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Dear Fellow Floridians:

With the 2019 Hurricane Season just weeks away, I urge you to be prepared long before a storm heads our way. There were many lessons learned during the onslaught and aftermath of Hurricane Michael last October.

First, make plans to protect your home and family. Next, take time to assess your business preparedness and take steps early to safeguard your business and customer records.

Finally, be sure your license is valid and you've met all CE requirements, especially if you are an adjuster, a general lines agent, or customer representative. As a licensee, you are ultimately responsible for the validity of your license(s) and appointments. Take time now to review your demographic information and CE status through your [MyProfile](#) account.

All Floridians hope for the best every year, but the lessons of the past have warned us to always BE PREPARED!

Sincerely,

Jimmy Patronis
Chief Financial Officer
State of Florida





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News You Can Use

CFO Jimmy Patronis Announces Arrest of Former Miami Insurance Agent for Stealing Over \$620,000 in Alleged Fraud Scheme

Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Orestes Valentin Rodriguez, a former licensed insurance agent and owner of Blue Guard Insurance Group Inc., after allegedly stealing more than \$620,000 in insurance premiums.

CFO Jimmy Patronis said, “Florida currently ranks first in fraud and fourth in identity theft nationwide and insurance fraud schemes like these drive up those rates. I launched my new Fraud Free Florida initiative to bring law enforcement agencies together to tackle Florida’s mounting fraud epidemic and bring these scam artists to justice because these alarming statistics are not acceptable. If you commit fraud in Florida, you will be caught and held accountable.”

Miami-Dade State Attorney Katherine Fernandez Rundle said, “I am proud to have forged a great partnership with Florida’s Chief Financial Officer Jimmy Patronis and his elite force of insurance fraud investigators in the battle against insurance scam artists who dip into all of our pockets. When my prosecutors bring these insurance fraud criminals into court to face justice with this effective team of fraud fighters on their trail, these scammers need to recognize that they should be looking for a new and honest way to earn their living.”

An investigation by CFO Patronis’ fraud detectives and Division of Insurance Agent and Agency Services, in partnership with the Miami-Dade State Attorney’s Office Division of Economic Crimes, revealed that Rodriguez allegedly pocketed insurance premiums from a property management company representing a Miami homeowner’s association and never paid the association’s insurance.

Rodriguez allegedly:

- Used a premium finance company to finance over \$100,700 to pay for a \$110,000 policy, keeping the money and never paying off the policy.
- Collected down payments of more than \$9,200 with customers paying \$74,600 to the finance company for policies Rodriguez never purchased on their behalf.
- Applied for nearly a million dollars in additional premium financing, allegedly generating 21 fraudulent premium finance contracts, and ultimately obtaining more than \$430,000 from this premium financing.
- Stole more than \$2,900 in premium money from a home policy and a business liability policy.

In total, Rodriguez allegedly stole more than \$620,000 in this fraud scheme. His insurance license has been revoked and he has been permanently barred from the insurance business in Florida.

Rodriguez was arrested March 20 and transported to the Turner Guilford Knight Correctional Center. Rodriguez faces one count of first degree grand theft, 21 counts of uttering a forged instrument, 12 counts of second degree grand theft, 7 counts of third degree grand theft and one count of first degree organized fraud. If convicted, Rodriguez could face up to 25 years in prison.

CFO Jimmy Patronis: Florida Fighting Against Rampant AOB Abuse

Chief Financial Officer (CFO) Jimmy Patronis released the following statement today regarding the final passage by the Florida Legislature of HB 7065, which protects Floridians from assignment of benefits (AOB) abuse. This bill now heads to Gov. Ron DeSantis for his signature.

CFO Jimmy Patronis said, "We fought for Florida homeowners this year and passed this bill to stop the man-made hurricane of rampant AOB abuse in our state that is driving up insurance rates. Bad actors have exploited loopholes in Florida law to take advantage of a system meant to empower consumers, and today families take back control of their insurance benefits."

"Not only does this bill protect homeowners from being taken advantage of during vulnerable times, but it requires savings to be passed along to Floridians who have coverage through Citizens Property Insurance Corporation. A 'no' vote on this bill is a vote against savings for Florida consumers and everyone should take notice. Tackling AOB abuse not only protects consumers but is essential to the financial health and stability of our state."

"I'd like to thank Senator Broxson, Senator Simmons, Representative Renner, Representative Rommel, President Galvano and Speaker Oliva for all of their efforts."

AOB is an agreement that, once signed, transfers the insurance claims rights or benefits of your insurance policy to a third party. An AOB gives the third party authority to file a claim, make repair decisions and collect insurance payments without your involvement.

