling, clarity and length.

Something else you will notice is a focus on our Web page. The Department's Web site is an excellent resource, and we encourage agents to visit the site and use it to its maximum benefit. The Department's Web site is located at www.doi.state.fl.us.

I hope you will gain valuable information from this issue of *The Intercom*.

Sincerely,



Heather Mendelson
Editor

(Continued from page 1)

days. Failure to notify the Department of these changes is a statutory violation and may subject the licensee to disciplinary actions.

On a related matter, Section 626.551, F.S., requires every licensee to notify the Department in writing within 30 days if the licensee changes his or her name, residence address, principal business street address or mailing address.

Designating a primary agent

Each person operating an insurance agency and each location of a multiple-location agency is required to designate a primary agent for each Florida location. This requirement is also applicable to adjusting firms. (F.S. ss. 626.592 for agents and ss. 626.8695 for adjusters)

To designate a primary agent, use Form DI4-63/64. This form serves a dual purpose. It will satisfy the filing requirements of the primary agent or adjuster designation and the filing of a firm or corporate name, pursuant to Sections 626.541 and 626.592, F.S.

Obtaining forms

If you have Internet access, you can download forms at the Department's Web site, www.doi.state.fl.us. Otherwise, you may telephone (850) 413-3137, ext. 1100, or write to the Bureau of Agent and Agency Licensing at 200 E. Gaines St., Tallahassee, FL 32399-0319. The completed form should be returned to the same address.

Sharing of commissions with your agency

A licensee can only share commissions with an agency that has been incorporated as an insurance agency. (F.S. ss 626.753 — general lines; ss 626.794 — life; and ss 626.838 — health)

NOTE: When incorporating an insurance agency, the Department of State is the agency to contact. Write to the Department of State, Division of Corporations, 409 E. Gaines St., Tallahassee, FL 32399, or call (850) 487-6051.

Don't forget to check out these cites also:

Florida Statute sections

- | | |
|----------|---|
| 626.551 | Notice of change of address, name |
| 626.561 | Reporting and accounting for funds |
| 626.572 | Rebating |
| 626.7354 | Customer representative's powers; agent's and agency's responsibility |
| 626.748 | Agent's records |
| 626.749 | Place of business in the residence (general lines) |
| 626.797 | Code of ethics (life, health and variable annuities) |

Administrative Code rules

- | | |
|-----------|--|
| 4-150 | Life and health advertising requirements |
| 4-222 | Unlicensed insurance personnel |
| 4-220.201 | Ethical requirements (adjusters) |

Where to find these guidelines

You can find the Florida Statutes and Administrative Code (rules) at your local library or by accessing the Department of Insurance's Web page. Our Web address is www.doi.state.fl.us. Just click the "Agents" link and you will be able to read these laws and rules for yourself.

The Florida Statutes and the Administrative Code are also available for purchase. For information about purchasing the Florida Statutes, write to the Law Book Distribution Office, Room LL 14, The Capitol, Tallahassee, FL 32399-1400, or call (850) 488-2323. For information about purchasing the Florida Administrative Code, contact Darby Printing in Atlanta, Georgia. Their telephone number is (800) 241-5292, ext. 227 or 266. Additionally, you may view the Florida Administrative Weekly online at election.dos.state.fl.us/faw/index.shtml.

Kathy Spencer is a special investigator for the Bureau of Agent and Agency Investigation.

Case Notes

The following are instances in which licensees or other individuals violated the Florida Statutes or rules governing insurance activities. Below are the administrative actions the Department has taken against them.

CASE: A licensed bail bond agent was charged by Information in the Circuit Court with one felony count of driving under the influence and one felony count of driving while license suspended or revoked. Florida Statutes mandate the temporary suspension of the licensure of the bail bond agent upon the filing of a felony indictment or information against a bail bond agent.

ACTION: Once the charges were discovered, the Department moved swiftly to file a notice that suspended the license on a temporary basis.

CASE: An administrative complaint was filed against a life and variable annuity agent for misrepresenting annuity products to senior citizens and transacting insurance under a nonresident license from offices in Florida.

RESULT: In lieu of taking this matter to hearing, the agent entered into a Settlement Stipulation for Consent Order with the Department that provides for a \$2,500 administrative fine and probation for a period of two years.

CASE: A general lines agent was required to complete 14 hours of continuing education during his compliance period. In connection with its enforcement activities, the Department attempted to resolve the noncompliance status by requiring a fine and completion of the deficient hours. The agent rejected the Department's offer and, in the alternative, requested a hearing.

FINAL ORDER: The hearing officer found that the agent failed to provide evidence sufficient to establish that he had fulfilled his CE requirement. The hearing officer ordered that the agent's license be suspended for a period of six months.

Attention: health agents, insurers and managed care providers

With the recent announcements by several major Medicare providers of Medicare + Choice plans indicating their intent to cease participation in numerous markets throughout Florida, we want to take this opportunity to remind you of your obligations to the many consumers who will be seeking replacement coverage.

Agents: You are expected to be knowledgeable about the current federal and state laws in regard to the rights and protections afforded the consumers when switching plans. This should include knowing when the specified time periods are in which replacement coverage may be written without jeopardizing guaranteed consumer protections. Furthermore, the Department will aggressively pursue any complaints we receive regarding alleged misrepresentations or deceptive practices used to secure this business. Substantiated violations of the Florida Insurance Code could result in the loss of your Florida insurance licenses; certain matters will be also referred to other state and federal agencies. This is a difficult period for many of our senior citizens who need to secure replacement coverage. The Department expects them to be serviced by agents acting in a competent and honest manner.

Insurers and managed care providers: The Florida Insurance Code states that you are responsible for the actions of your agents when representing your company. It is your responsibility to make sure that your agents have adequate knowledge of the laws to enable them to transact this business without placing our consumers at risk. Consumers have the right to insurance advertising and other sales approaches that provide accurate and balanced information on the benefits and limitations of any current or proposed coverage.

Compliance Corner

The following are areas of concern in which we continue to see a pattern of noncompliance. This section has been created as a reminder to our customers to assist you in keeping your insurance business in compliance.

- Licensed agents must include their license number and name as it appears on their insurance license on all applications taken. This information can be typed, printed, stamped or handwritten as long as it is legible.
- Licensed adjusters need to monitor the activities of any appraisers, estimators, surveyors or anyone else who is not licensed as an adjuster, and whose services are used to assist the adjuster when handling a claim, to ensure that they do not engage in activities that require an adjuster's license.
- Each insurance agency location must have a designated primary agent at all times. The name of the primary agent must be submitted on a form prescribed by the Department within 30 days of the agency inception, upon a change in the designated primary agent or upon a change in the agency's name or location. The January 1 filing deadline is no longer a statutory requirement. (To find out where to locate forms on our Web site, read "Plug into your resources" on page 6.)
- At no time should a licensee allow another person to sign his or her name

on any insurance application or related document. An insurer may sign the name of the countersigning agent where permitted by statute.

- Agents need to verify whether they are appointed by a company. Do not assume that the appointment was effectuated. Contact the Bureau of Agent and Agency Licensing at (850) 413-3137, ext. 1100, if you have questions regarding your appointments. (To verify your appointments on our Web site, see the article on page 8.)

