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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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Paperless license application process



Effective February 14, Assessment Systems, Inc., (ASI) will begin providing application screening services to the Department for all license types except emergency adjusters, viatical settlement brokers and reinsurance intermediaries. There will no longer be a paper application for license types that require an exam. Instead, the applicant will initiate the application process by telephoning ASI's toll-free number. See the article on page 3 for more information.

Viatical settlement sales regulations

Sales of viatical settlements have become increasingly popular in recent years. This unique type of insurance transaction has, unfortunately, opened up opportunities for insurance fraud. Florida legislators and regulators have enacted new laws to regulate the viatical industry and issued warnings about unscrupulous practices. See the articles on pages 4 and 5 for more information.

Financial Services Reform

Last November, President Bill Clinton signed the Financial Services Act of 1999 into law. The law (H.R. 10) repeals Depression-era legal barriers so that banks, insurance companies and investment firms can merge and sell each other's products. The law left intact the states' powers to license and regulate insurance companies and their representatives.

Banks and other depository institutions will now be able to sell insurance, and insurance companies can open their own banks.

The new law amends the Federal Deposit Insurance Act by requiring Federal banking agencies to develop and publish certain consumer protection regulations. These regulations apply to retail sales practices, solicitations, advertising, or offers of any insurance product by any insured depository institution or wholesale financial institution or any person who is engaged in such activities in an office of the institution or on behalf of the institution. These protections include:

Sales Practices

An insured depository institution is prohibited from engaging in any practice that would lead a consumer to believe that an extension of credit is conditional upon:

- the purchase of an insurance product from the institution or any of its affiliates; or
- an agreement by the consumer not to obtain, or a prohibition on the consumer from obtaining, an insurance product from an unaffiliated entity.

Disclosures and Advertising

The following disclosures must be made orally and in writing before the completion of the initial sale and at the time of application for an extension of credit:

- The insurance product is not insured by the Federal Deposit Insurance Corporation, the United States Government, or the insured depository institution.
- In the case of a variable annuity or other insurance product which involves an investment risk, that there is an investment risk associated with the product, including possible loss of value.

(Continued on page 2)

Case Notes

A general lines agent failed to complete her continuing education (CE) requirements by the deadline established in Section 626.2815, Florida Statutes. She did not request an extension of time, as allowed in section 4-228.230, Florida Administrative Code. The Department initiated disciplinary action against the agent, and issued a Final Notice of Non-Compliance that offered her the opportunity to settle the disciplinary action by payment of an administrative fine of \$250. The agent requested an administrative hearing, at which she stated that she should be excused from timely compliance with CE requirements, because late in her two-year compliance period she was unable to attend courses or take an exam because she was pregnant and later nursing the infant. The administrative law judge ruled against the agent, stating that her circumstances may have made it inconvenient, but not impossible to complete the required coursework and exam. The agent's license was suspended for six months.

An individual not currently licensed with the Department filed an application for licensure as a nonresident life and variable annuity, and health insurance agent. The applicant failed to divulge prior administrative action taken against his insurance license in another state. The applicant entered into a Settlement Stipulation providing for probation for a period of 12 months, if and when he became qualified and licensed. The individual was also ordered to pay costs in the amount of \$200.

A general lines, and life and health agent failed to timely place insurance coverage for insureds, misappropriated insurance premiums, and failed to designate a primary agent for the insurance agency. The agent entered into a Settlement Stipulation for Consent Order providing for the licenses and eligibility for licensure to be suspended for 18 months.

An Administrative Complaint was filed against a general lines, life and health agent charging misappropriation of funds, aiding and abetting an unlicensed individual, fraudulent and dishonest practices, and lack of fitness to engage in the business of insurance. The agent entered into a Settlement Stipulation for Consent Order with the Department that provided for a \$1,000 fine and two years probation. In addition, the Stipulation required: a) that the agent establish and maintain a premium trust bank account separate from the general business operating account; b) promptly deposit and remit premiums and return commissions within 15 days; c) not allow unlicensed individuals to transact insurance; d) give the Department immediate access to review agency and bank account records; and e) make restitution to an insured.

An individual who held nonresident life, health and variable annuity licenses was found to have sold insurance while having a place of business and residing in Florida. The Department entered into a Settlement Stipulation order with the agent that provided for a fine of \$500.

The Department filed an Administrative Complaint against an all lines adjuster for falsifying losses claimed after a fire. In lieu of taking this matter to a hearing, the adjuster entered into a Settlement Stipulation that provided for a \$5,000 fine and a two-year probation.

A general lines, legal expense, and life, health & variable annuity agent was found to have allowed unlicensed persons to solicit and sell automobile insurance in the agency. The Department entered into a Settlement Stipulation for Consent Order with the agent that provided for a fine of \$750 and probation for one year.

Financial Services Reform

(Continued from page 1)

- The disclosure language shall be conspicuous, simple, direct, and readily understandable.

Consumer Acknowledgement

Any person selling an insurance product at any office of, or on behalf of, an insured depository institution, shall obtain from the consumer an acknowledgement by such consumer of the receipt of the disclosure at the time the consumer receives the disclosures required under the law.

Separation of Banking and Nonbanking Activities

- Transactions involving insurance products should be conducted in a location physically segregated from an area where retail deposits are routinely accepted.

- Any person who accepts deposits from the public in an area where such transactions are routinely conducted in an insured depository institution may refer a customer who seeks to purchase any insurance product to a qualified person who sells such product, only if the person making the referral receives no more than a one-time nominal fee of a fixed dollar amount for each referral, and the fee does not depend on whether the referral results in a transaction.

This article is not intended to be a comprehensive explanation of the Financial Services Act of 1999. If you wish to read the bill in its entirety, or look up specific sections, use the Library of Congress' THOMAS (as in Jefferson) web site. Access <http://thomas.loc.gov> and search for H.R. 10

New Application Screening Process

...Apply for License by Telephone

The Florida Department of Insurance is introducing changes in the agent/adjuster licensing process, which should dramatically improve service. We expect these changes to significantly reduce the overall processing time for those seeking licensure.

Within the near future, Assessment Systems, Inc., (ASI) will begin providing application screening services to the Department for all license types except emergency adjusters, viatical settlement brokers and reinsurance intermediaries. Many in the industry already know ASI through the license exam administration and education tracking services it currently provides in Florida.

Please note that the biggest change being introduced is that **there will no longer be a paper application for license types that require an exam.** There is one exception: persons seeking a nonresi-

dent adjuster license who must take Florida's exam. Instead, the applicant will initiate the application process by telephoning ASI's toll free number. An ASI representative will guide the applicant through a series of eligibility questions and will then schedule the applicant for the desired license exam. During the phone call, the ASI representative will review any applicable requirements, e.g., prelicensing course verification or fingerprint card. The steps are outlined below.