CFO Jimmy Patronis Statement on Upgrade of Hurricane Michael to Category 5 Storm

Chief Financial Officer (CFO) Jimmy Patronis released the following statement regarding the recent announcement by NOAA's National Hurricane Center officially upgrading Hurricane Michael to a Category 5 storm. This makes Hurricane Michael the first hurricane to make landfall as a Category 5 storm since Hurricane Andrew in 1992, and only the fourth on record.

"The news that Hurricane Michael was a Category 5 storm at landfall will come as no surprise to anyone who is still living with the aftermath of this monster storm. Six months later we still don't have congressional relief dollars, and the people of the Panhandle are stuck in the middle of political games. The prolonged recovery process has only been made worse by the lack of compassion of members of Congress turning a blind eye to the hardships in Northwest Florida."

"I hope this news serves as a strong wake up call to those prioritizing

politics over real people fighting to get by. The Panhandle has so many families struggling as they piece their lives back together bit by bit - we need relief now."

CFO Jimmy Patronis Announces Arrest of Jacksonville Contractor for Alleged \$40,000 AOB Insurance Fraud Scheme

Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Wyatt Green, owner of Storm Restoration Specialists LLC, for allegedly stealing more than \$40,000 from consumers who assigned their insurance benefits to him through Assignment of Benefits (AOB) contracts. Green and his staff allegedly forged customer signatures on construction documents and insurance claim payment checks that required signatures from both the homeowner and mortgage lender. An AOB gives a third-party authority to file a claim, make repair decisions and collect insurance payments without the homeowners' involvement

[Read more](#)

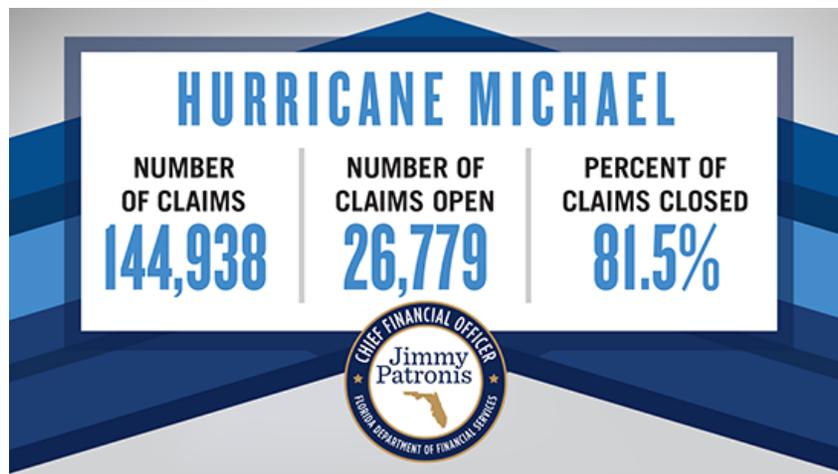
CFO Jimmy Patronis: The Florida Panhandle Will Not Be Forgotten

On the six-month anniversary of Hurricane Michael making landfall in the Florida Panhandle, Chief Financial Officer (CFO) Jimmy Patronis released the most current insurance claims data related to the storm and calling on all parties involved to act immediately to make these communities whole.

CFO Jimmy Patronis said, "It's hard to believe it has been six months since Hurricane Michael hit the Florida Panhandle, devastating so many communities. It's unthinkable that national politics and self-interest has obstructed recovery efforts, especially considering the magnitude of the destruction.

[Read more](#)





CFO Jimmy Patronis Consumer Alert: 7 Tips to Know For Car Warranty Rights

In recognition of National Car Care Month in April, Florida Chief Financial Officer (CFO) Jimmy Patronis announced a partnership with the Auto Care Association, the Car Care Council and the Automotive Aftermarket Association Southeast (AAAS) to help empower and to inform Floridians of their warranty rights. The partnership is intended to refute common misconceptions and untruths about consumers' responsibilities to maintain a written vehicle warranty.

CFO Jimmy Patronis said, "Florida's consumers are often misled to believe they are required to obtain routine maintenance and repairs only at a dealership or that they can only use original parts. It's important that consumers are informed and empowered when making decisions that will ultimately impact their families' bottomline. I am proud of this new partnership and the added consumer protection it provides for all Floridians."

Top 7 Car Warranty Rights Tips

1. Read your warranty and ensure you understand the terms and coverage, including the warranty period.
2. Speak with the warrantor or dealership to obtain additional information on the warranty.
3. Know the law - [Magnuson Moss Warranty Act](#) - and how it impacts you.
4. Be sure to follow the routine maintenance schedule and ensure all repairs are completed timely.
5. Record all maintenance and repairs that are completed on your vehicle and save the receipts for the service. Ensure the receipts are clearly dated and list an accurate description of the parts supplied and services performed.
6. Ensure the dealership or repair shop is licensed or certified (registered) with the state.
7. Remember that the vehicle manufacturer or dealer has the responsibility to demonstrate that the use of a non-OEM part or service caused the failure in question.