Attention: Course Providers

Recently the Department sent to preclicensing and continuing education course providers a request for information pertaining to properly identifying their designated school officials. A number of these requests were returned by the U.S. Post Office due to bad addresses. Rule 4-228.040(3)(c), Florida Administrative Code, requires providers to notify the Department within 30 days of any change of name, address or school official.

If you have changed your address recently and have not notified the Department as required by this regulation, please do so immediately. If you wish to verify that your correct address is on file, contact the Bureau of Licensing Education Section at (850) 413-3137, ext. 1108. If you need to file a change, you can go to the Web site for Assessment Systems, Inc., (ASI), www.asivs.com, and download the Entity Information Update Approval form (stock #601006), or you can order the form through ASI's FaxBack service at (888) 204-6246.

Legislative Update

SB 106, Agent Countersignature/ Premium Payment:

Resident Agent and Countersignature Law

The bill provides an exception to the current requirement that any policy of property, casualty or surety insurance covering a subject of insurance resident located or to be performed in Florida, must be countersigned by a licensed agent who is a Florida resident. Under the exception, insurance policies could be issued by insurers whose agents represent only one company or group of companies under common ownership and for which a Florida resident agent is the agent of record and the application has been lawfully submitted to the insurer.

Credit Card Premium Payment

The bill revises the criteria under which property and casualty insurance may be sold through the use of a credit card. Under the unfair competition and deceptive acts law, there is a general prohibition against any person soliciting any insurance, accepting any applications for insurance, or receiving any premiums for insurance relative to a subject of insurance resident, located, or to be performed in Florida through a credit card facility or organization, for the purpose of insuring credit card holders.

However, the current law also has certain exceptions. One exception is that this prohibition does not apply as to health insurance or to credit life, credit disability or credit property insurance. Another exception is that such insurance may be sold through a credit facility if:

- (a) The insurance is noncancelable by any person other than the named insured, the policyholder or the insurer;
- (b) Any refund or unearned premium is made directly to the credit card holder; and
- (c) The credit card transaction is authorized by the signature of the credit card holder or other person authorized to sign on the credit card account.

This bill provides that the condition specified in (c), above, does not apply to property and casualty insurance so long as

the transaction is authorized by the insured. This would allow for verbal authorization (over the telephone, for example) rather than written authorization as currently required.

Auto

This bill also amends the provisions relating to motor vehicle insurance contracts (s. 627.7295, F.S.). The bill provides an exception to the requirement of making a down payment equal to at least two months' premium for motor vehicle insurance. The exception applies if an insured or family member has previously



purchased and has in effect a policy of private passenger motor vehicle insurance, and purchases either additional coverage or adds coverage for an additional vehicle, with such coverage written by the same insurer or a member of the same insurer group.

HB 785, RV Dealer Commission Sharing:

This bill prohibits a recreational vehicle dealer or broker who is not a licensed insurance agent from sharing insurance commissions on recreational vehicle insurance by the creation of a foreign partnership, corporation or other entity that is controlled by a person who is not licensed as an insurance agent.

SB 1578, Insurance Adjusters/ Shands Jacksonville Healthcare, Inc.:

This act provides an insurance adjuster exemption for public employees. Section 2 of the bill stipulates that Chapter 626.852, F.S., (regulation of insurance adjusters) does not apply to any employee or agent of the Board of Regents providing services in support of any self-insurance program adopted by the Board of Regents.

Section 3 of the bill amends Section 240.5135, F.S. This section now reads: The Board of Regents is authorized to provide to Shands Jacksonville Healthcare, Inc., and its not-for-profit subsidiaries and affiliates and any successor corporation that acts in support of the Board of Regents, comprehensive general liability coverage, including professional liability, from the self-insurance programs established pursuant to s. 240.213.

SB 1956, Viatical Settlements:

Please see page 5 for an overview of this legislation.

SB 2150, Agent Continuing Education (CE):

Allows CE to be delivered through online interactive technology (via the Internet) without the need for a separate monitored examination, as long as the course is approved by the Department to have sufficient testing to validate the student's full comprehension of the materials presented.

Until the Department's CE rule (4-228, Florida Administrative Code) is adopted, courses will not be available. Look for more information at the end of the year. You may also check with course providers to see when they have made courses available.

(The rule amendment process was underway when this publication went to press. To find out the current status of this rule, check with the Bureau of Licensing Education Section at (850) 413-3137, ext. 1108.)

This legislative summary was prepared in part by The Department's Office of Policy Analysis and Intergovernmental Relations.

Department will now regulate life settlements

By Sam Binnun

The 2000 Legislature made some significant changes to the Florida Statutes that regulate the viatical industry. These changes were effective on July 1, 2000. Viatical terminology was redefined, and how the industry transacts business in Florida was clarified. This article is not intended to act as a substitute for the Florida Statutes, and highlights only some of the statutory changes. To review the Viatical Settlement Act, visit the Florida Legislature's Web site at www.leg.state.fl.us. (Viaticals are located in Title XXXVII, Chapter 626, Part X.)

This year's Statutes give the Department regulatory authority over what was known as senior or life settlements, as well as viatical settlements. In Section 626.9911 (7), F.S., "viator" is redefined "as the owner of a life insurance policy or a certificate-holder under a group policy who enters or seeks to enter into a viatical settlement contract." Naturally, as in prior years, proper licensing is required to transact with viators.

The definition of "viatical settlement contract," 626.9911 (5), F.S., was also amended to read "a written agreement entered into between a viatical settlement provider, or its related provider trust, and a viator. The viatical settlement contract includes an agreement to transfer ownership or change the beneficiary designation of a life insurance policy at a later date, regardless of the date that compensation is paid to the viator."

Proper due diligence is one essential element when dealing with a viatical transaction. Accordingly, 626.99275, F.S., prohibits any person to knowingly enter into, broker or otherwise deal in a viatical settlement contract, the subject of which is a life insurance policy, knowing that the policy was obtained by presenting materially false information concerning any fact material to the policy or by concealing, for the purpose of misleading another, information concerning any fact material to the policy, where the viator or the viator's agent intended to defraud the policy's issuer.

Section 626.99287, F.S., "Contestability of viaticated policies," was created to read: If a viatical settlement contract is entered into within the two-year period commencing with the date of issuance of the insurance policy or certificate to be acquired, the viatical settlement contract is void and unenforceable by either party. There are however, several exceptions to this that do not render the settlement contract void and unenforceable. Please refer to the Florida Statutes for these exceptions.

Legislators also added additional required disclosures for viatical settlement purchasers. Section 626.99236, F.S., "Further disclosures to viatical settlement purchasers" reads:

(1) No later than five days prior to the assignment, transfer, sale, devise, or bequest of the death benefit or ownership of all or a portion of the insurance policy or certificate of insurance to the purchaser, the viatical settlement provider, itself or through another person, shall provide in writing the following disclosures to any viatical settlement purchaser:

- (a) All the life expectancy certifications obtained by the provider.
- (b) The name and address of the insurance company, the policy number and the date of original issue of the viaticated policy.
- (c) The experience and qualifications of the person issuing the life expectancy certification, and that person's relationship to the viatical settlement provider, the viatical settlement broker, the viatical settlement sales agent and the viator.
- (d) The name and address of any person providing escrow services, and that person's relationship to the viatical settlement provider, the viatical settlement broker, the viatical settlement sales agent and the viator.
- (e) The type of life insurance policy offered or sold, including a statement as to whether the policy is whole life, term life, universal life or a group policy certificate; a statement as to whether the policy is in lapse status or has lapsed in the last two years; and a statement as to whether the

purchaser is entitled to benefits contained in the policy other than the death benefit of the policy.