Persons or entities applying for license types that do not require an exam can go through a faster paper application process, which is also handled by ASI. The steps are outlined below.

Please note that the application process and related forms for Emergency Adjusters, Viatical Settlement Brokers and Reinsurance Intermediaries **will not** change. The

Department of Insurance will continue to handle these applications.

Regardless of the type of license desired, all applicants should first determine if they qualify. There are several ways to do this. The Department's web site at www.doi.state.fl.us contains detailed eligibility and qualification information. Click on "Agents" then click on "Qualifications and Licensing". You can also read and print out the *State of Florida Insurance Licensing Candidate Examination Handbook*, which is available on ASI's web site at www.asisvcs.com. This handbook provides limited information regarding qualification, exam and any other applicable requirements. Finally, you may also contact the Department's Licensing staff at (850) 922-3137, ext. 1101 with your questions about qualifying for a particular license.

A Few Easy Steps . . .

Applying via telephone: Two easy steps

Step 1: Persons who are seeking a license for which an exam is required (except nonresident adjusters) may apply by telephone. Once you have determined that you qualify for the license type you want and are prepared to submit any required supplemental documents, call ASI's toll-free number to give general demographic information such as name, address and date of birth. This call begins the application process. You should not call unless you believe that

you qualify and are ready to apply. This includes completing any necessary pre-licensing coursework. During this telephone call, you will make a reservation to take the required license exam.

Step 2: Bring all required supporting documents to the test center at the time of your exam reservation. If you do not bring all 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.

****The key is to be ready when you arrive at the test center.** If you are unsure about whether you qualify, or have additional questions about the application or qualifying process, call the Department of Insurance at (850) 922-3137, ext. 1101.

Applying via paper application: Three easy steps

Step 1: Persons who are seeking a license for which no exam is required must use a paper application. 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. In the alternative, you may request applications via fax by calling (850) 204-6246 or by accessing ASI's web site at www.asisvcs.com. Note: Fingerprint cards cannot be made available via fax.

Step 2: When you receive your application, read the instructions and qualification information carefully. Submit your completed application, any required supplemental documents (such as fingerprint card, criminal history information, letter of certification or clearance) and required fees to ASI at the address shown on the application.

Step 3: Your completed application will be processed in less than five (5) business days. If approved, and if a photo license ID card is required for the license type, you will be notified by mail to stop by, at your convenience, 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 (Non-residents, Temporaries, Firms), your license will be mailed to you.

Thinking About Selling Viaticals? Read This First

Last spring, Florida legislators modified viatical industry regulations. New viatical terminology was introduced and how the industry transacts business in Florida was better defined. The new legislation made many changes to the viatical industry, but two areas of major change were the enactment of licensure for the solicitation of viatical settlement purchasers and regulation of advertising for viatical settlements.

Any person who wishes to solicit viatical settlement purchasers in the state of Florida must first obtain licensure as a life agent from the Florida Department of Insurance. Section 626.992 (4) Florida Statutes states: "A person may not perform the functions of a viatical settlement sales agent unless licensed as a life agent as defined in ss. 626.051 and as provided in this chapter."

Unlicensed persons who were soliciting viatical settlement purchasers in this state prior to passage of the new law were given a grace period until November 1, 1999 to apply for licensure (s. 626.9929, F.S.). This information was reported in the "1999 Florida Legislation" section of the April - July 1999 issue of *The Intercom*.

The advertising regulation prohibits the use of certain words, phrases or references in the solicitation of viatical settlement purchasers, as defined by s. 626.99277 F.S., which reads as follows:

"626.99277 - False representation; deceptive words, -

(1) It is unlawful for a person in the advertisement, offer, or sale of a viatical settlement purchase agreement to misrepresent that such an agreement has been guaranteed, sponsored, recommended, or approved by the state, or any agency or officer of the state or by the United States or any agency or officer of the United States.

(2) It is unlawful for a person in conjunction with the sale of a viatical settlement purchase agreement to directly or indirectly misrepresent that the person has been sponsored, recommended, or approved, or that his or her abilities or qualifications have in any respect been passed upon, by this state or any other state, or any agency or officer thereof, or by the United States or any agency or officer thereof.

(3) It is unlawful for a person in the offer or sale of a viatical settlement purchase agreement to obtain money or property by:

(a) A misrepresentation that the viatical settlement purchase agreement purchased, offered, or sold is guaranteed, sponsored, recommended, or approved by this state or any other state, or any agency or officer thereof, or by the United States or any agency or officer thereof.

(b) A misrepresentation that the person is sponsored, recommended, or approved, or that the person's abilities or qualifications have in any respect been passed upon, by this state or any other state, or any agency or officer thereof, or by the United States or any agency or officer thereof.

(4) Neither subsection (1) nor subsection (2) may be construed to prohibit a statement that the person is licensed or appointed under this part if such a statement is required by this part or rules adopted under this part, if the statement is true in fact, and if the effect of the statement is not misrepresented.

(5) A person may not represent that a viatical settlement purchase agreement is guaranteed by any insurance guaranty fund.

(6) A person may not represent that the investment in a viatical settlement purchase agreement is "guaranteed," that the principal is "safe," or that the investment is free of risk."



The Department is aware of numerous violations and unethical activities involving viatical transactions, which are not always in the best interest of the viatical settlement purchaser. If you are currently acting as a viatical settlement sales agent or are planning to obtain a license as such, you should perform proper due diligence on behalf of the viatical settlement purchaser you are representing. To help ensure the best interest of the viatical settlement purchaser, the viatical settlement sales agent should, but not limit himself or herself to, verify that the viatical settlement provider or broker is properly licensed in the state it is transacting business from. Also, the viatical settlement sales agent should verify that the viatical settlement purchaser has received all of the pertinent disclosures and information necessary for the purchaser to make an informed and educated decision.

Viatical Licensees Required to Report Fraud

A very important issue in the viatical industry today is the increased incidence of the viatication of life policies that may have been fraudulently obtained.

Section 626.989(6), Florida Statutes, provides that any insurer, agent, or other

person licensed under the code, or an employee thereof, having knowledge or who believes that a fraudulent insurance act or any other act or practice which, upon conviction, constitutes a felony or a misdemeanor under the
(continued on page 5)

Message from the Fla. Dept. of Banking & Finance

Do you sell an interest in a Viatical Settlement Contract, Promissory Notes or Non-Standard Investments, such as payphones to consumers, investors or other members of the public? Or, have you been asked to sell them? If so, please read on.

The Florida Office of the Comptroller, Department of Banking and Finance (DBF), licenses and regulates firms and individuals engaged in the business of selling securities, under Chapter 517, Florida Statutes. If you are selling any of the above mentioned products, you may need an additional license from the DBF in accordance with the provisions of the Florida Securities and Investor Protection Act.