[Read more](#)

CFO Jimmy Patronis: Jacksonville Joins Fraud Free Florida Initiative



Florida Chief Financial Officer (CFO) Jimmy Patronis was joined by Jacksonville Mayor Lenny Curry and Jacksonville Sheriff Mike Williams to announce a partnership to enhance investigative efforts to fight fraud in Northeast Florida as a part of CFO Patronis' Fraud Free Florida initiative.

CFO Jimmy Patronis said, "Florida currently ranks first in fraud and fourth in identity theft nationwide. These statistics are alarming and that is why I'm thankful for the support of Sheriff Williams and Mayor Curry to spearhead my Fraud Free Florida initiative here in Jacksonville. This partnership will allow our agencies to better coordinate collective investigative efforts to protect Floridians, especially our seniors, from scam artists who prey on Floridians' hard-earned money."

Mayor Lenny Curry said, "With public safety as my greatest priority, I enthusiastically embrace initiatives like Fraud Free Florida that protect our citizens from financial abuse. I applaud CFO Patronis and Sheriff Williams for identifying and building partnerships that prevent fraud and support the citizens of Jacksonville."

Sheriff Mike Williams said, "I am proud to join CFO Patronis and Mayor Curry in announcing this great partnership to fight fraud in Jacksonville. Expanding our investigative collaboration with the CFO's team will allow us to broaden our efforts in battling fraud and protecting consumers from financial scams."

CFO Jimmy Patronis' Consumer Helpline Stands Ready to Help Floridians

Florida's Chief Financial Officer (CFO) Jimmy Patronis announced his Insurance Consumer Helpline (1-877-MY-FL-CFP) recovered over \$40.5 million for Florida consumers in 2018, including \$17.4 million recovered for Hurricane Michael victims. Since CFO Patronis took office in July 2017, \$71.4 million has been recovered for consumers statewide.

CFO Jimmy Patronis said, "Most Floridians don't realize my office has consumer advocates to help with your insurance or financial questions and complaints. We are here for all Florida consumers, always ready to step in and fight for you. Before you get trapped in a binding Assignment of Benefits battle, call my office and my team will be in your corner for free."

[Read more](#)

CFO Jimmy Patronis: Congress Must Act to Reauthorize Flood Insurance Program

With the U.S. House Committee on Financial Services holding a hearing recently on the National Flood Insurance Program (NFIP), Florida Chief Financial Officer (CFO) Jimmy Patronis urged federal leaders to reauthorize the Florida subsidized program.

CFO Jimmy Patronis said, "With less than three months until Hurricane Season begins, Congress must act to reauthorize the National Flood Insurance Program. Flooding isn't just a hurricane season problem: the aftermath of Hurricane Michael continues to trigger flooding for parts of Northwest Florida because debris has clogged rivers. Florida is a top donor state to NFIP, and floods have cost our state approximately \$5.1 billion over the last 40 years. This program is critical to protect our residents and economy.

[Read more](#)

CFO Jimmy Patronis Launches 'Operation Return the Valor' for Florida's Veterans

In honor of National Medal of Honor Day, Chief Financial Officer (CFO) Jimmy Patronis announced, 'Operation Return the Valor,' a statewide initiative to further honor those who serve in our armed forces. The initiative's first mission will be to find owners or heirs of nearly 40 medals of veterans left in forgotten safety deposit boxes and sent to the state's unclaimed property program. The medals include decorations such as Purple Hearts, Bronze Stars, and Distinguished Flying Crosses. CFO Patronis needs help from local communities to find these veterans and their families, so they can be reunited with the honors they received during service.

[Read more](#)



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In The Know

Public Adjusters - Are You Ready For Hurricane Season?

With less than 60 days until the start of Hurricane Season, now is the time to be sure your license is in compliance - not when a storm is heading our way! This is a short checklist to ensure your license is in good standing:

- Is your license active?
- Are you self-appointed or appointed by an adjusting firm?
- Do you have the required \$50,000 surety bond?
- Are you compliant with your continuing education requirements?
- Has a primary adjuster been designated for your firm?
- Is all contact information up-to-date? You can update it at [MyProfile](#).
- Are any apprentices licensed and appointed?
- Do you have your Department issued license with you?

We urge all Public Adjusters and firms to review Florida Statutes Chapter 626, [Part VI](#) and Rule Chapter [69B-220](#), F.A.C to ensure you understand the laws and rules which regulate your license.

