

Seasons Greetings!

Dear friends,

Throughout the year, our team is always looking for ways to better serve our fellow Floridians. This New Year, we will continue to strive to do just that by improving our services to our licensee population and stakeholders. Increasing communication with each of you and enhancing how we deliver that message through technology, is an important part of that goal.

Additionally, we will continue to work together with our legislative leaders who are as dedicated as I am to ensuring that we accomplish needed changes during the upcoming 2012 Legislative Session. We must do everything we can to root out fraud and keep money in Floridians' pockets where it belongs.

Our team values your feedback. Please be sure to continue sharing your thoughts via our online [survey](#) so that we can continue to do everything we can to better serve you.

We hope you have a very happy New Year.

Thank you,

Jeff Atwater

Chief Financial Officer

State of Florida



News You Can Use

- Updating you on what's going on

Important Changes Regarding Appointments in Florida Beginning on January 18, 2012

Appointment Renewals When a Licensee Has an Invalid Address

Starting after 5 p.m. EST on January 18, 2012, if a licensee/appointee has an invalid address on file with the Department, then no appointing entity will be able to renew the licensee's appointment. This process is already in place for initiating original appointments and will now be incorporated into the appointment renewal process. When the licensee updates their address(es) in their [MyProfile](#) account, then the licensee will be able to have their appointment(s) renewed. The addresses included in this process are email, home, business and mailing.

Late Fees for Late Original and Late Renewal Appointments

Starting after 5 p.m. EST on January 18, 2012, we will begin assessing appointing entities the statutory \$250 late fee in addition to the statutory \$60 appointment fee for each initial/original appointment submitted late. A late original appointment is any initial/original appointment that has a requested effective date more than 45 days before the submittal date.

For example, if on March 1, 2012, an appointing entity submits a initial/original appointment with an effective date of January 2, 2012 (more than 45 days from the submittal date) for a licensee, the appointing entity will be required to pay the \$60 original appointment fee and the statutory \$250 late fee. On the other hand, if on March 1, 2012, an appointing entity submits a initial/original appointment with an effective date of February 1, 2012 (less than 45 days from the submittal date), the appointing entity will pay only the \$60 original appointment fee.

Additionally, we will begin assessing appointing entities the statutory \$25 late fee in addition to the statutory \$60 appointment fee for each appointment renewed late. A late renewal appointment is one that is paid after the renewal month.

The late fees must be paid by the appointing entity and **cannot** be charged back to the appointee.

[See sections [624.501](#), [626.371](#), [626.381](#), [648.382](#), and [648.383](#), Florida Statutes]

Appointment Renewal Timeline and Notification Changes

Starting after 5 p.m. EST on January 18, 2012, we will begin sending an email notification to an appointing entity 90 days before an appointment is up for renewal, in addition to posting the renewal invoice in their eAppoint account, which will indicate any appointee with an invalid address. An insurance agency that has appointed a customer representative will receive a similar email notification at the same time. This serves as a

reminder and provides the appointing entity time to make modifications to the list of appointments they will be renewing such as reminding any appointee with an invalid address to update it with the Department.

Another email notification will be sent to the appointing entity on the first day of the renewal month informing them that they can now access the appointment(s) that need to be renewed and make payment via eAppoint. Licensees that self-appoint will be sent a similar email notification at the same time. The renewal invoice will become available for payment on the first day of the renewal month and can be paid through the last day of the renewal month without late fees being assessed.

On the first day of the month following the expiration date of an appointment, an email notification will be sent to the appointing entity advising payment was not received, late fees have been assessed, and the invoice will continue to be available for 45 more days for payment, including late fees, otherwise the appointment will be cancelled. If the appointment is not renewed after this 45-day period, the appointment will be cancelled for non-renewal and an email notification will be sent to the appointing entity and the licensee notifying them of the appointment cancellation along with information on the process for reappointment and the late fee.

For example, if an appointment expiration date were March 31, 2012, the invoice would become available for payment on March 1, 2012, without late fees being assessed. On April 1, 2012, late fees are assessed at \$25 per appointment and the invoice remains available for payment until May 15, 2012. On May 16, 2012, if payment has not been received, the appointment is cancelled.

If the appointing entity wishes to reinstate an appointment after it has been cancelled for non-renewal, and no lapse in appointment coverage is desired, the appointing entity will be required to process a initial/original appointment submission and enter the requested effective date. If the initial/original appointment's requested effective date is more than 45 days from the submittal date, then the statutory \$250 late fee described above will be assessed.