Viaticals

The DBF is aware that securities and insurance agents licensed and located in Florida are being solicited to sell viatical settlement contracts to their friends, relatives, and customers. These investments often are considered securities under the Florida Securities and Investor Protection Act (and in selected instances, even under federal law as well). If the viatical products that you wish to sell, or are selling, are in fact securities, you may violate not only Florida's securities registration requirements, but also the prohibition against selling securities without a license. Even if you are licensed to sell securities, you may violate the prohibition against *selling away*—that is, the prohibition against selling securities that have not been approved for sale by the broker-dealer by which you are employed. You must have the permission of your broker-dealer to sell any security. Selling away, in effect, constitutes selling without a license.

Promissory Notes

A nationwide promissory note task force, led by DBF investigators, is cracking down on individuals from coast-to-coast over the sale of fraudulent promissory notes, including licensed securities salespersons and insurance agents. These notes may have cost investors as much as \$100 million over the last two years. Marketing agents provide glossy brochures and other promotional material to sell investments in

businesses seeking capital, which may be touted as *risk free* promissory note investments, with no stock market risk, no fees, no loads and a guaranteed rate of return. These promissory notes are purportedly guaranteed with various offshore insurance companies—some non-existent. Further, the marketers usually claim to be exempt from securities regulations.

Other Investments

The sale of other non-standard investments, such as payphones and ATM machines, may also require firms and individuals to be licensed by the DBF. Again, promoters of these products claim that they are exempt from securities regulation. Other warning signs include:

- claims of little or no risk;
- passive investor involvement; and
- expectation of high monetary profit.

An agent is responsible for what he sells, and *turning a blind eye* is not an excuse or defense. If the product is fraudulent, the agent may face administrative action as well as civil and criminal prosecution. **Remember to always obtain your firm's approval before selling a new product.**

Further, prior to selling any non-standard insurance investment/product, a prudent insurance agent would contact the DBF to determine if there are any additional licensing requirements and to discuss the possible regulatory issues involving the product. The Hotline number is (800) 848-3792. Additional information, including addresses and regional office information is available at <http://www.dbf.state.fl.us/>. You may also wish to contact an attorney.

If you are currently selling, or have sold investment products similar to these, and you are not licensed to sell securities in Florida, it is strongly recommended that you contact the DBF immediately to discuss your sales activities. Further, if you know of any person who is selling questionable products, encourage them to contact the DBF as soon as possible. In either case, a call or visit to the local DBF regional office may be warranted **and in your best interests.**

Viatical Licensees: Report Fraud

(Continued from page 4)

code, or under s. 817.234, is being or has been committed *shall* send to the Division of Insurance Fraud a report or information pertinent to such knowledge or belief and such additional information relative thereto as the department may require. (Italics added for emphasis.)

Pursuant to s. 817.234(1)(a)3, F.S., any person who, with the intent to injure, defraud, or deceive any insurer knowingly presents, causes to be presented, or prepares or makes with knowledge or belief that it will be presented to any insurer, or agent thereof, any false, incomplete, or misleading information or written or oral statement as part of an application for any insurance policy, or who conceals information concerning any fact material to such application, commits a felony of the third degree.

Furthermore, knowingly making a false or fraudulent statement in an application for insurance is an unfair or deceptive act, and a violation of s. 626.9521(1), Florida Statutes. According to s. 624.15, F.S., such a violation is a misdemeanor.

Viatical settlement providers, brokers, and sales agents are all "licensees" under the Insurance Code, and must, therefore, comply with s. 626.989(6) and report to the Division of Fraud all instances where they believe a fraudulent application has been made.

Section 626.989(4)(c) provides immunity from civil liability arising out of making such a report, in the absence of fraud or bad faith on the part of the reporting party.

Reports of fraud in this regard or related questions should be directed to:

Mike Ross

Assistant Director

Division of Insurance Fraud

Department of Insurance

222 East Gaines Street

Tallahassee, FL 32399-0324

Telephone: (850) 922-3115

CE Requirements Reduced for Experienced Agents

Certain agents who have been licensed in Florida for six (6) years or more should already be aware that the state has reduced their required continuing education (CE) hours. The reduction applies to life and variable annuity, health and general lines licenses. Effective with the compliance period that began January 1, 1998, and ended December 31, 1999, the number of hours decreased from 28 to 20 hours every two (2) years. The 20 hours must be in intermediate or advanced level courses prescribed by law or approved by the Department. Agents who have been licensed for less than six (6) years still need 28 hours of continuing education every two (2) years.

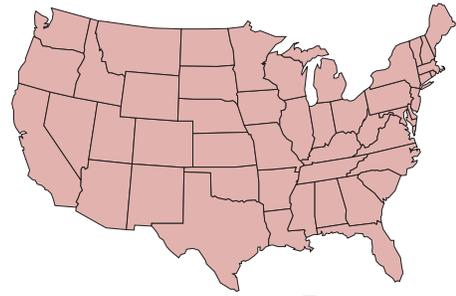
Questions may arise in situations where the agent has multiple licenses, but has held the licenses for different lengths of time. The 20-hour requirement applies to any agent who has held a license for six years in any line listed in the above paragraph. For example, if a licensee has held a life and variable annuity license for 10 years and received a general lines license in 1998, the agent still has a 20-hour requirement because he has held a license requiring CE for six years. Conversely, if an agent has held a license with no CE requirement for 10 years, but received a general lines license in 1998, she must complete 28 hours until she has held the general lines license for six years. Then, the requirement would be reduced to 20 hours.

Continuing education hours for agents who have been licensed for 25 years or more and hold a CLU or CPCU designation or have a Bachelor of Science degree in risk management or insurance, with evidence of 18-plus semester hours in upper-level, insurance-related courses, may be reduced from 14 hours to ten (10) hours every two (2) years. The agent must submit a request to Assessment Systems, Inc., to reduce the hours. This change is also effective for compliance periods that began on or after January 1, 1998.

Continuing education requirements for an agent licensed in one of the following classes, who is not also a licensed life or health agent, were reduced from 14 to ten (10) hours, effective with the compliance period that began on January 1, 1998: Customer representative, limited customer representative, administrative agent, title agent, solicitor, or industrial fire or burglary agent. Motor vehicle physical damage and mechanical breakdown agents, crop/haill agents and multiple-peril crop agents are exempt from CE requirements if that is the only license the agent holds.

Articles about these changes were published in the in Mar – Jun 1996 and Sept – Dec 1997 issues of *The Intercom*, but the Department is reprinting the information now as a reminder. If you were not previously aware of the changes, and have accumulated more CE hours than you need for your current compliance period, you may carry forward the eligible credits to your next compliance period. The carry-over must be in the line of business for which you are licensed.