Reminder from the Florida Surplus Lines Service Office: Florida Hurricane Catastrophe Fund (FHCF) Assessment Ended 3/31

All outstanding endorsements to policies which were **effective between January 1, 2007 and December 31, 2014**, when the FHCF assessment was applicable, should have been filed by **March 31, 2019**. Effective April 1, 2019, any submissions previously filed where the FHCF assessment was applied that may have current endorsements to be filed, will not have the FHCF assessment charged or returned.

Example:

A renewal effective 3/1/2014 in the amount of \$2,500 was filed 3/13/2014 and assessed \$125.00 taxes, \$5.00 service fee, and \$32.50 for the FHCF assessment.

On 4/5/2019, you identify an unfiled return premium in the amount of \$500 that should have been filed. When this is filed on 4/5/2019, taxes (\$25.00) and service fees (\$1.00) will be credited - no FHCF will be credited.

Invoices for first quarter submissions went out on Monday, April 1, 2019. All payments are due no later than **May 15, 2019** and any refund requests for FHCF credits must be received by our office no later than **April 30, 2019**.

For more information and further instructions, [read issued bulletin](#) or **contact the FLSO Accounting Department at 800-562-4496, option 4, or accounting@fslso.com**.

Note: Content of this reminder was provided by the Florida Surplus Lines Service Office.

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



[Read more](#)

Reporting Title Agency Locations to the Department

Title agencies are not required to have separate branch licenses (though some still have them). The license of the main office may be used for each branch location, which means that a violation discovered at one branch could affect all the locations. Branch offices that perform closing services only do not need to be licensed and do not need a licensed agent at that location.

The agent in charge can be the same as another location as long as there are not any title insurance transactions taking place while the agent in charge is not present unless another licensed and appointed title agent is present at that location.

Title agencies (including any branch offices) are subject to the provisions of section [626.0428](#), F.S. Each branch location that does title insurance work must designate an agent in charge and notify the department of the identity of the person and Florida license number designated as well as the location of the branch. The easiest way to notify the Department of this required information is by email to AgentLicensing@MyFloridaCFO.com.

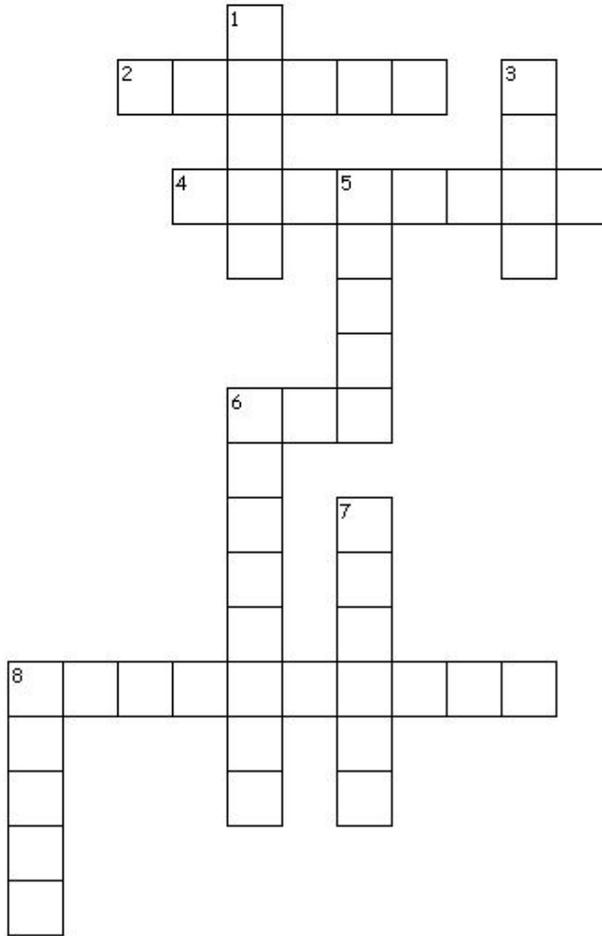
Confidentiality of Investigative Records

Department investigative records are considered privileged and confidential and are exempt from Florida's Public Records Law unless the Department or Office files a formal administrative complaint, emergency order, or consent order against the individual or entity. ([s. 626.601\(6\)](#), F.S.)



The 2018 Florida Statutes are available online. The Florida Statutes can be viewed at [Online Sunshine](#)

How Puzzling



Across

- 81.5% of Hurricane Michael _____ are closed.
- Insurance _____ Helpline recovered over \$40.5 million for FL consumers in 2018.
- Title Agency Data Call filing deadline is _____, 31 2019.
- ALL insurance agencies are required to be open and _____ to the public.

Down

- Operation Return the _____ aims to return medals of veterans to their owners or heirs.
- Fraud _____ Florida initiative
- Hurricane season begins in less than _____ days.
- _____ Moss Warranty Act
- Appointments made last hurricane season are likely to _____ before June 2, 2019.
- Refund requests for FHCF credits must be received by _____, 30 2019.