Rule Regarding Effect of Law Enforcement Records on License Applications Being Amended

In the 2011 legislative session, Section 626.207, F.S., was amended to change the way that criminal history of an applicant for licensure as an insurance representative affects their application. A notice of rule development has been filed with the Florida Department of State with proposed rule amendments to conform the Department's existing rule to the revised statute.

[Click here to read the rule notice >>](#)

Southern Eagle Insurance Company Ordered into Liquidation

On December 16, 2011, Southern Eagle Insurance Company ("SEIC"), already in receivership, was ordered liquidated by the Second Judicial Circuit Court in Leon County, Florida. The Florida Department of Financial Services is the court appointed Receiver of SEIC. The company was previously ordered into receivership for purposes of rehabilitation on December 6, 2011.

[Click here to read more details >>](#)

[See more recent news >>](#)

Make Sure You Don't Miss Important Information From Us

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

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In The Know

- Keeping you informed is what it's all about

Title Agents: The 2012 Annual Title Administrative Surcharge is Coming Up

Subsection 624.501(27)(e)2, Florida Statutes, requires any title insurance agency licensed in Florida on January 1 of each year to remit an administrative surcharge of \$200 to the Florida Department of Financial Services. Therefore, we are [reminding](#) all title agencies that the 2012 administrative surcharge due date is approaching. Any title insurance agency licensed in Florida on January 1, 2012, will be sent an emailed invoice a few days after that to the agency's email address on file with the Department. To ensure you receive the invoice and avoid failing to pay by the January 30, 2012 due date, please log in to the [MyProfile](#) account for your title agency and make sure the correct email address is on file. While doing so, we also recommend to do the same for your individual [MyProfile](#) account. Failure to pay the surcharge on or before January 30, 2012 may result in administrative action and/or a fine of \$500, in addition to the original surcharge. To assure that your payment is properly credited, please return all invoices covered with your check.

Health Agents: CMS Pre-existing Condition Insurance Plan Webinar

The Centers for Medicare & Medicaid Services, Atlanta, cordially invite you to attend their Pre-existing Condition Insurance Plan (PCIP) webinar on Monday, January 11, 2012, at 1:00 p.m. EST. This new program offers health insurance coverage to individuals with medical conditions that may have kept them from qualifying for health insurance in the past. Additional topics to be discussed during this webinar are surveillance and Medicare enrollment periods.

Why should you attend? This webinar will provide you with valuable information on who is eligible for PCIP and how you as an agent can benefit from the program, the do's and don'ts of agent/broker behavior, and information on Medicare enrollment periods.

Please register by emailing Mia.Robins@cms.hhs.gov before Tuesday, January 10th. If you have any additional questions, please contact Mia.Robins@cms.hhs.gov.

The webinar will begin at 1:00 p.m. EST. on Wednesday, January 11, 2012. Please mark your calendars.

Please join CMS for a Connect Pro Pre-existing Condition Insurance Plan (PCIP) Webinar Meeting:

To access the AUDIO portion of this conference.

Dial: 877-267-1577

Meeting ID: 9992 #

To join the Webinar meeting, go to: <https://webinar.cms.hhs.gov/pcip/>

If you have never attended a Connect Pro meeting before:

Test your connection: https://webinar.cms.hhs.gov/common/help/en/support/meeting_test.htm

Public Adjusters: Law Changes Effective January 1, 2012

Solicitation and Advertising

This part of the law outlines prohibitions regarding certain statements made in advertisements and solicitation pieces used by public adjusters. If you solicit business through newspapers, magazines, flyers and bulk mailers, you should become very familiar with these restrictions.

The following statements, made in any public adjuster's advertisement or solicitation, are considered deceptive or misleading:

- A statement or representation that invites an insured policyholder to submit a claim when the policyholder does not have covered damage to insured property.
- A statement or representation that invites an insured policyholder to submit a claim by offering monetary or other valuable inducement.
- A statement or representation that invites an insured policyholder to submit a claim by stating that there is no risk to the policyholder by submitting such claim.
- A statement or representation, or use of a logo or shield, that implies or could mistakenly be construed to imply that the solicitation was issued or distributed by a governmental agency or is sanctioned or endorsed by a governmental agency.
- The term **written advertisement** includes only newspapers, magazines, flyers, and bulk mailers. The following disclaimer, which is not required to be printed on standard size business cards, must be added in bold print and capital letters in typeface no smaller than the typeface of the body of the text to **all** written advertisements by a public adjuster:

"THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT."