If you have questions about your requirements or wish to verify your continuing education hours, call Assessment Systems, Inc. at (888) 204-6214.



CE Reciprocal Agreements for Nonresident Agents

The Department has added Arizona to the list of states with which it has reciprocal agreements for continuing education (CE). Reciprocity applies to agents and customer representatives, but not to adjusters and bail bond agents.

Forty-three other states have CE agreements with Florida. See the May – July 1998 issue of *The Intercom* for a list.

A nonresident agent who must complete CE requirements in his or her home state may use the home state's requirements to meet Florida's CE requirements as well, if the agent's home state recognizes reciprocity with Florida's CE requirements.

A nonresident whose home state does not have a CE requirement but is licensed for the same class of business in another state which does have a CE requirement, may satisfy Florida's requirements by furnishing proof of compliance with the other state's requirement if that state has a CE reciprocal agreement with this state.

A nonresident whose home state does not have such CE requirements, and who is not licensed as a nonresident agent in a state that has CE requirements and reciprocates with this state, must meet Florida's requirements.

If you are a nonresident agent subject to CE requirements, please note that **you are responsible** for submitting certification to the Department that proves you have completed your CE requirements. The Department does not send reminder notices to agents, nor do we request this information from other states. To find out what your requirements are, or obtain certification forms, contact Assessment Services, Inc. at (888) 204-6214.

Change to Address Info on DOI Web Site

Please note that a change has been made to the address portion of the agent licensee information on our web site, www.doi.state.fl.us. With respect to **entities only** (not applicable to individual persons), the demographic information on our web site will display the entire business address, including the physical street address. This has been added to assist users in identifying licensees with the same name and multiple locations (e.g., NationsBank).

This change has **not** been applied to individual persons, (e.g., John Q. Agent). We will continue to protect an individual licensee's physical street address information for security reasons.

Letters of Certification and Clearance

The Department has revised the form that licensees and companies can use to request letters of certification and clearance. A copy of this form is on page 8. Please keep this copy and reproduce as needed. You can also download it from the "Agent/Adjuster Forms" section of our web site, at www.doi.state.fl.us.

The Department will provide certification letters for resident licensees who 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 \$5.00 fee for each certification.

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 certification to insure that the applicant no longer has a Florida resident license and that he/she left Florida in good standing. There is a \$5.00 fee for each certification.

Important Note: If the licensee has active appointments in the State of Florida, he or she cannot receive the letter of clearance until all the appointments are canceled. The licensee must write to each of the companies for which he or she is appointed to transact business, asking the company to cancel the appointments. The licensee must indicate at the bottom of the letter that a copy is being sent to the Florida Department of Insurance.

The average processing time for these requests is two weeks, which includes US 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 processing time. Sending requests and fees via overnight delivery service will not expedite processing. However, you may include a pre-paid 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 Agent & Agency Licensing at (850) 922-3137, ext. 1100.

Please note that the Department cannot accept requests for these letters over the telephone, because the fees must be pre-paid.

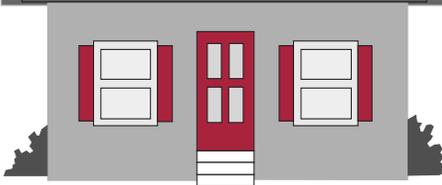


Customer Representative Appointments

Customer representatives and limited customer representatives must be appointed by a general lines agent OR general lines agency prior to conducting insurance business (Section 626.7353(1), Florida Statutes). In addition to submitting the appointment form (form DI4-501) and applicable fees to the Department, the appointing agent or agency must also complete the Designation of Supervising Agent form (form DI4-1124). A copy of the form is on page 12. This form provides documentation that the customer representative or limited customer representative is working under the guidance of a licensed and appointed general lines agent, as required by section 4-213.060(5), Florida Administrative Code. The appointing entity must keep the completed Form DI4-1124, and must be able to produce it upon the Department's request.

If the customer representative or limited customer representative has been appointed by a general lines **agent**, and that agent leaves the agency's employment, the appointment is no longer valid. The appointment must be terminated, and another general lines agent employed by the agency must appoint the customer representative or limited customer representative. However, if the appointment is in the name of the **agency**, then a new appointment is not needed. But in both cases, a new Designation of Supervising Agent form is needed.

Title Insurance Rate Changes



Title insurance agents should review the new legislation which became effective July 1, 1999, especially the section dealing with "New Home Purchase Discounts", section 627.7825 (3) Florida Statutes. Reissue rates no longer apply to policies on the first sale of property with improvements that have been granted a certificate of occupancy.

The legislation provides that the "original premium for a policy on the first sale of residential property with a one to four family improvement that is granted a certificate of occupancy shall be discounted by the

amount of the premium paid for any prior loan policies insuring the lien of a mortgage executed by the seller on the premises". The statute also provides for a minimum premium of \$200 where the new home purchase discount is applicable.

This is a very important change. Do not apply the reissue rate on the first sale out of a new residential construction. Only the new home purchase discount applies. Because the rates are now in the Florida Statutes, section 4-186.003(2)(b) 2. of the Florida Administrative Code (the title insurance rule dealing with reissue rates) is ineffective until July 1, 2002. Many other changes were made, primarily affecting rate and remittance schedules. If you have questions, please contact the Department's title insurance unit at (850) 413-2555.

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

Licensee's Name:

Licensee's License Number: Social Security Number:

Certification – A certified statement of a 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 website @ 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. Licensee must return their ID License or an affidavit stating that they were never issued an ID License or that their License has been lost.

Status Print Out – This is a record of the licensee's personal data, license and appointment status and will include a Letter of Certification.

Total number of requested form(s) _____ x \$5.00 = \$ _____ Total Fee
NOTE: The fee for each Certification, Clearance Letter, or Status Print Out 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. Since an overwhelming number of requests are received during November and December, please allow the four weeks for processing. Sending your request overnight will not expedite our processing. However, you may include a pre-paid overnight envelope for us to use to return the information. If your request is not received within 14 days, please contact the Bureau of Licensing at (850) 922-3137, Ext. 1100.

Please type or print legibly

Contact Person & Phone Number: _____

Mail the above to: _____

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	F/T	AMOUNT	
R	0095	F		\$ _____
	1112	W		\$ _____





'Free Insurance'

Florida law prohibits *free insurance*. Section 626.9541(1)(n), Florida Statutes, defines free insurance as:

- Insurance for which there is no identifiable and additional charge made to the purchaser.
- Insurance for which an identifiable or additional charge is made in an amount less than the normal cost of such insurance.