The answer key is found on the Education Central page.



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Education Central

Are You Compliant with Your CE or Not?

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

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



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

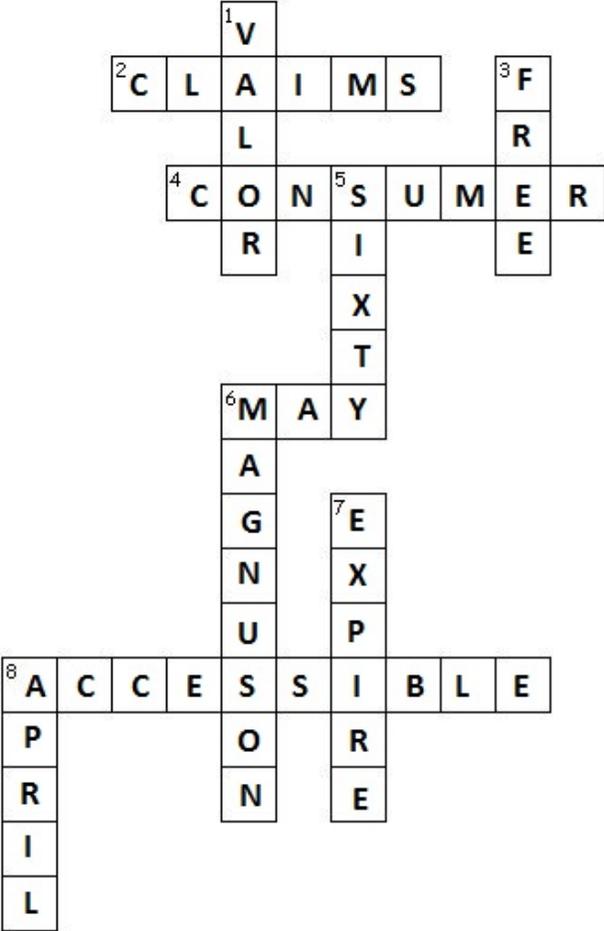
Check prior evaluation periods. Always check previous compliance periods to make sure you are not delinquent for a prior period. Be sure to click on VIEW ENFORCEMENT NOTICE just below the Not Compliant text to check for any outstanding fines.

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

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

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

Puzzle Answers





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Insurance Agency Compliance - Requirements

It is important to remember that an insurance agency is required to be licensed by the Department of Financial Services. The Florida Insurance Code defines "agency" differently for certain license types.

Life, health, and general lines insurance agencies are defined as a business location at which an individual, firm, partnership, corporation, association, or other entity, other than an employee of the individual, firm, partnership, corporation, association, or other entity and other than an insurer... or an adjuster... engages in any activity or employs individuals to engage in any activity which by law may be performed only by a licensed insurance agent.

"Bail bond agency" means the building where a licensee maintains an office and where all records required... are maintained; or an entity that charges a fee or premium to release an accused defendant or detainee from jail; or engages in or employs others to engage in any activity that may be performed only by a licensed and appointed bail bond agent. [s. [648.25\(1\)](#), F.S.]

"Title insurance agency" means an insurance agency under which title insurance agents and other employees determine insurability in accordance with underwriting rules and standards prescribed by the title insurer represented by the agency, and issue and countersign commitments, endorsements, or policies of title insurance, on behalf of the appointing title insurer. The term does not include a title insurer. [See s. [626.841\(2\)](#), F.S.]

Each location must be under the full time charge of a properly licensed and appointed agent for the insurance being transacted at the agency. Each agency must notify the department of the physical address of each agency location and the name and license number of the agent designated to be in charge of each location. [ss. [626.0428\(4\)](#), [648.387](#), [648.44\(4\)](#), F.S., [69B-221.051\(1\)](#), F.A.C.]

ALL insurance agencies are required to be open and accessible to the public.

Licensees may have an agency located in their home if:

- a separate room is set aside and actually used as the office or place of business;
- the room is easily accessible to the public and used by the agent to deal

with the public;

- the location is suitably advertised to allow the public to locate it, as determined by the Department. [626.749](#), F.S.]

Bail bond agencies must have an entrance that is easily accessible to the public with a sign, or other display which is visible from a reasonable distance and provides at least the name of the agency. If the agency is in a building with a uniform office directory, the directory must show no less than the name of the bail bond agency. The bail bond agency must be open to the public at least eight hours daily between 8:00 AM and 6:00 PM, Monday through Friday. [69B-221.051\(3\)](#), F.A.C.]

Penalties for violations of the above range from a minimum of a \$1,500 fine to a maximum of a 12-month suspension for a willful violation. These penalties may be directed to the agency, the owner, and/or the agent in charge, or primary bail bond agent.