- (f) The procedure to be used by the provider to provide the status of the health condition of the insured to a purchaser.

(2) The viatical settlement purchase agreement is voidable by the purchaser at anytime within three days after the disclosures mandated by this section are received by the purchaser.

(3) At the time the disclosures in subsection (1) are made, the viatical settlement purchaser shall be advised to seek independent financial advice from a person not compensated by the viatical settlement provider or viatical settlement broker or the viatical settlement sales agent. The viatical settlement purchaser shall sign an affidavit that he or she has received the disclosures and understands their importance.

If you are currently a licensee or are planning to apply for a license with the Department, you should familiarize yourself with the current viatical statutes and perform proper due diligence. To help ensure the best interest of all involved, you should, among other things, verify that the viatical settlement provider, viatical broker or viatical sales agent you are doing business with is properly licensed to transact viatical business in Florida.

The Department is actively pursuing those entities and individuals who are transacting in the viatical industry and either are not properly licensed and appointed or are in violation of other statutory provisions. If you are currently engaged in the viatical business, you are responsible for becoming familiar with these Statutes and abiding by them. If you believe an entity or individual is not complying with viatical regulations, please do not hesitate to contact us at (850) 413-3136.

Sam Binnun is a special investigator and supervises the viatical section for the Bureau of Agent and Agency Investigation.

When it comes to investments, if it sounds too good...

By Barry Lanier

A significant increase in complaints and inquiries have been received by the Department concerning the sales of various types of questionable investment programs through licensed Florida insurance agents, specifically those specializing in the field of financial planning, including life and annuity sales.

In most cases the scenario unfolds with a broker or representative for an investment program approaching an agent who has an established clientele, created over time by serving clients' insurance and investment needs. This representative is usually armed with impressive sales materials and testimonials from previous investors, which were either fabricated or solicited from unknowing victims.

These programs offer a wide range of "guaranteed" high-return opportunities ranging from pay phones to promissory notes, viaticals and real-estate developments. In some cases the investments are supposedly backed by bonds issued by an insurance company. On its face, the opportunity of financial enrichment for both the agent and his or

her client is enticing. However, we are finding that most of these investment programs are a losing proposition for both parties.

Many of the complaints we have investigated have resulted from the client losing all of his or her investment since the program was in reality nothing more than a scheme to defraud the investor.

Some agents may have knowingly participated in this fraud, while many agents have allowed themselves and their clients to become victims of the scams. In many cases we have found that the past fiduciary relationships agents had established with their clients enabled them to successfully market these questionable investment programs to their clients. In these situations the trust the clients placed in their agents caused them significant financial harm. If the agents had exercised the proper due diligence expected of them by thoroughly researching the investment programs, neither the agents nor the clients would have become victims of the scams.

Be advised that the repercussions to agents who choose to become associated with

these scandalous investment programs are significant. Not only do agents jeopardize their insurance licenses, they could also be subject to substantial civil judgments and severe criminal penalties. The offering of these programs could be considered to be "engaging in the sale of unregistered securities," which could bring both civil and criminal sanctions against an agent.

If you choose to offer these various investment programs to your clients, you are advised to exercise extensive due diligence. Do your homework by researching the offering company and its principals thoroughly before presenting the program to your clients. Even then, you could still be subject to various criminal and civil penalties if the program is a fraud. Do not fail your clients because the program appears to offer lucrative financial rewards for each of you.

Remember ... if it sounds too good to be true ... it probably is.

Barry Lanier, FLMI, CLU, is a field insurance regional administrator with the Bureau of Agent and Agency Investigation.

Plug into your resources

In the past when you had an insurance question, your best bet was to pick up the phone and dial the Department. These days, you can expand your options.

The Department's Web site is a first-rate resource for those in the insurance industry. Forms that you are required to file with the Department can be downloaded and printed directly from the Web site. If you are in a rush to get these forms, downloading them from the Web site might be crucial for you.

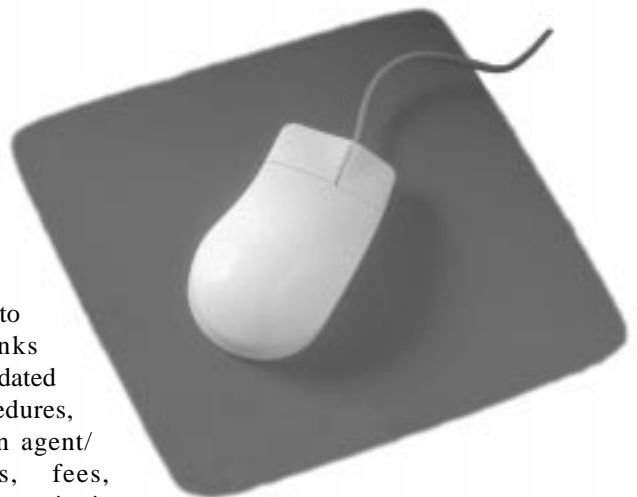
Another benefit of our Web site is that it is a 24-hour service. Those who work at odd hours can locate information or forms at all hours.

For those who've never used the Department's Web site before, or for those who need a refresher, here's what you do:

Go to our main page, **www.doi.state.fl.us**. From there you can click directly on the "Agents" link, which is on the left-hand side of the screen.

The "Agents" link will bring you a series of other links including information on updated application screening procedures, licensing qualifications, an agent/adjuster search, forms, fees, rules, agent appointments, continuing education, etc. There are even links to other industry-related Web sites.

Another valuable Web site to look into is that of Assessment Systems, Inc., (ASI). Located at **www.asivcs.com**, ASI's site includes the candidate handbook, application forms, a listing of continuing



education providers, exam site locations and much more.

Even if you don't have Internet access at home, remember that you can always visit your local public library to gain access to the Department's Web site.

Update on license application process

In the last issue of *The Intercom*, we introduced changes to the agent/adjuster licensing process. The changes are now in place. Continue reading for a review of these changes and additional information regarding the application process.

Assessment Systems, Inc., (ASI) is providing application-screening services to the Department for all license types except for emergency adjusters, viatical settlement brokers and reinsurance intermediaries. The application process for these three exceptions will continue to be handled by the Department.

Florida residents (individuals only) who seek licenses that require exams must now apply over the telephone with ASI. There no longer is a paper application for resident applicants who are interested in licenses that require exams.

Paper applications are still required for:

- Florida residents (individuals only) who are seeking licensure for which no exam is required.
- Nonresidents (individuals only) who are seeking available nonresident licenses. This includes nonresident adjusters required to take Florida's exam.
- Florida residents (individuals only) who are seeking available temporary licenses.
- Entities (resident or nonresident) seeking licensure available to a firm/entity, including title agencies.