The Florida Legislature has recognized the deceptive use of the word *free* and words of similar meaning and intent in advertising. Such advertising has resulted in the deception of Florida consumers, leading them to unknowingly assume contractual obligations. As a result, the Legislature enacted the Florida Free Gift Advertising Law (s. 817.415, F.S.). It is the intent of the Legislature to prevent such deception by requiring disclosure of all contingent conditions, obligations, or considerations in any form in connection with the advertising of goods or services using the term *free* or words of similar meaning and intent. The statute applies to the advertising of all goods and services, not just insurance. Briefly, the statute states:

- *Free* includes the use of such words as *awarded*, *prize*, *absolutely without charge*, *free of charge*, and words or groups of words of similar intent that would lead a reasonable person to believe that he or she may receive, or has been selected to receive, something of value, entirely or in part with-

out a requirement of compensation in any form from the recipient.

- *Advertisement* and *advertising* includes every form of communication which offers for sale, or attempts to induce the creation of obligations in exchange for, any item or rights therein.
- Any item or portion of an item unconditionally offered as *free* will in fact be free, without obligation or consideration in any form.

Advertising in which items are offered as free with conditions or obligations necessary to acceptance, must include a clear and conspicuous statement of the conditions or obligations in order not to be considered deceptive.

Any violation of s. 817.415, F.S. is declared to be a deceptive trade practice and unlawful. The Commissioner of Agriculture or the Attorney General may bring an action for injunction to prohibit practices that violate this law in any circuit court of this state. Any such injunction shall be issued without bond.

The following example illustrates the effects of these statutes:

An agent for the XYZ Insurance Company hires a telemarketer to make appointments for him. He instructs the telemarketer to tell consumers they have been selected to receive a free life insurance policy, and he is calling to find out the best time to have a representative deliver the policy. When the agent goes to the appointments, he tells the consumers he is there to deliver their policy. However, they must listen to him describe an exciting product that has been very well received by others in their neighborhood. He also tells them that they are under no obligation to buy anything. Before he leaves their home, the agent does give the consumers a free \$500 accidental death and dismemberment life insurance policy. He tells them that if they want to continue the policy after the first year, they will be billed for the nominal premium of \$25 a year.

In this example, the agent and telemarketer have violated s. 817.415, F.S., by not disclosing the full details of the *free* insurance policy. The Commissioner of Agriculture or the local State Attorney's Office could bring suit against them.

If the telemarketer had disclosed to the consumer that the *free* insurance policy would only be for one year, and that the consumer was required to listen to the agent's presentation, there may not have been a violation of this statute.

However, the Department of Insurance would still investigate the above situation for several possible violations of the Insurance Code including, but not limited to, the following:

- Violation of s. 626.572 and s. 626.9541(1)(h), F.S., for an unlawful rebate of the first year's insurance premium.
- Violation of s. 626.9541(1)(m), F.S., for providing an advertising gift that is not merchandise having a value of \$25 or less.
- Violation of s. 626.9541(1)(n), F.S., for offering free insurance.
- Violation of s. 626.9541(1)(o), F.S., for collecting a reduced charge for insurance.
- Violation of s. 626.797, F.S., for failing to abide by the code of ethics.

It is the purpose of the Florida Insurance Code to protect the public from deceptive practices that can mislead the average consumer to purchase a policy based upon incomplete and/or inaccurate sales presentations and materials. In addition, the Department recognizes its responsibility to agents duly appointed and licensed in this State, from being unfairly disadvantaged by the actions of other agents.

Company Liquidations

FTBA Mutual

On August 13, 1999, Judge Terry Lewis of the Second Judicial Circuit Court entered a Consent Order Appointing the Florida Department of Insurance as Receiver for Purposes of Rehabilitation, Injunction, and Notice of Automatic Stay; and for Liquidation, Injunction and Notice of Automatic Stay against FTBA Mutual Inc., a Florida domestic property and casualty insurer. FTBA's principal place of business is 2650 Apalachee Parkway, Tallahassee, Florida. The Order placed FTBA into liquidation on September 14, 1999 at 12:01 a.m.

On August 20, 1999, the Court entered an Order Approving Transfer of Policies and Certain Transactions (subject to approval of the FDOI in its regulatory capacity) whereby the policies of FTBA are transferred to Clarendon National Insurance Co., through its managing general agent KRM Risk Management Services, Inc., effective 12:01 a.m. September 1, 1999.

On August 26, 1999, the Court entered an Order Approving Initial Plan of Rehabilitation which ratified and adopted the August 24, 1999 agreement entered into by the Receiver, The Department as Regulator, and Clarendon and its agent KRM/EA. This order also indefinitely stayed the liquidation portion of the Court's August 13, 1999 order until such time as the Receiver may present a further petition requesting liquidation.

For more information regarding policy coverage as set forth in the above orders please call the Division of Rehabilitation and Liquidation at (800) 882-3054.

Vantage Healthcare

On September 14, 1999, Judge L. Ralph Smith, Jr. entered a Consent Order Appointing the Florida Department of Insurance as Receiver for Purposes of Liquidation, Injunction, and Notice of Automatic Stay against Vantage Healthcare, Inc., a Florida Health Maintenance Organization. Vantage is located at 2345 Park Street, 2nd Floor, Jacksonville, FL 32205.

The claims filing deadline is September 14, 2000 at 11:59 p.m.

Amerihealth assumed Vantage's entire block of business on June 8, 1998. Vantage has not written any new business since that assumption.

Caduceus Self Insurance Fund

On January 3, 2000, the Florida Department of Insurance obtained a Consent Order Appointing it as Receiver for Purposes of Liquidation, Injunction and Notice of Automatic Stay against Caduceus Self Insurance Fund, Inc. The company is located at 5100 NW 33rd Avenue, Suite 255, Ft. Lauderdale, Florida. The Doctor's Company is an affiliated company. Policies are cancelled as of 11:59 p.m. on February 2, 2000 (unless normal expiration is prior to this date). The claims filing deadline is September 3, 2000.



License Numbers

As most of you know by now, the Department has issued new license numbers to all insurance representatives. A sticker containing the new number was mailed to every licensee in April 1999. About 25 percent of the stickers were returned by the US Postal Service, and the Department attempted to re-deliver them in June. In October, the Department destroyed all unclaimed license number stickers for security reasons.

If you did not receive your sticker and need a license identification card which bears the newly assigned license number, submit Department form DI4-558 (Application for Duplicate License). The form can be obtained from the Department's web site at www.doi.state.fl.us. Click on "Agents", then click on "Agent/Adjuster Forms". Mail the form, along with a check for \$5.00 made payable to the Florida Department of Insurance, to the address on the form.

In addition, please update your home, business and mailing address, as required by Florida law, if you have not already reported a change to the Department. Use the form on page 15.

If you have any questions or need a copy of form DI4-558, please contact the Bureau of Licensing at (850) 922-3137, extension 1101.