[See [626.854\(8\)](#), Florida Statutes]

Written Estimates and Retention Period

The law states that a public adjuster **must** provide the claimant or insured a written estimate of the loss to assist them in the submission of a proof of loss or any other claim for payment of insurance proceeds. This estimate **must** also be available to the **insurer** or department should they request a copy. The written estimate must be maintained in the public adjuster's records for at least 5 years.

[See [626.854\(12\)](#), Florida Statutes]

Access to Damaged Property

The law states that company adjusters, independent adjusters, attorneys, investigators, or others acting on behalf of the insurer must give the insured, claimant, public adjuster or legal representative of the insured at least 48 hours notice that they need access to the damaged property. The insured or claimant can waive this notice.

[See [626.854\(14\)](#), Florida Statutes]

Prompt Notice of Claims

The law states that a public adjuster must provide prompt notice to an insurer for which the public adjuster is handling the claim for a claimant or insured. In addition to the notice, a public adjuster must include a copy of the contract; ensure the property is available for inspection and that the insurer has an opportunity to interview the insured directly about the loss. A public adjuster's actions must not obstruct or prevent an insurer or company adjuster or other person acting on behalf of the insurer from having reasonable access to the insured, claimant or the insured property. If a public adjuster is unavailable and it would delay the insurance company's timely inspection of the damaged property, the public adjuster or the insured must allow the insurer access to the property without the public adjuster or insured's participation.

[See [626.854\(15\)\(a\)\(b\)\(c\)](#), Florida Statutes]

Public Adjuster Contract Requirements

There are several important statutory changes pertaining to contracts made by public adjusters:

- Must state the type of claim, including an emergency claim, non-emergency claim or supplemental claim.
- Requires the signatures of all named insureds.
- If the signatures of all named insureds are not available, the public adjuster must submit an affidavit signed by the available named insureds attesting that they have authority to enter into the contract and settle all claim issues on behalf of the named insureds.
- An unaltered copy of the contract must be remitted to the insurer within 30 days after execution. This means the contract provided to the insurer must also contain the agreed upon fee percentage.

[See [626.8796\(2\)](#), Florida Statutes]

Education Central

- Things to know about your continuing education

How to Search for Approved CE Courses

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

1. Go to our website at www.MyFloridaCFO.com/Agents
2. Click on **Education Central** on the left.
3. Click on **Find a CE Course** in the left column. This will open the CE Course Search.
4. Select the **Course Authority** for the type of license held or course you need to take.
5. You can also make other choices, like **Study Method** and **Location**, to narrow your search results.
6. If you click on **Perform an Advanced Search**, you will have additional options to narrow your search results, such as **Course Date** and **Course Level**.

Because many factors may affect your continuing education requirement (e.g. licenses held, number of years licensed, etc.), we encourage you to periodically check your [MyProfile](#) account to determine your individual continuing education compliance requirements and status.

Clarifications to Misconceptions Regarding Your CE Status Screen

To help our licensees in understanding the information provided on their CE evaluation screen, we would like to address some common misconceptions in reading this page. To get there, first log in to your [MyProfile](#) account. Then on the left just below your license number you will see a button that reads "**CE Status**". Click on that button to view your CE evaluation screen.

- The total hours needed that is listed on the bottom of the screen is all I need to be concerned about.
 - False. The total hours needed is the sum of all the specific requirements. You will need to read the full screen above that line to see what specific courses you need to take. For example:
 1. Life agents must complete at least 3 hours of Senior Suitability each compliance period as part of their overall requirement.
 2. Property and casualty agents must complete 3 hours in Ethics and 1 hour in Premium Discount Mitigation each compliance period as part of their overall requirement.
 3. Adjusters must complete 10 hours of Law & Policy and 2 hours of Ethics as part of their overall requirement.
- If I see "**Requirement Satisfied**" on the bottom of the page that means I've met my CE requirement.
 - False. "**Requirement Satisfied**" only means you completed all your hours. It does not mean that you met all your hours on time. If you were late in completing your hours, you may be subject to a fine. The only indicator that you met all the necessary requirements for the compliance period is seeing the text that reads "**In Compliance**" (in a green color) just above your evaluation screen.

- The first page tells me all the information I need to know.
 - False. The first page only provides information for the current compliance period. To view pertinent information from a previous compliance period, click the drop down menu in the field with the compliance period date and select a previous period to view that respective information.
- The amount of hours I see credited to me on the evaluation screen are all the hours I'm getting for that course.
 - False. Sometimes extra hours from a course will not be credited to that period because you've maxed out the hours for that specific requirement. What you see applied on a compliance period screen are the hours credited to that compliance period. To view all the hours creditable for a course, click and view your transcript. The transcript can be viewed by clicking "**Transcripts**" located at the top left corner of the page.
- If I don't see another compliance period showing after I finished all my current CE hours that means I'm done with my CE requirement.
 - False. As long you maintain a license you will continue to have a CE requirement every two years. Your next compliance period will not be viewable until 45 days after the end of your previous compliance cycle.