Regardless of the type of license desired, all applicants should first determine if they qualify. The Department's Web site, www.doi.state.fl.us, contains detailed eligibility information. You may also contact the Bureau of Licensing at (850) 413-3137, ext. 1101, to ask questions about how to qualify for a particular license. ASI also makes available on its Web site, www.asisvcs.com, the Department's candidate handbook, which provides limited information regarding qualification, exams and other requirements.

Telephone applications

Once you have determined that you qualify for the license and are prepared to submit any required supplemental documents, call

ASI's toll-free number, (888) 274-2020. This call begins the application process. You should **NOT** call unless you believe that you qualify and are ready to apply. This includes having completed any necessary preclicensing coursework. During this call, you will make a reservation to take the required license exam. Since this call is considered part of your sworn application, only the person applying may make the call.

Bring all required supporting documents to the test center at the time of your exam reservation. If you do not bring all of the required documents, you may be allowed to take the exam; however, you will not be licensed until you have furnished all required documents and have passed the exam. If you pass the exam and have furnished all required documents, you will leave the test center with your new license.

Paper applications

When you are ready to apply, call ASI at (888) 274-2020 to request the desired application type. This number should also be used to request blank fingerprint cards. You may also request applications via fax by calling (888) 204-6246 or by accessing ASI's Web site, www.asisvcs.com. New application forms are available. Note: Fingerprint cards cannot be made available via fax.

When you receive your application, read the instructions and qualification information carefully. Submit your completed application, any required supplemental documents (such as a fingerprint card, best print possible affidavit, criminal history information, letter of certification or clearance) and required fees to ASI at the address shown on the application.

Although Florida law requires the Department to approve or deny a request for licensure within 90 calendar days, our goal is to complete the initial review between five to 10 business days. If it's approved, and if a photo license ID card is required for the license type, you will be notified by mail to stop by any of Florida's 16 test centers to have your photo license ID card made. If no photo is required for the license type you have requested (nonresidents, temporaries, firms), your license will be mailed to you.

Word to the wise

ASI's busiest calling hours are from 10 a.m. to 2 p.m. Try calling during the expanded hours, which are Monday through Friday, 8 a.m. to 11 p.m., and Saturday, 8 a.m. to 5 p.m.

Check it out

If your license type requires an exam, you apply by phone. If you don't know whether your license type requires an exam:

- 1) Request an Insurance Licensing Examination Candidate Handbook from ASI, or
- 2) Go to the ASI Web site, www.asisvcs.com, or
- 3) Go to the Department's Web site, www.doi.state.fl.us.
- 4) Call the Department at (850) 413-3137, ext. 1101.

Important phone numbers

- To see if you qualify: Call the Department at (850) 413-3137, ext. 1101.
- To apply: Call ASI at (888) 274-2020.
- To verify receipt or to check the status of an application already filed with ASI: Call ASI at (888) 204-6216.
- To cancel or reschedule an exam: Call ASI at (877) 672-2176.

Getting licensed in another state

You are a Florida resident, but you want to get licensed in another state? Or perhaps you are moving out of Florida and only want a license for your new home state? Here's what you need to do.

The Department has revised the form that licensees and companies use to request letters of certification and clearance. A copy of this form is on page 9. Please keep this copy and reproduce as needed. You may also print the form from the Agent/Adjuster Forms section of the Department's Web site at www.doi.state.fl.us. (Just click on the "Agents" link on the left side of the screen to take you to the forms section.)

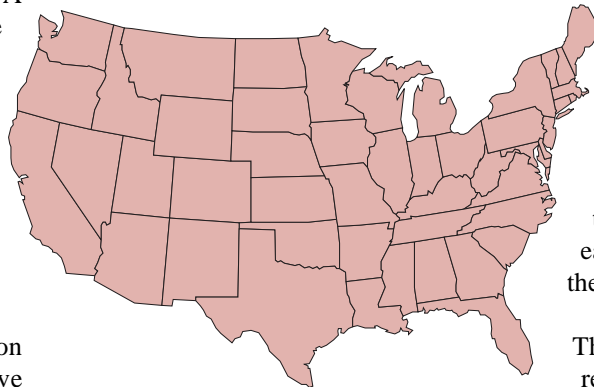
Certification letters

The Department will provide certification letters for resident licensees who have ACTIVE APPOINTMENTS and wish to obtain or renew a nonresident license in another state. The certification will list the active licenses and whether the licensee is in good standing in Florida. If continuing education status is needed, please check the appropriate box on the form. The Department does not automatically include it. There is a \$5 fee for each certification.

To find out if you have an active appointment, check the Department's Web site. Click on the "Agents" link on the left side of the screen, and then click on "Agent/Adjuster Search." From there, type in your license number to view your active appointments. You may also call the Bureau of Licensing at (850) 413-3137,

ext. 1100, to verify your active appointments. When you call, be sure that you have your license ID number on hand.

If you have just received your license and your appointments are not yet active, do not send in the form requesting a certification letter.



The Department will not be able to process your certification letter unless you have an active appointment. When agents who do not yet have active appointments request certification letters, all they receive is a letter stating that they have no active appointments. Other states will not accept certifications unless you are properly appointed.

Clearance letters

A letter of clearance is a computer-generated certificate that is used by a former resident licensee to obtain a resident license in another state. The other state needs the letter of clearance to ensure that the applicant no longer has a Florida

resident license and that he/she left Florida in good standing. There is a \$5 fee for each clearance letter.

When requesting a letter of clearance, return your license ID card to the Department, along with a letter stating that you are surrendering your license in order to receive a letter of clearance. Licensees cannot receive a letter of clearance until all appointments have been canceled. Licensees must notify each of the companies with which they are appointed that they are leaving the state and, with that letter, terminating their appointments. Licensees must copy each of those letters (and preferably send them all at once) to the Department.

The average processing time for these requests is two weeks, which includes U.S. Postal Service delivery time. Processing time will be longer during the months of November and December. The Department receives an overwhelming number of requests during these months, so allow four weeks for processing. Sending requests and fees via overnight delivery service will not expedite processing. However, you may include a prepaid overnight envelope for us to use when we send the forms to you. If you do not receive the requested information within 14 days, call the Bureau of Licensing at (850) 413-3137, ext. 1100.

Please note that the Department cannot accept requests for these letters over the telephone because the fees must be prepaid.



The Bureau of Licensing recently conducted an audit of its appointment processing. Of the 1,300 appointments that were audited, more than **92 PERCENT** were processed in less than six business days. The Bureau's ability to quickly process appointments depends upon the completeness and accuracy of the submission. The most common deficiencies we see include:

- Requesting an appointment for a license authority not held by the licensee;
- Submitting the form outside the 45-day window allowed by statute;
- Not completing Part III of the form, which contains questions regarding the applicant's character and fitness;
- Not signing the form.

Help us help you process your appointment requests as quickly as possible. Call us at (850) 413-3137, ext. 1100, if you have any questions regarding these areas or any other issues relating to the appointment process.

STATE OF FLORIDA
DEPARTMENT OF INSURANCE
REQUEST FOR CERTIFICATION OR CLEARANCE
(Please reproduce this form as needed)

Licensee's Name:

Licensee's License Number: Social Security Number:

Certification – A certified statement of a permanent licensee's license and appointment status. This document is necessary in order to become licensed as a nonresident agent in another state. **(Contact the Department or visit our Web site at www.doi.state.fl.us to ensure all desired appointments have been processed, PRIOR to ordering Letter of Certification.)**

Certification With Continuing Education – This document can be used to certify compliance with Florida's continuing education law.