New Testing and Photo Licensing Centers

The Bureau of Agent and Agency Licensing is pleased to announce that it is now more convenient to take a licensing examination and obtain a photo license identification card. The addition of sites in Hollywood, St. Petersburg, Daytona Beach, Jacksonville, Orlando, and Miami increases the number of testing and photo licensing locations from 10 to 16.

With the addition of six centers, the Department seeks to insure that applicants throughout the state are served conveniently and in a timely manner. Most centers are open daily, including weekends.

Testing and licensing are now available in Boynton Beach, Daytona Beach, Fort Lauderdale, Fort Myers, Gainesville, Hollywood, Jacksonville (two locations), Miami (two locations), Orlando (two locations), Pensacola, St. Petersburg, Tallahassee, and Tampa.

Notice from Nevada

The 1999 Nevada Legislature enacted a law enabling nonresident surplus lines brokers to be licensed in Nevada, effective October 1, 1999. To qualify for the surplus lines license, the nonresident must hold a surplus lines broker license in his state of domicile. Just as Nevada residents do, the nonresident must also hold a broker license in order to hold a surplus lines broker license. If a corporation is involved, the corporation must be licensed as well, and individuals named to the corporate license.

In addition, every surplus lines broker must be a member of the Nevada Surplus Lines Association. Contact Lynn Twaddle at PO Box 40727, Reno, NV 89504, or call (775) 826-7898. Ms. Twaddle will provide information on the filing requirements, fees, forms, etc.

To obtain an application package, send a request including a stamped addressed envelope to the State of Nevada, 788 Fairview Drive Carson City, NV 89701-5453 or download a copy from the Nevada Insurance Department's web site at <http://doi.state.nv.us>. Information about fees is included in the application package.

Report Fraud, Get a Reward

In an attempt to step up the fight against insurance fraud and auto theft, the Division of Fraud (DIF) is encouraging Florida citizens to become a part of the crime fighting process through two reward programs.

The Anti-Fraud Reward Program, called "Fraud Busters", will pay up to \$25,000 to tipsters who help our investigators catch sophisticated insurance fraud artists. This program is a collaborative effort between the Division and insurers' special investigation units to combat acts of criminal insurance fraud in Florida. The Fraud Busters program will pay citizens (including insurance agents and adjusters) for information leading to the arrest and conviction of organizers of insurance fraud scams.

Reward amounts range from \$1,000 to \$25,000, depending on the dollar amount of the fraud losses reported. To report suspected insurance fraud, call the Florida Insurance Department's toll-free Fraud Hotline at (800) 378-0445 or any DIF field office. For your convenience, we have printed the *clip and save* item at the end of this article. Please keep this information handy and help fight insurance fraud.

The second reward program is the *Help End Auto Theft* program, or H.E.A.T. With this campaign, citizens are again encouraged to assist the DIF by giving information leading to the arrest and prosecution of persons involved in auto-theft rings, chop

shops or car-jacking. The DIF, the Florida Automobile Joint Underwriting Association (FAJUA) and the Florida Sheriff's Association will work cooperatively to see that the hotline reaches its full potential. Anyone with information about an auto-related crime can call (877) 234-HEAT. DIF staff will answer the calls and pass the tips on to the Florida Sheriff's Association.

The rewards offered will range from \$1,000 for information resulting in the recovery of stolen vehicles up to \$10,000 for the arrest and prosecution of members of an auto theft ring or a chop shop operator.

FRAUD BUSTERS

1-800-378-0445

Website: <http://www.doi.state.fl.us>

Rewards up to:

- \$25,000 for info of losses greater than \$1 million
- \$10,000 for info of losses between \$100,000 - \$1 million
- \$5,000 for info of losses between \$20,000 - \$100,000
- \$1,000 for info of losses less than \$20,000



Rewards are payable to persons providing info leading to the arrest & conviction of persons committing complex & organized insurance crimes. All reports may remain confidential.

Unauthorized Companies

For over five years, the Unauthorized Entities Section (UES) has received information regarding four companies selling marine insurance and/or adjusting marine claims in Florida. However, these companies are not authorized to transact insurance in this state and are not eligible surplus lines insurers.

North American Marine General Insurance Company, International Marine Safety Foundation and Marine Services Corporation, Inc. U.A., operate mainly from Canada. Another company, Coastal Coverages, is a New Jersey based insurance agency. Our records reflect that these unauthorized entities continue to solicit to Florida consumers, boat dealers or agents through facsimile communication. The unlicensed companies have established a pattern of denying

claims, thereby leaving the policyholder unprotected.

Insurance companies and agents must be licensed to conduct the business of insurance in the State of Florida and/or need to comply with the surplus lines statute. Insureds that are doing business with an unauthorized carrier risk being unprotected if an unlicensed entity should become insolvent or fail to respond to their financial responsibilities in the event of a loss. The Florida Insurance Guarantee Trust Fund was established to assist those consumers insured through an **authorized** insurance carrier in the event the company becomes insolvent or is unable to pay claims.

These types of insurance policies are continually being sold without proper authorization.

WARNING: Resident and nonresident agents risk losing their licenses whenever they solicit for an unauthorized insurer.

To determine whether an insurer is authorized in Florida, please call the Department's Consumer Services Help Line at (800) 342-2762 in Florida or (850) 922-3131 outside of Florida.

Anyone with information on the above-mentioned companies can contact LaVerne Stephens at (850) 413-4004 or by mail:

*LaVerne Stephens
Division of Insurance Fraud (DIF)
Florida Department of Insurance
200 E. Gaines Street
Tallahassee, FL 32399 - 0324*

DESIGNATION OF SUPERVISING AGENT FOR CUSTOMER REPRESENTATIVES AND LIMITED CUSTOMER REPRESENTATIVES

This form must be completed at the inception of supervision of a Customer Representative or Limited Customer Representative by the supervising licensed and appointed general lines agent and **must be retained in the agency's records at all times.**

1. Designated supervising agent's full name, license number, social security number, and residence address:

License Number	Last Name	Jr., Sr., etc.	First Name	M.I.
Residence Street Address	City	State	Zip Code	() Residence Telephone Number

2. Business name, Federal ID number, street address and telephone number of the insurance agency:

Federal ID Number	Business Name	() Business Telephone Number
Business Street Address	City	State Zip Code

3. Full name and license number and social security number of the Customer Representative who is supervised by the designated **SUPERVISING AGENT** for the agency given in question 2:

SSN	Last Name	Jr., Sr., etc.	First Name	M.I.

4. Are there additional Customer Representatives who are supervised by the Designated Supervising Agent at the same business location given in question 2? Yes No
If "Yes" is marked, list complete information for each of the additional individuals. If more space is needed attach additional sheets.