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

You can forward any questions or concerns to Education@MyFloridaCFO.com.

Compliance Corner

We continue to see a pattern of noncompliance in the areas noted below. This section has been created to assist you in keeping your insurance business in compliance. The items are intended as reminders only and are not necessarily the exact text of the [Florida Statutes](#) or [Florida Administrative Code](#). The legal cites have been provided for your further reference.

Bail Bond Agents: Reminder of Temporary Agent Minimum Wage Requirement

Bail bond agents who employ temporary bail bond agents will be required to pay them at least \$7.67 per hour worked effective January 1, 2012. The Florida Statutes require a temporary bail bond agent to be employed by a bail bond agent or bail bond agency under subsection 648.25(8) and subsection 648.355(1)(e), F.S.. The term "employed" makes it clear the temporary bail bond agent is covered by the state minimum wage. Section 448.110, Florida Statutes, sets the minimum amount an employer may pay their employee. Florida law requires the Florida Department of Economic Opportunity to calculate a minimum wage rate each year. [Click here to read the latest notice](#) from the Department of Economic Opportunity advising of the minimum wage in Florida as of January 1, 2012.

[See [448.110](#), [648.25\(8\)](#), and [648.355\(1\)\(e\)](#), Florida Statutes; [Rule 69B-221.051\(4\)\(b\)](#), Florida Administrative Code]

Bail Bond Agents: Use the Proper Appointment Form

The Bureau of Investigation has been made aware that some bail bond agents have been presenting jails and clerks of court with invalid documents entitled "Certificate of Appointment" or similar name as verification they are properly appointed to a surety company. These forms are in violation of the Florida Insurance Code. The only appointment form authorized by the Department to initiate an appointment is [DFS-H2-1544](#), which can be found on our [forms page](#). The only acceptable proof of an appointment is the official certification that is available **exclusively** from the Department. The use of any other form by a bail bond agent or temporary bail bond agent could result in the Department taking administrative action against the agent's license.

[See [648.382](#) and [648.442\(8\)](#), Florida Statutes]

Stay Up-to-Date and Keep Your Information Up-to-Date!

Licenses are reminded to update any change in their name, addresses (including email) or phone numbers by logging in to their [MyProfile](#) account. If you also have an agency license/registration, don't forget to log in to your agency's MyProfile account and update it as well. It is also a good practice to regularly check your MyProfile account(s) for any messages that we have sent you that you may have missed in your email. Add our **MyFloridaCFO.com** domain to your email software's Trusted or Safe Senders List to ensure you receive all notifications from us.

[See [626.551](#) and [648.421](#), Florida Statutes]

Case Notes

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

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

Case: An investigation of a life including variable annuity and health agent alleged that he replaced four annuities, misrepresented the terms and conditions of the annuities such as the surrender charges, and sold annuities that were unsuitable for the senior consumers.

Disposition: License revoked and made permanently ineligible for licensure.

Case: An investigation of a life including variable annuity agent alleged that he submitted numerous fraudulent insurance applications to an underwriter without the knowledge, consent or true signature of the consumers.

Disposition: License revoked and he was arrested by the Division of Insurance Fraud. His felony case is ongoing.

Case: An administrative complaint filed against a title insurance agent alleged that as agent in charge of a title insurance agency, she failed to secure a surety bond, failed to pay the title administrative surcharge, and failed to notify the Department of a change in principal business address and contact telephone number.

Disposition: License revoked.

Case: An administrative complaint filed against a general lines, life including variable annuity and health agent alleged that he misappropriated fiduciary funds and that he falsely advertised that he was an agent appointed with a nationally-recognized insurance company following the termination of his agency agreement with the company.

Disposition: License suspended for 18 months.

Case: An investigation of a general lines, life including variable annuity and health agent alleged that he failed to remit funds to a premium finance company, failed to refund an insured, failed to submit a change of business address to the Department, and failed to timely forward funds to an insurer resulting in the cancellation of two policies.

Disposition: License suspended for 12 months.

Case: An investigation of a general lines agent alleged that he failed to forward premium payments in excess of \$3,000 to the insurer collected in the normal course of business. No consumers were harmed as their insurance certificates were issued despite the agent's failure to remit the funds.

Disposition: License suspended for nine months and shall provide proof to the Department that the outstanding debt to the insurer has been satisfied.