Letter of Clearance – A certified statement that all of a licensee's appointments have been canceled to transact insurance in this state and that his or her licensing record is clear. This document is needed in order to become licensed as a resident agent in another state. (A licensee must return his/her ID license or an affidavit stating that he/she was never issued an ID license or that his/her license has been lost. A licensee must also include copies of letters to each active company requesting termination of appointment.)

Total number of requested form(s) _____ x \$5.00 = \$ _____ Total Fee

NOTE: The fee for each Certification or Clearance Letter is \$5.00.
Make checks payable to Florida Department of Insurance

Except during the end of the year when most states renew, the average processing time for these requests is two weeks, which includes U.S. Postal Service delivery time. An overwhelming number of requests are received during November and December, so please allow the four weeks for processing. Sending your request overnight will not expedite our processing; however, you may include a prepaid overnight envelope for us to use to return the information. If your request is not received within this time frame, please contact the Bureau of A&A Licensing at (850) 413-3137, Ext. 1100.

Please type or print legibly

Contact Person: _____ Phone # & Ext. _____

Mail the above to: _____ Apt., Ste., Fl. _____

Mail request to:
Florida Department of Insurance
Revenue Processing Section
Post Office Box 6000
Tallahassee, Florida 32314-6000

For Accounting Use Only

B/T	TY/CL	E/T	AMOUNT	
R	0095		F	\$ _____
	1112		W	\$ _____

DI4-409
 Revised 07/00



Notes from the CE corner:

Transcripts

The fact that a particular course is reflected on a transcript does not mean that a person has received credit for every hour shown on the transcript. In order to receive continuing education (CE) credit, a licensee must take the course while he/she is licensed for the line of authority for which the course is approved. Agents who hold property and casualty licenses, as well as life or health or variable annuity licenses, are required to earn credits in those subjects depending on their license type. Earning the total required hours in one line of authority does not satisfy the requirement for a dually licensed agent.

Licensees' CE requirements are established by the licenses held at the beginning of the compliance period. It is this requirement that is displayed on the transcript. Licensees can choose to earn credits in a new line of authority received during the compliance period. However, they should ask

Assessment Systems, Inc., (ASI) how that would affect their total hours required and how many hours would be required in each line of authority.

A common problem encountered by many companies and agents is that a company authorized only to write health insurance, and not authorized for property and casualty business, will appoint a general lines agent. The general lines agent can only be appointed for the health (0240) line of authority. The 0240 line of authority in combination with the 0220 general lines agent line of authority makes the person dually licensed. Thus, this agent has an absolute requirement of 14 hours of 0220 general lines subjects and 14 hours of 0240 health-only subjects.

Companies and agents can avoid this type of problem by first, remaining informed and involved regarding appointments requested by insurers and second, by periodically checking the Department of Insurance's Web site to verify the license types for which the agent is appointed.

Letters of Certification

Licensees whose compliance period has

passed and who:

- did not fulfill their CE requirements in a timely manner as of their compliance date, and
- have not yet received a letter of noncompliance from the Department

cannot get a letter of certification with the statement that they are in compliance with CE requirements. The Department will issue a letter of certification without reference to CE compliance and will state that the required hours were completed late but that the Department has not yet completed its sanction activities.

Attention: Providers

Please take note that violations by prelicensing and CE providers may result in substantial fines and other administrative action by the Department. Falsification of records or failure to hold classes at the recorded times are the primary violations cited. Chapter 626.2816, Florida Statutes, and Chapter 4-228, Florida Administrative Code, provide authority for the Department to regulate organizations offering insurance prelicensing and CE courses.

Be on the lookout for unauthorized companies

It has recently come to the attention of the Department of Insurance that some organizations may be operating as purported administrators of self-funded employer Employee Retirement Income Security Act (ERISA) plans. In at least one instance the Department has found that the "administrator" is actually engaged in unauthorized insurance and is offering a program that is really health insurance.

Agents should look at the actual contract language that is proposed before signing up clients for this type of program. Some of the features to look for are:

1. Rate guarantees. If the contract promises the employer that the monthly deposit will not increase, it may indicate that the plan is taking risk that would require a license as an insurance company or as a Multiple

Employer Welfare Arrangement (MEWA).

2. Risk borne by the unauthorized entity. If the contract includes language that could result in the entity being responsible for payment of claims that fall in a gap



between the expected monthly employer contribution and the attachment point of any excess coverage, it may be a contract of insurance.

3. If a contract is not insurance, the agent should make sure that the customer or employer understands that the employer is

liable to pay all claims.

If an agent solicits customers for an unauthorized entity, the agent places his/her license at risk, pursuant to Chapters 626.621(12), 626.902 and 629.910, Florida Statutes. Pursuant to Chapter 626.901(2), F.S., the agent may also be responsible to the customer if the unauthorized entity fails to pay claims and the customer is damaged.

If you have doubt as to whether an entity is licensed or not, please check the DOI Web site (www.doi.state.fl.us/PDF's/2000_green_book.pdf) where you will find a list of licensed companies. If you don't find the entity on the list of licensed companies, and you want to check further, call the DOI hotline at (800) 342-2762 or the Department's Division of Insurer Services at (850) 413-3140.

State investigators stop fraudulent PIP claims across Florida

By Stacey-Ann Clarke

Insurance Commissioner Bill Nelson and Statewide Prosecutor Melanie Ann Hines have brought charges against more than 70 people in Miami-Dade County and the Tampa Bay area for collecting alleged fraudulent personal injury protection (PIP) claims. In Miami-Dade County, 51 suspects were arrested on various felony charges including insurance fraud, grand theft, patient brokering and solicitation. In Tampa, 22 people were arrested for staging more than two dozen automobile accidents and billing insurance companies for at least \$200,000.

The Division of Insurance Fraud's (DIF) first PIP investigation began in April 1999 and occurred in Miami-Dade County. The investigation revealed that hundreds, perhaps thousands, of Dade County consumers had been victimized by or involved in such schemes. So far, the arrests involved clinic workers, one owner, runners and staged auto-accident participants. DIF's investigation, conducted by Miami's field office, revealed scores of runners getting paid cash kickbacks of \$500 to \$700 for each patient clinic referral.

According to the investigation, the main runner was identified as Gilberto Vigo, 61, of Miami. Vigo's

group, including his wife and son, illegally provided 146 patients to Lyme Medical Group. The patients then submitted fraudulent claims totaling more than \$1.3 million to more than 20 auto-insurance companies.

"The same kinds of claims were filed in the Tampa Bay-area staged cases," said Ron Poindexter, director of DIF. "No property damage claims were ever filed."

The second PIP investigation in the Tampa Bay area resulted in the arrest of 19 suspects. The suspects face charges of grand theft and insurance fraud.

According to the investigation, participants damaged automobiles at prearranged locations and moved the damaged vehicles and debris to a public roadway before calling police to investigate. Afterward, they recruited "accident victims" who allowed bogus medical claims to be filed with their

insurance companies.