License Number	Last Name	Jr., Sr., etc.	First Name	M.I.
License Number	Last Name	Jr., Sr., etc.	First Name	M.I.
License Number	Last Name	Jr., Sr., etc.	First Name	M.I.

I understand that if there is a change in the above information, I must immediately complete a new form and retain same in the agency records as listed in number 2 above.

Signature of the licensed and appointed Designated Supervising Agent	Date

INSTRUCTIONS: To be completed by a licensed and appointed general lines insurance agent within an insurance agency who is supervising at least one customer representative (CR) or limited customer representative (LCR) working in that agency. A supervising agent and any customer representative and/or limited customer representative appointed by that agent are required to adhere to the provisions of Rule Chapter 4-213, Florida Administrative Code, which describes the process of designating a supervising agent or appointing a customer representative or limited customer representative.

**DO NOT MAIL THIS FORM TO THE DEPARTMENT OF INSURANCE.
PLEASE RETAIN IN YOUR AGENCY'S RECORDS AT ALL TIMES.**



Disciplinary Actions

May – October 1999

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.

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, Florida 32399-0319; telephone (850) 922-3137 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), F.S.

SUSPENSIONS

Last Name	First, MI	City	State
ARMSTRONG	Ryan T	Duluth	GA
BELLAMY	Orville D	Centerville	OH
BLOODWORTH	Michael A	Pensacola	FL
BOEGER	Bert M	Kansas City	MO
BURDETTE*	Thomas D	Green Acres	WA
*License reinstated 11/29/99			
CAJAS	Edwin G	Miami	FL
CLONTS	Michael A	Brandon	FL
CRUZ	Edwin	Deland	FL
CUSANO	Richard G	River view	FL
DATCHKO	Joseph	Palm Bch Gdns	FL
ELLIS*	Mark S	Boca Raton	FL
*License reinstated 7/25/99			
ENRIQUEZ	Manuel A	Miami	FL
FISCHER	Julio A	Middletown	WI
HILLS*	Shawn J	Lutz	FL
*License reinstated 12/17/99			
IANNUCCI	Louis	Pompano Beach	FL
ISABELLA	Joseph A	Pompano Beach	FL
JAYROE	Shawn	Tampa	FL
JENKINS	Charles J	Deland	FL
JENKINS	George C	Sarasota	FL
JOHNSON III	Carlos C	St. Petersburg	FL
KAPLAN	Jeffrey L	Plantation	FL
KNIGHT L	aTonya M	Pensacola	FL
LIPP*	Stacy R	Coral Springs	FL
*License reinstated 8/31/99			
LOFTIS*	James A	Hollywood	FL
*License reinstated 11/30/99			
Magner	Suzanne F	New Smyrna Bch	FL
MANDEL	Lawrence	Coppell	TX
MCNAMARA	William G	Tampa	FL
MOORE	Gary R	Vero Beach	FL
NAPIER	Linda M	Richmond	VA
PATEL	Homi N	Hialeah	FL
POLSTON	Benjamin W	Cottondale	FL
ROBINSON	Selina	Haines City	FL
RODRIGUEZ*	Fernando E	Miami	FL
*License reinstated 11/17/99			
SMITH*	Timothy	Miami	FL
*License reinstated 12/1/99			
SPENCER	Anthony G	Palm Bay	FL
VALLIN	Nelson M	Miami	FL
VANBAALEN, Sr	Henry	Jupiter	FL

WEBB	Jeffery B	Longwood	FL
WHITE	Nadina L	Bradenton	FL
WILKINS	Gerald L	Port Charlotte	FL

REVOCATIONS

Last Name	First, MI	City	State
ALBANESE	Domenic A	Port Orange	FL
ALE	John M	Davie	FL
AZCUE	Jardiel	Miami	FL
BARBATO	James J	Cantonment	FL
BARFIELD	Mary L	Quincy	FL
BERARDI	John F	Racine	WI
BERMUDEZ	Roger	Miami	FL
BESAND	Curtis D	Jacksonville	FL
BIGELOW	William W	Saint Cloud	FL
BLACK	Lawrence	Washington	DC
BLICK	Charles E	Palmetto	FL
BRENATELLI	Christine M	Gainesville	FL
BULLOCK	Gerald R	Polk City	FL
CARROLL	Elwin C	Port Richey	FL
CHASE	Patrick T	Lakewood	OH
COLLINS	Johnie L	West Palm Beach	FL
COOPER	Lisa R	Tampa	FL
COSTA	Juan H	Pembroke Pines	FL
DENNER	James E	Sarasota	FL
DUNCAN	Craig L	Bradenton	FL
EDENS	Wesley M	Lake Wales	FL
ESSKUCHEN, Jr.	Charles F	Deltona	FL
FLOWERS	Lena S	De Kalb	IL
FREGA	Robert R	Jupiter	FL
GAETA	Dena M	Lutz	FL
GELFENBAUM	Jay J	Coral Springs	FL
GIBSON	Richard A	Northfield Center	OH
HALL	Robert C	ChIPLEY	FL
HARRELL	Gene L	Houston	TX
HUTCHISON	Paul A	Clear water	FL
JOHNS	Stephen G	Cocoa	FL
KERSHAW	James D	Port Charlotte	FL
KOLOTOS	George	Tampa	FL
LAGRAVE	Horacio E	Deland	FL
LANGEL	John M	Tampa	FL
LARRY	Lamarcus W	Brandon	FL
LAWSON	Kevin M	Center Point	IA
LEE	Richard C	Roxton	TX
LEMAY	David D	Sarasota	FL
LONG	Stephen D	West Palm Beach	FL
LONSWAY	Kathleen M	Casselberry	FL
LUTHER	George E	Orlando	FL
MACEWAN	Thomas L	Lauderhill	FL
MALDONADO	Jesus F	Bradenton	FL
MATHIS	Gary G	Ft. Pierce	FL
MCCRAY	Gordon V	Tampa	FL
MIRANDA	Freddy M	Orlando	FL
MIRIKI	Titoe	Miami	FL
MULLINS	George A	Pompano Beach	FL
NESBIT	Thomas L	Jacksonville	FL
OLIVER	Evelyn L	St. Petersburg	FL
POU	Juan E	Miami	FL
POWERS	Thomas F	Lakeland	FL
PRATER	Chad A	Sarasota	FL
ROCKEFELLER	Raquel S	Jacksonville	FL
RUTZBECK	Melissa R	Sanford	FL
SEHNERT	Marvin H	Maitland	FL
SEHNERT	Scott	Winter Park	FL
SHIPP*	Miriam P	Key West	FL
*N/K/A Fernandez, Miriam			
SMITH AUTOMOTIVE GROUP, INC.		Ocala	FL
SMITH	Mercer S	St. Petersburg	FL
SMITH	Slaton J	Cairo	GA
TIPTON	Jimmy F	Callahan	FL
WILLIAMS	Mark S	Key Biscayne	FL
WILLIAMS	Samantha K	Pensacola	FL
WRIGHT	Donald G	Lauderhill	FL
WRIGHT	Eric L	Jacksonville	FL



New Companies

Atlantic Title Insurance Company was admitted on December 23, 1999. Lines of business: Title, Reinsurance. Address: 1301 Pickens Street, Columbia, SC 29201-3429; telephone: (803) 799-4747.