Title Agency Data Call 2019

Notice from the Florida Office of Insurance Regulation

2019 Filing Deadline is May 31, 2019

Data call related specifically to Annual Reporting by Agencies of Title Insurance

Please Read All Instructions Below Carefully

The Florida Office of Insurance Regulation (Office) is conducting its annual Title Agencies Data Call pursuant to Sections [624.307](#) and [627.782, F.S.](#) and [Sec. 69O-186.013, F.A.C.](#)

Title Insurance Agencies licensed at some time during Calendar Year 2018 are required filers. There are no exceptions - even if your agency closed during 2018.

Your submission is due to the Office no later than 11:59PM ET on Thursday, May 31, 2019.

The Office has developed a new system called the Insurance Regulation Filing System (IRFS) to replace the Data Collection and Analysis Modules (DCAM) for reporting data submissions.

Here is the link: <https://irfs.fldfs.com/>

A How To guide is also available at:

<https://www.floir.com/siteDocuments/SubmittingTitleFilingsIRFS.pdf>

Further instructions are available on our website at:

<https://www.floir.com/Office/Reporting.aspx#Title>

If you have questions regarding this filing process, please email the Office at: TitleAgencyDataCall@floir.com or contact the Market Data Collections Unit at 850-413-3147. **If phone lines are busy you are encouraged to send your questions by email. Your email may request that a representative from Market Data Collections call you (remember to provide your number). Calls will be returned in the order your email messages are received.**

Send email to: TitleAgencyReporting@floir.com.

Emergency Adjusters - Your Responsibilities

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

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

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

Compliance Information

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



Make Sure You Don't Miss Important Information From Us

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

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

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



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Case Notes

Case: An investigation into the activities of a surplus lines agent was initiated when an agent failed to submit the correct Surplus Lines Premium Tax from insureds. The Department's investigation determined the agent systemically rounded the surplus lines premium tax for policies to the nearest whole dollar, causing some insureds to be overcharged. The data provided by the insurer indicated the total amount overcharged was \$34,321.

Disposition: The subject was suspended for 12 months and required to provide the Department a list of all policyholders overcharged for premium taxes, fees, or assessment, and ordered to refund all overcharges to the affected policyholders.

Case: Insurance companies are required to notify the Department when they terminate the appointment of any licensee for cause. When the Bureau of Investigation received notice an agent was terminated for cause regarding the sale of annuities to two elderly consumers, an investigation was opened. The investigator visited the affected senior consumers, both over 80 years old, and took their statements. The consumers stated the agent advised them to direct-surrender their existing annuities, without benefit of a 1035 Exchange. The agent further instructed the senior consumers to provide a personal check for the surrendered funds to pay for the new annuities, stating doing so would allow the contracts to be issued quicker.

Analysis of the transactions determined the agent inflated the consumer's net worth and income on suitability forms and failed to disclose the transactions involved the replacement of existing annuities. In addition to making unsuitable recommendations to the consumers, the transactions created significant tax consequences for them because the value of the replaced annuities was not transferred by a tax-free, 1035 Exchange.

Disposition: Suspended 18 months.

Case: The investigation was opened after an agent alleged an insurance agency used his license and appointment to sell life insurance policies to insureds he never met. Investigators obtained affidavits from the agent, the involved consumers and insurance company personnel concerning those transactions.

Investigators followed the money trail which led directly to the agency. According to documentation from the insurer, the agency received commissions for the policies issued under the complaining agent's name.

Disposition: License administratively surrendered.

Case: The Department received information alleging a recently licensed Debit Life and Health agent failed to disclose a prior administrative action on his license application. The agent, while an attorney, acted as counsel for two title insurance companies in Florida, and a complaint was submitted to the Florida Bar alleging the attorney misappropriated fiduciary funds belonging to the title insurance companies.

On August 15, 2018, the subject signed a Petition for Disciplinary Revocation requesting the Supreme Court of Florida grant the petition for revocation and order that petitioner's membership in the Florida Bar be revoked. On October 4, 2018, the Supreme Court of Florida granted the petition for disciplinary revocation. The attorney was disbarred from the Florida Bar. The subject submitted his Department license application and failed to disclose the Supreme Court of Florida Order and his disbarment.

Disposition: License administratively surrendered.