Investigators said all of the staged accidents occurred



in the Tampa Bay area, but three of the suspects have moved to Miami. This particular investigation began three years ago when an insurance fraud investigator was contacted by a local insurance agent who was suspicious of a policy purchase. DIF investigators then began working undercover by posing as accident victims. Because alleged offenses occurred in more than one circuit court jurisdiction, the arrests were made on warrants issued by Hines. Poindexter said more arrests are expected as the investigation continues.

Stacey-Ann Clarke is the managing editor of Voices newsletter with the Division of Insurance Fraud.



Company Rehabilitation

On June 27, 2000, the Division of Rehabilitation and Liquidation obtained a Consent Order Appointing the Florida Department of Insurance as Receiver for Purposes of Rehabilitation, Injunction and Notice of Automatic Stay against Union American Insurance Company. The company is located at 2500 NW 79th Ave., Miami, FL 33122. Questions? Call our consumer hotline at (800) 882-3054.

Disciplinary Actions

November 1, 1999 – June 30, 2000

Many of the following disciplinary actions have been resolved through consent orders based upon settlement stipulations in which there was no finding or admission of guilt by the licensee. The Department believes that notification of these actions is in the public interest and, although 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. License reinstatements that were effective as of Aug. 1 are reflected herein.

This listing does not reflect pending appeals or requests for hearings. Inquiries should be directed to: Florida Department of Insurance, Bureau of Agent and Agency Licensing, 200 East Gaines Street, Tallahassee, FL 32399-0319; telephone (850) 413-3137, ext. 1101.

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

SUSPENSIONS (licenses or appointments)

LAST NAME	FIRST and MIDDLE	CITY	STATE
ANGLADE*	Marjorie Lynn	Deltona	FL
*License reinstated on 3/2/00			
ARRECHAVALETA*	Vivian	Miami	FL
*License reinstated on 6/30/00			
BAKLEY	Todd H.	Jacksonville	FL
BALTHAZAR*	Margareth	North Miami	FL
*Appointments suspended, not license			
BARBER	Michael Hunter	Apopka	FL
BENCE	Nancy Watson	Deltona	FL
BENNETT	Albert Lester	Palm Harbor	FL
BOYNTON	Rodney Brian	Ocala	FL
BRASWELL	Ronald Tolbert	Winter Springs	FL
BROWN, Jr.	Charles E.	Opa Locka	FL
BRYAN	Mac Lyons	Pensacola	FL
CHATHAM	Kurt Francis	Ft. Pierce	FL
CMAYLO	Michael A.	Ft. Lauderdale	FL
COFFIN	John Kenneth	Palm Harbor	FL
COLUCCI*	Frances Deborah	Tampa	FL
*License reinstated on 1/4/00			
COVELLI	Chris Jason	Seffner	FL
CROWDER	Barbara Ann	Homestead	FL
DAVY	Richard Stephen	North Miami Beach	FL
DELAVIESCA	Joseph M.	Miami	FL
DELVA	Wilbert	Orlando	FL
FIELDS	Frederick A.	Jacksonville	FL
GARCIA	Luis Mariano	Miami	FL
GIBSON	John Lewis	Gulf Breeze	FL
GOINS	Kenneth Wayne	Lakeland	FL
GREENE	Nancy A.	Jacksonville	FL
HENDERSON	Robert Lawrence	Whittier	CA
HOLLY	Laurie Leon	Dunedin	FL
HUTCHISON	Karen L.	Key Largo	FL
KENNEDY	Beverly B.	Pompano Beach	FL
KENTGEN	Arthur Anton	Ofallon	MO
LAFLEUR*	Paul David	Newburyport	MA
*License reinstated on 7/27/00			
LEBENDIG*	Ronald Edwin	Bradenton	FL
*License reinstated on 7/24/00			
LOWDER	James	Titusville	FL
MAGIC MARINE OF CENTRAL FLORIDA, INC.	Tavares		FL
MANN	Michael Fay	Seminole	FL
MCCOY	Booker Tee	Orlando	FL
MCVEIGH	Melinda Jill	Jacksonville	FL
MENDEZ	Thomas	St. Petersburg	FL
MUNTER, Jr.*	Ernest Lester	Clewiston	FL
*License reinstated on 3/2/00			
MUTLICK	Francis John	Clermont	FL

PEREZ	David Valentin	Tampa	FL
POOLE	Donald Reginald	Tampa	FL
REID	Robert Scott	Mary Esther	FL
ROBERTSON	George Sadtler	Tampa	FL
RODRIGUEZ	Carlos Manuel	Miami	FL
SCHIELKE*	Hugo J.	Boca Raton	FL
*License reinstated on 7/24/00			
SMITH FLA GROUP LLLP DBA SATURN OF MIAMI	Hialeah		FL
SOUTHARD	Samuel Thomas	Bayonet Point	FL
SPEIGHT	Cecil Franklin	Ocala	FL
SULLIVAN	Walter James	Boynton Beach	FL
TIMM	Cheryl Rae	Daytona Beach	FL
WADE	Jefferson Arnold	Dunnellon	FL
WILLIAMS	Ernesto J.	Miami	FL
WRIGHT, Jr.	Leroy.	Palm Beach Gardens	FL
YOUNG*	Theodore Robert	Roseville	CA
*License reinstated on 7/11/00			
ZANDERS*	Jean V.	Miami	FL
*Appointments suspended, not license			
ZOPPETTI	James William	Venice	FL

REVOCATIONS

LAST NAME	FIRST and MIDDLE	CITY	STATE
ALDERMAN	Wilton Mathieu	Gainesville	FL
ALLEN	Charles M.	Wesley Chapel	FL
AQUINO	Zadi	Palm Springs	FL
BAEZ	Peter	Lakewood	FL
BAKER	Julius S.	Columbia	SC
BARBER MARINE INC.		Orlando	FL
BARRIONUEVO	Lourdes	Tampa	FL
BELCHER	David Jason	Warrensville Heights	OH
BELLIEL	Victoria	Miami	FL
BENNETT	Edward Ewing	Jasper	FL
BENSON	Kevin Charles	Clearwater	FL
BONNEY	Derrien Andre	Bartow	FL
BOOZER	Sean Daniel	Ocala	FL
BRESIAC	Charles Henry	Miami	FL
BRICE, Jr.	Robert Dennis	Cape Coral	FL
BROWN	Rhonda Elaine	Orange Park	FL
CAPELLAN	Dolores Devonne	Palmetto	FL
CHABOT	Thom Wade	New Port Richey	FL
CHACON	Raul Enrique	Valrico	FL
CHATMON	Paul Edward	Pembroke Pines	FL
COLLINS	William Randy	Jacksonville	FL
CONNOR	Stacey Renee	Tampa	FL
COOK	Carl W.	Royal Palm Beach	FL
CUEVAS	Nelson Andres	Tampa	FL
CULBERTSON	Patrick Kenneth	Hialeah	FL
DAIGLE	Leo Paul	Pompano Beach	FL
DANIELS	Luke	Fernandina Beach	FL
DAVIS	Twyman	Lantana	FL
DEEN IV	Frank Edgar	Bradenton	FL
DURHAM	Deloise Culberth	Port St. Lucie	FL
DUVAL	Gloria Y.	West Palm Beach	FL
EAGLE	Joseph Zennon	Lantana	FL
EAST	Clark Douglas	Lakeland	FL
ECKERT	Frederick Ross	Dade City	FL
EDDIE	Kermit Gladstone	Miami	FL
ELSO	Ignacio Antonio	Miami	FL
FERMIN	Federico Michel	Miami	FL
FONTENOT	Patricia Bernice	Pensacola	FL
FORD	Clarice Michele	Oviedo	FL
FORGIONE	Luigi Berardo	Ft. Lauderdale	FL
FRANCE	Vickey Yvonne	Hialeah	FL
FRENCH	Dennis Kay	Lynn Haven	FL
FRENCH	Stephanie Michelle	Cocoa	FL
GADDY	Kevin Alan	Vero Beach	FL
GERRITY	Joseph	Deerfield Beach	FL
GIBBONS	Gary Coy	Unknown	
GOODGER	Gary Arthur	Holiday	FL
GORRIZ	Pedro Gabriel	Hialeah	FL
GOULD	J. Howard-Gardner	St. Petersburg	FL
GRAY	Calvin W.	Oviedo	FL
GRUBB	Murel Albert	Seffner	FL
HAGGSTROM	Christopher Stephen	Miami	FL
HARRIS	Richard David	Hallandale	FL
HEDGER	Debra Ann	Venice	FL
HENSLEY	Roger A.	Katy	TX