Contemporary American Insurance Company was approved on October 28, 1999. Lines of business: Fire, Allied Lines, Commercial Multi Peril, Ocean Marine, Inland Marine, Private Passenger Auto Liability, Commercial Auto Liability, PPA Physical Damage, Glass, Burglary & Theft, Boiler & Machinery, Other Liability, Reinsurance. Address: 580 Walnut Street, Cincinnati, OH 45202; telephone: (513) 369-5000.

Daily Underwriters of America was admitted to Florida on August 23, 1999. Lines of business: Inland Marine, Other Liability, Commercial Auto Liability, Commercial Auto Physical Damage, Accident & Health, Reinsurance. Address: 1072 Harrisburg Pike, Carlyle, PA 17013; telephone: (717) 243-5757.

Everest Indemnity Insurance Company was placed on Florida's list of approved surplus lines insurers on August 23, 1999. Address: PO Box 830, Liberty Corner, NJ 07938-0830; telephone: (908) 604-3166.

General Security Indemnity Company was added to the list of Florida's eligible surplus lines insurers on September 15, 1999. Address: Two World Trade Center, New York, NY 10048-2495; telephone (212) 390-5200.

Great Western Insurance Company was admitted on December 21, 1999. Lines of business: Life, Group Life & Annuities. Address: PO Box 3428, Ogden, UT 84409-1428; telephone: (801) 621-5688.

International Insurance Company of Hannover was added to Florida's list of approved surplus lines insurers on November 17, 1999. Address: 930 S Harbor City Blvd, Suite 402, Melbourne, FL 32901; telephone: (212) 408-5100.

Majestic Insurance Company was admitted on December 21, 1999. Lines of business: Workers' Compensation, Other Liability, Reinsurance. Address: 400 Second Street, Suite 350, San Francisco, CA 94107; telephone: (415) 777-5557.

MHP Health & Life Insurance was approved on June 17, 1999. Lines of business: Group Life & Annuities, Accident & Health. Address: 4168 Southpoint Parkway, Suite 102, Jacksonville, FL 32216-0913; telephone: (904) 279-9626.

North Pointe Insurance Company was placed on Florida's list of approved surplus lines insurers on July 9, 1999. Address: 28819 Franklin Road, Ste 300, Southfield, MI 48034-1656; telephone: (248) 358-1171.

Pacific Specialty Insurance Company was approved on December 23, 1999. Lines of business: Fire, Allied Lines, Homeowners Multi Peril, Commercial Multi Peril, Ocean Ma-

rine, Inland Marine, Earthquake, Private Passenger Auto Liability, Commercial Auto Liability, Other Liability, PPA Physical Damage, Commercial Auto Physical Damage, Glass, Burglary & Theft, Boiler & Machinery, Mobile Home Multi Peril, Mobile Home Physical Damage, Reinsurance. Address: 3601 Haven Avenue, Menlo Park, CA 94025; telephone: (650) 780-4800.

Polish National Union of America was admitted on July 29, 1999. Lines of business: Variable Annuities, Fraternal Life, Reinsurance. Address: 1002 Pittston Avenue, Scranton, PA 18505-4191; telephone (570) 344-1513.

Preferred Professional Insurance Company was authorized on December 21, 1999. Lines of business: Medical Malpractice, Workers' Compensation, Other Liability, Reinsurance. Address: PO Box 540658, Omaha, NE 68154-0658; telephone: (402) 392-1566.

Reliance Direct Insurance Company was approved on August 23, 1999. Lines of business: Inland marine, Private Passenger Auto Liability, PPA Physical Damage, Reinsurance. Address: Three Parkway, Philadelphia, PA 19102-1321; telephone (215) 864-4000.

Reliant Insurance Company was authorized on August 23, 1999. Lines of business: Inland Marine, Private Passenger Auto Liability, PPA Physical Damage, Reinsurance. Address: Three Parkway, Philadelphia, PA 19102-1321; telephone (215) 864-4000.

RescueCare was approved on July 22, 1999. Lines of business: Ambulance Service, Reinsurance. Address: 141 Waterman Avenue, Mount Dora, FL 32757; telephone: (352) 735-1900.

Safe Auto Insurance Company of Florida was admitted on August 23, 1999. Lines of business: Private Passenger Auto Liability, PPA Physical Damage. Address: 3883 E Broad Street, Columbus, OH 43213; telephone (614) 231-0200.

SafeHealth Life Insurance Company was approved on February 12, 1999. Lines of business: Life, Group Life & Annuities, Accident & Health, Reinsurance. Address: 95 Enterprise, Aliso Viejo, CA 92656-2601; telephone: (949) 425-4300.

St Augustine Healthcare, a third party administrator, was merged into AVMed, Inc. on September 24, 1999. Address: 1511 N Westshore Boulevard, Tampa, FL 33607; telephone: (813) 288-7600.

Urban Insurance Company of Pennsylvania was authorized on August 2, 1999. Lines of Business: Private Passenger Auto Liability, Commercial Auto Liability, PPA Physical Damage, Commercial Auto Physical Damage, Reinsurance. Address: 325 Chestnut Street, Ste 310, Philadelphia, PA 19106; telephone (516) 393-4954.

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	MI
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	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

D-14-518
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THE INTERCOM

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Editor/Publisher
(850) 413-5418



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We welcome suggestions and inquiries concerning *The Intercom*. Written suggestions should be mailed to Kathryn Criscola, Florida Department of Insurance, 200 East Gaines Street, Tallahassee, Florida 32399-0318.
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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 East Gaines Street
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.

Department of Insurance
Division of Agents and Agencies Services
200 East Gaines Street
Tallahassee, FL 32399-0318.

Bill Nelson
Treasurer/Insurance Commissioner/Fire Marshal
DIVISION OF AGENTS AND AGENCIES SERVICES

John E. Hale, Division Director
Mary Alice Palmer, Assistant Division Director
Phil Fountain, Chief, Bureau of Investigation
Shirley Kerns, Chief, Bureau of Licensing



Bureau of Investigation (850) 922-3136
Bureau of Licensing (850) 922-3137
Education Section (850) 922-3134 Ext. 1108
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 Terminations • Customer Representatives • Mediator Approval

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For all other Divisions, call the Department of Insurance
 Switchboard (850) 922-3100

Department web site: www.doi.state.fl.us

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