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Enforcement Actions - February and March 2019

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



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

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

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
ALDEN	JEFFREY D	W181097	All Lines Adjuster	Revocation	DEBARY, FL	NOTICE OF REVOCATION
ANDREA	MATTHEW	W233826	Life and Variable Annuity	Suspension	NORTH ROYALTON, OH	NOTICE OF TEMPORARY SUSPENSION
ARBOLEDA	JOHN	P182711	Life, Health and Variable Annuity	Revocation	SUNRISE, FL	FINAL ORDER
ARNSDORFF	ASHLY ELMO	W148365	Life, Health and Variable Annuity	Revocation	CHARLESTON, SC	ORDER OF REVOCATION
BLOODWORTH	MICHAEL	W281137	Life and Variable Annuity	Revocation	MILTON, FL	ORDER OF REVOCATION
BLUE GUARD INSURANCE		L074824	Agency	Revocation	DORAL	CONSENT ORDER

GROUP INC.						
BRANOFF	ANDREW	W362358	General Lines	\$875 Monetary Penalty	AUSTIN	CONSENT ORDER
BRODY	JAMIE	W182276	Life and Variable Annuity	Suspension 6 Months	PALM COAST, FL	CONSENT ORDER
CALDER	MATTHEW	W446405	Life, Health and Variable Annuity	Suspension	OCALA, OH	NOTICE OF TEMPORARY SUSPENSION
CARTER	JOSEPH ROBERT	W326707	Health	Revocation	ST PETERSBURG, FL	NOTICE OF REVOCATION
CHAIX	TIMOTHY	W370884	General Lines	\$750 Monetary Penalty	IRVINE, CA	CONSENT ORDER
CORDOBA	FRANCELLA	W295927	Customer Representative	Revocation	PALMETTO BAY, FL	ORDER OF REVOCATION
CUNNINGHAM	LAQANNA	W413239	Health	Revocation	PORT ST LUCIE, FL	ORDER OF REVOCATION
DAMICO	ANTHONY	W449552	Suspended	Suspension	BOCA RATON	NOTICE OF TEMPORARY SUSPENSION
DORKAN	MURAT M	W040039	Life, Health and Variable Annuity	\$5,000 Monetary Penalty	ESTERO, FL	CONSENT ORDER
EPPS	LATOYA	W364659	General Lines	Revocation	KANSAS CITY, MO	ORDER OF REVOCATION
EVERSULL	TRENTON L	W320898	General Lines	Administrative License Surrender	SLIDELL, LA	CONSENT ORDER
FAIRLESS	ROBERT DEAN JR,	P069217	Public Adjuster	Suspension 3 Months	MARGATE, FL	ORDER OF SUSPENSION
FELDMAN	DEREK	P106136	Life, Health and Variable Annuity	Revocation	MELBOURNE, FL	NOTICE OF REVOCATION
FF1 LLC DBA HOME TITLE OF AMERICA		P092336	Title Agency	\$1,500 Monetary Penalty	CHARLOTTE	CONSENT ORDER
FORBES	ANDREW	P232198	Life, Health and Variable Annuity	Revocation	BOCA RATON	FINAL ORDER
FULMER	CHRISTOPHER	W520184	Debit Life and Health, Temporary	Revocation	JACKSONVILLE, FL	CONSENT ORDER
GREENE	SHAUN	P092562	Life, Health and Variable Annuity	\$5,000 Monetary Penalty	SALT LAKE CITY, UT	CONSENT ORDER
HAMILTON	LANDRICK	W300174	Life, Health and Variable Annuity	Revocation	PALM BAY, FL	NOTICE OF REVOCATION
HASTON	NADELIE	W089250	All Lines Adjuster, General Lines	Revocation	PEMBROKE PINES, FL	FINAL ORDER
HENDELSON	SCOTT DAVIS	A116101	Life, Health, General Lines and Automobile Warranty	Administrative License Surrender	NEW SMYRNA BEACH, FL	CONSENT ORDER
HOLLY	LAWRENCE REES	A121902	General Lines	Suspension	SAINT PETERSBURG, FL	NOTICE OF TEMPORARY SUSPENSION
ITALIANO	NELSON GULLO	P199336	Life, Health and Variable Annuity	Revocation	LARGO, FL	ORDER OF REVOCATION
JACKSON	MARK	W377329	General Lines	Revocation	ST AUGUSTINE, FL	ORDER OF REVOCATION
JALIL	JIMMY R	P206109	Life, Health and Variable Annuity	\$5,000, Probation	DELRAY BEACH, FL	CONSENT ORDER
JOHNSON	AMIME	W108812	Bail Bond	Suspension	GREENACRES	NOTICE OF TEMPORARY SUSPENSION
KAMINITZ	RONEN	E000917	General Lines	\$5,000 Probation and Fine	NEW YORK, NY	CONSENT ORDER