(Continued on page 14)



New Companies and Acquisitions

(January 1, 2000 to June 30, 2000)

Acquisition of American Federation Insurance Company by Farmers Insurance Exchange, Truck Insurance Exchange, Fire Insurance Exchange, Fire Insurance Exchange, and Spartan Acquisition Company was approved on 3/3/00. Address: P.O. Box 2450, Grand Rapids, MI 49501-2450.

Avomark Insurance Company was approved as a foreign property and casualty insurer on 5/10/00. Lines of business: Fire, Allied Lines, Farmowners Multi Peril, Homeowners Multi Peril, Commercial Multi Peril, Inland Marine, Earthquake, Workers' Compensation, Other Liability, Private Passenger Auto Liability, Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Fidelity, Surety, Glass, Burglary, Theft, Boiler and Machinery, Accident and Health. Address: 136 N. 3rd St., Hamilton, OH 45011-2726.

Coastal Insurance Enterprises, Inc. was admitted as a foreign property and casualty insurer on 5/3/00. Line of business: Medical Malpractice. Address: 5766 Carmichael Rd., Montgomery, AL 36117-2351.

DeSoto Prime Insurance Company was authorized as a domestic property and casualty insurer on 2/18/00. Lines of Business: Fire, Allied Lines, Homeowners Multi Peril, Other Liability, Mobile Home Multi Peril, Mobile Home Physical Damage, Reinsurance. Address: 3522 Thomasville Rd., Ste. 300, Tallahassee, FL 32308-3488.

Equity Mutual Insurance Company was approved as a foreign property and casualty insurer on 3/24/00. Lines of business: Workers' Compensation, Other Liability, Private Passenger Auto Liability, Reinsurance. Address: 9201 State Line Rd., Kansas City, MO 64114-3298.

Gulf Guaranty Life Insurance Company was approved as a foreign life and health insurer on 5/11/00. Lines of business: Credit Life, Credit Disability. Address: 4785 I-55 North, Ste. 200, Jackson, MS 39206-5603.

Healthcare Underwriters Mutual Insurance Company was admitted as a foreign property and casualty insurer on 5/3/00. Lines of business: Medical Malpractice, Other Liability. Address: 8 British American Blvd., Latham, NY 12110-1414.

The acquisition of shares of **Homeowners Holding Company** (sole shareholder of **First Protective Insurance Company**, a domestic property and casualty insurer) by Willis T. King Jr., was approved on 1/21/00. Address: 1857 Wells Rd., Ste. 226, Orange Park, FL 32073-6756.

Meridian Citizens Mutual Insurance Company was approved as a foreign property and casualty insurer on 4/6/00. Lines of business: Private Passenger Auto Liability, Private Passenger Auto Physical Damage. Address: P.O. Box 1980, Indianapolis, IN 46206-1980.

Meridian Citizens Security Insurance Company was approved as a foreign property and casualty insurer on 4/6/00. Lines of business: Private Passenger Auto Liability, Private Passenger Auto Physical Damage. Address: P.O. Box 1980, Indianapolis, IN 46206-1980.

Meridian Mutual Insurance Company was approved as a foreign property and casualty insurer on 4/6/00. Lines of business: Private Passenger Auto Liability, Private Passenger Auto Physical Damage. Address: P.O. Box 1980, Indianapolis, IN 46206-1980.

Meridian Security Insurance Company was approved as a foreign property and casualty insurer on 4/6/00. Lines of business: Private Passenger Auto Liability, Private Passenger Auto Physical Damage. Address: P.O. Box 1980, Indianapolis, IN 46206-1980.

Norcal Mutual Insurance Company was admitted as a foreign property and casualty insurer on 2/18/00. Lines of Business: Medical Malpractice, Reinsurance. Address: 560 Davis St., 2nd Floor, San Francisco, CA 94111-1902.

Ohio Security Insurance Company was approved as a foreign property and casualty insurer on 5/10/00. Lines of business: Fire, Allied Lines, Farmowners Multi Peril, Homeowners Multi Peril, Commercial Multi Peril, Ocean Marine, Inland Marine, Earthquake, Workers' Compensation, Other Liability, Private Passenger Auto Liability, Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Fidelity, Surety, Glass, Burglary and Theft, Boiler and Machinery. Address: 9450 Seward Rd., Fairfield, OH 45014-5456.

Acquisition of Old Dominion Insurance Company, Inc. by White Mountains Insurance Group, Inc. was approved on 5/10/00. Address: 55 West St., Keene, NH 03431-3348.

Acquisition of PCA Property and Casualty Insurance Company by Folksamerica Reinsurance Company, Folksamerica Holding Company, and White Mountains Insurance Group, Inc. was approved on 3/31/00. (PCA is no

(Continued on page 14)

(Continued from page 12)

REVOCATIONS

LAST NAME	FIRST and MIDDLE	CITY	STATE
HERITAGE RV CENTER, INC.		Stuart	FL
HOLCOMBE, Jr.	Sam	St. Petersburg	FL
HUTCHINS	Carl Eugene	Ocala	FL
HUYNH	Hau Tan	Altamonte Springs	FL
IVERSON	Tiffany	Euclid	OH
JONES	Kalonda Elaine	Pensacola	FL
JOSEPH	Wanda Lashun	Riviera Beach	FL
KENNEDY	Michael Saunders	Ft. Lauderdale	FL
KIEWIET	Lee Carl	Sarasota	FL
LAIRD, Jr.	James Smith	Pensacola	FL
LESSEY	Wendy L.	Oyster Bay	NY
LIEBER	Michael Scott	St. Petersburg	FL
LIMA	Gilberto Jesus	Odessa	FL
LUGG	Deanne Margaret	Miami	FL
MAHLE	Gary Lee	Sarasota	FL
MALHOTRA	Inderjit Singa	Boca Raton	FL
MALTESE	Steven Peter	North Merrick	NY
MARTINEZ	Angel M.	Philadelphia	PA
MARTINEZ	Camille Arleen	North Miami	FL
MAZZALL	Anthony Joseph	Detroit	MI
McCAFFERY, III	Jack Russell	Pinellas Park	FL
MCCROAN	Patricia Carole	Tallahassee	FL
MCCRUM	Richard D.	Dallas	TX
MCDANIEL-BARTLEY	Jeanne	Casselberry	FL
MCKINNEY	Theodore Mack	Ormond Beach	FL
MCLEOD	Gary Eugene	Gainesville	FL
MOONEY	Lillie Ponder	Terra Ceia	FL
MORALES	Ana Maria	Sunrise	FL
MORROW	Michael Phillip	Pensacola	FL
OLIVER	Diana	Lawton	OK
OLIVER	Richard Keith	Green Cove Springs	FL
ORBAN	Bill	Jacksonville	FL
PARSON Jr.	Christopher Columbus	Belle Glade	FL
PASCALE	Anthony Michael	North Lauderdale	FL
PAUL	Marc Antoine	North Miami Beach	FL
PEREZ	Daniel Jose	Plantation	FL
PHILLIPS	Herbert Arnold	Pensacola	FL
RICHIE	Mary Louise	Ft. Myers	FL
ROGERO	Dennis Ralph	Valrico	FL
ROSS	Richard Allen	Tampa	FL
ROWE	Tylee Caldwell	Tallahassee	FL
RUDD	Gary Anthony	Miami	FL
RUEST	Norman	Miami	FL
SABALLUS	Gerald Michael	La Grange	IL
SANJURJO	Luis	Hialeah	FL
SCHREIMANN	David Robert	Largo	FL
SCHWEITZER	Dale Ray	Miami	FL
SEARS	Cle	Rockledge	FL
SEAY	Freddie Gene	Jacksonville	FL
SELTZER	Jeffrey Steven	Miami	FL
SENTERS	Stephanie Shannon	Jacksonville	FL
SERAFINI	Gregory Allen	Cocoa	FL
SETCHELL	James Clayton	West Palm Beach	FL
SHECHTMAN	Dean Allen	North Miami Beach	FL
SHEFFIELD	Michael Lee	Winter Haven	FL
ST. PIERRE	Mathieu	Miami	FL
STAPLETON	Gary Roger	St. Petersburg	FL
STREETS	Richard William	Zephyrhills	FL
STUDEY	Terry Lynn	Lakeland	FL
TALIAFERRO	Raymond	West Palm Beach	FL
TALLEY	David Michael	Lilburn	GA
TAYLOR	Arthur Lorenzo	Apopka	FL
TIM HARDY ECONOMY CARS		Pensacola	FL
TRIPLITT	Roger Dean	St. Petersburg	FL
TRUSSELL	Michael Brando	Pompano Beach	FL
VEGA-PEREZ	Armando	Clearwater	FL
VILLALBA	Nilda Luz	Hollywood	FL
WALKER	Thomas Joseph	Ft. Lauderdale	FL
WALLACE	Barbara Feldhut	Carlyle	KS
WARFIELD	Mark Jason	Sarasota	FL
WATSON	Elizabeth Lynn	Crestview	FL
WILLIAMS	Jerome Keith	Orlando	FL
WILLIAMS	Roy Francis	Brandon	FL
WIMBERLY	Fred Thomas	Pensacola	FL
WISE	Tonia Lee	Orlando	FL
WOODARD	Michael Scott	Miami	FL
ZEMOUR	Nathaly Mimi	Ft. Lauderdale	FL

(Continued from page 13)

longer active as a result of this.) Address: 1 Liberty Plaza, 19th floor, New York, NY 10006-1404.

Pioneer Mutual Life Insurance Company was authorized as a foreign life and health insurer on 4/6/00. Lines of business: Ordinary Life, Endowment, Term Life, Industrial Life, Individual Annuities, Universal Life. Address: Address: P.O. Box 2546, Fargo, ND 58108-4666.

Professionals Advocate Insurance Company was approved as a foreign property and casualty insurer on 1/21/00. Lines of business: Commercial Multi Peril, Medical Malpractice, Other Liability. Address: 225 International Cir., Hunt Valley, MD 21030-1390.

QBE International Insurance Limited was placed on Florida's list of approved surplus lines insurers on 6/9/00. Address: c/o Leboeuf, Lamb, Green, 125 West 55th S., New York, NY 10019-5389.

Qualsure Insurance Corporation was authorized as a domestic property and casualty insurer on 1/28/00. Lines of business: Fire, Allied Lines, Homeowners Multi Peril, Commercial Multi Peril, Inland Marine, Mobile Home Multi Peril, Mobile Home Physical Damage. Address: P.O. Box 3918, Sarasota, FL 34230-3918.

State Auto National Insurance Company was approved as a foreign property and casualty insurer on 1/21/00. Lines of business: Private Passenger Auto Liability, Private Passenger Auto Physical Damage. Address: 518 E. Broad St., Columbus, OH 43215-3976.

Sunset Life Insurance Company of America was approved as a foreign life and health insurer on 3/17/00. Lines of business: Ordinary Life, Endowment, Term Life, Industrial Life, Individual Annuities, Universal Life, Group Life and Annuities, Accident and Health. Address: P.O. Box 219532, Kansas City, MO 64121-9532.

United Fire and Casualty Company was admitted as a property and casualty insurer on 5/3/00. Lines of business: Fire, Allied Lines, Homeowners Multi Peril, Commercial Multi Peril, Inland Marine, Earthquake, Other Liability, Private Passenger Auto Liability, Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Fidelity, Surety, Glass, Burglary and Theft, Boiler and Machinery. Address: P.O. Box 73909, Cedar Rapids, IA 52407-3909.

State of Florida Department of Insurance ADDRESS CORRECTION REQUEST

If your residence, business or mailing address has changed since filing your original application for license with the Department, please complete the following and mail to the address listed below.

Print or type

Agent Social Security #				
Last Name		First Name		
Home Telephone Number		Work Telephone Number		
Home Street Address (Post Office box not acceptable)		Apt. #		
Home City		State	Home Zip Code	
Business Name				
Business Street Address (Post Office box not acceptable)				Building/Suite #
Business County				
Business City		Bus. State	Business Zip Code	
Mailing Address				Building/Suite #
Mailing City		State	Mailing Zip Code	

Signature of Licensee _____ Date _____

626.551 and 648.421, Florida Statutes: Notice of change of address, name.
 Every licensee shall notify the department in writing within 30 days (10 days for limited surety agents and professional bondsmen) after a change of name, residence address, principal business street address or mailing address. Any licensed agent who has moved his or her residence from this state shall have his or her license and all appointments immediately terminated by the department.

Mail to: Florida Department of Insurance
 Bureau of Agent & Agency Licensing
 200 East Gaines Street
 Tallahassee, Florida 32399-0319

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THE INTERCOM

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If your name, residence address, principal business street address or mailing address changes, you must notify the Department within 30 days of the change. Licensees who fail to comply are in violation of Chapter 626.551, F.S., and are subject to investigation and possible disciplinary action.

Please mail your notice of change to:
Bureau of Agent and Agency Licensing
Department of Insurance
200 E. Gaines St.
Tallahassee, FL 32399-0319

A name change necessitates the re-issuance of your insurance license. Please remember to enclose the \$5 fee and a copy of your marriage certificate, divorce decree or other documentation at the time you request re-issuance.

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