KERR	RYAN	W224982	Life, Health and Variable Annuity	Revocation	SATELLITE BEACH, FL	FINAL ORDER
LANE	ELLIS	W278531	Life, Health and Variable Annuity	Revocation	GAINESVILLE	NOTICE OF REVOCATION
LAWLOR	PATRICIA	D043716	Life, Health, Variable Annuity and General Lines	\$2,000 Monetary Penalty	OCALA, OH	CONSENT ORDER
LEE	KEVIN ROBERT	P182410	Credit	Suspension	TALLAHASSEE, FL	NOTICE OF TEMPORARY SUSPENSION
LEON	CESAR III	P070289	Life, Health and Variable Annuity	Revocation	WEST PALM BEACH, FL	NOTICE OF REVOCATION
LUCAS	DARWIN E	P089714	General Lines, Surplus Lines and Health	\$1,750 Monetary Penalty	ALPHARETTA, GA	CONSENT ORDER
MACDERMOTT	ROY EDWARD II	A161272	Life, Health, Variable Annuity and General Lines	Revocation	FORT MYERS, FL	ORDER OF REVOCATION
MARTINO-JEAN	NANCY	P198987	Life, Health and Variable Annuity	Suspension	PORT SAINT LUCIE, FL	NOTICE OF TEMPORARY SUSPENSION
MCCLELLAN	CRISTINA MONEA	W419632	Life, Health and Variable Annuity	Revocation	ST. PETERSBURG, FL	FINAL ORDER
MCDONALD	PATRICK SAYER	P191747	Life, Health and Variable Annuity	Suspension 9 Months	VERO BEACH, FL	CONSENT ORDER
MEIER	THOMAS	A175731	Life and Variable Annuity	Revocation	MIAMI, FL	ORDER OF REVOCATION
MINOR	WILLIAM HARPER JR	A180668	Life and Variable Annuity	Revocation	WEST PALM BEACH, FL	NOTICE OF REVOCATION
MORRIS	ERIC FITZGERALD	E153954	Public Adjuster	Suspension 6 Months	ALTAMONTE SPRINGS	CONSENT ORDER
NIMMICH	JAMES	W414189	General Lines, Surplus Lines	Suspension 2 Months	SULLIVANS ISLAND, SC	ORDER OF SUSPENSION
PALMERO	INDIRA	E107402	General Lines	Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
PALMERO	INDIRA	E107402	General Lines	Suspension 18 Months	MIAMI, FL	CONSENT ORDER
PARKER	GREG	P090303	Motor Vehicle Rental, Travel Insurance	Revocation	PARRISH, FL	NOTICE OF REVOCATION
PULOS-WARD	LISA SUZANNE	A212822	Life, Health and Variable Annuity, Customer Representative	Suspension 6 Months	PENSACOLA, FL	FINAL ORDER
QUIJANO	VICTOR	A213441	Life, Health, General Lines and Surplus Lines	Suspension 9 Months	PEMBROKE PINES, FL	CONSENT ORDER
RODRIGUEZ	TANIA	W106138	General Lines	Revocation	DORAL	CONSENT ORDER
RODRIGUEZ	ORESTES	W104409	General Lines	Revocation	DORAL	CONSENT ORDER
SANTOS	VIVIAN	P166880	Bail Bond	Suspension 1 Year	FORT MYERS, FL	FINAL ORDER
SHARMA	ABHINAV	W235366	Life and Variable Annuity	Suspension 1 Year	MAHWAH, NJ	CONSENT ORDER
SHOTZ	RICHARD ALAN	A241848	Life, Health and Variable Annuity	Administrative License Surrender	DAYTONA BEACH, FL	CONSENT ORDER
SIMRING	MATTHEW ROY	W510421	General Lines	\$5,000, Probation	LAUDERDALE BY THE SEA, FL	CONSENT ORDER
SINGER	MATTHEW SAM	W163736	Life, Health and Variable	Administrative License	AVENTURA, FL	CONSENT ORDER

			Annuity	Surrender		
ST GEORGE	RICK	A251596	Life, Health and Variable Annuity	Suspension	BRADENTON	NOTICE OF TEMPORARY SUSPENSION
TELFORT	NIVA	W129644	Bail Bond, General Lines	\$2,500 Monetary Penalty	PEMBROKE PARK, FL	CONSENT ORDER
TOME	ALEJANDRO	A266354	Life, Health and Variable Annuity, General Lines and Legal Expense	\$5,000 Monetary Penalty, Probation	MIAMI BEACH, FL	CONSENT ORDER
VAN DEN BOSCH	ROGER ROLAND HULGAR JR	W496433	All Lines Adjuster	Suspension	JACKSONVILLE, FL	NOTICE OF TEMPORARY SUSPENSION
WALTER	DEBORAH	D078136	General Lines	Revocation	BRADENTON	FINAL ORDER
WILLIAMS	BOBBY	W153688	Bail Bond	Revocation	WEST PALM BEACH, FL	ORDER OF REVOCATION

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Larson Building, Room 412
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