Case: An administrative complaint filed against a public adjuster alleged that he failed to maintain the required surety bond on file with the Department.

Disposition: License suspended for three months and fined \$2,000.

Case: An investigation of a bail bond agent alleged that he failed to return unearned premiums to an indemnitor in a timely manner, failed to issue a bond after receiving a premium payment, failed to update his business address with the Department, and failed to pay a fine to the Department within 60 days.

Disposition: License suspended for two months, fined \$3,750, shall complete seven hours of continuing education.

Case: An administrative complaint filed against a general lines agent alleged that he failed to conduct a diligent search for insurance coverage through an admitted carrier and provided misleading information on insurance-related documents.

Disposition: Fined \$10,000.

Case: An investigation of an automobile warranty and credit life or disability firm alleged that the employees charged excess premium for a services agreement contract and failed to refund excess premium in a timely manner. Restitution was ultimately made to the consumers.

Disposition: Fined \$2,500 and placed on probation for 12 months.

Case: An investigation of a life and health agent alleged that he offered inducements to purchase annuity products, disseminated misleading advertisements, failed to fully disclose in boldface type the product and insurer in an advertisement for insurance, failed to obtain insurer approval on an advertisement, and failed to update his business address with the Department.

Disposition: Fined \$1,750 and placed on probation for six months.

Case: An investigation of a public adjuster alleged that he failed to timely designate a primary adjuster for firm locations and failed to update all addresses with the Department.

Disposition: Fined \$1,250 and placed on probation for 12 months.

Case: An application for a resident life including variable annuity and health agent license was received from an individual who allegedly transacted insurance and misappropriated premiums while his previously held license and appointments were revoked.

Disposition: Application denied.

Case: An application for an insurance agency license was received by the Department after the license had already expired because the agency failed to renew it timely. The Department had emailed the agency prior to the expiration advising that the license needed to be renewed.

Disposition: Application denied.

Enforcement Actions

- October and November 2011

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

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

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

LAST/BUSINESS NAME	FIRST NAME	LICENSE NUMBER	LICENSE TYPE	DISPOSITION	FINE	RESTITUTION	CITY, STATE	DOCUMENT
Accredited Assurance Group Inc.		L011582	Insurance Agency	License Suspended 2 Months			Pembroke Pines, FL	Order of Suspension
Accurate Title Closings Inc		E060505	Title Agency	License Suspended 3 Months			Lake Worth, FL	Order of Suspension
Agape Auto Services LLC		E145215	Auto Warranty	License Revoked			Mesa, AZ	Order of Revocation
Alamo Title Company Inc		A002693	Title Agency	License Surrendered			Hudson, FL	Consent Order
Alexha Corporation		P082574	Title Agency	License Suspended 3 Months			Davie, FL	Order of Suspension
Amador	Mabel	E191907	Customer Representative	License Revoked			Miami, FL	Order of Revocation
Anderson	Verbert	A006520	Life, Health, General Lines	License Suspended 12 Months, Restitution		\$1,000	Miami, FL	Consent Order
Belleau	Fermin	P032125	Life, Variable Annuity, Health, Public Adjuster	Fined	\$1,500		Miami, FL	Consent Order
Bellomo	Diana	P183626	Life, Variable Annuity, Health	License Revoked			Lake Worth, FL	Notice of Revocation
Benoit	Daniel	A019438	Life, Variable Annuity, Health	Probation, Fined and Restitution	\$1,000	\$225	Tavares, FL	Consent Order
Benthan-Lowe	Raymond	E038403	Bail Bond	Fined	\$100		Holly Hill, FL	
Bold City Title & Abstract Company		A025055	Title Agency	License Suspended 3 Months			Jacksonville, FL	Order of Suspension

Boyd	Tarus	E044770	Bail Bond	Fined	\$350		Fort Lauderdale, FL	Consent Order
Calhoun	Melvin	E136942	Life, Variable Annuity, Health	License Revoked			Palmetto, FL	Notice of Revocation
Carey	Gregory	A040498	General Lines	License Suspended 9 Months			Miami, FL	Consent Order
Carter	Donald	P164000	Independent Adjuster	Suspended 3 Months and Fined	\$2,500		Destin, FL	Final Order
Chambers	Scott	P204407	Public Adjuster	Fined	\$500		Miami, FL	Consent Order
Chase Title Inc.		D020797	Title Agency	License Suspended 3 Months			Hampstead, MD	Order of Suspension
Clayton	Kiandra	P213456	Customer Representative	License Revoked			South Miami, FL	Notice of Revocation
Clear Title of Hernando Inc.		A048883	Title Agency	License Suspended 3 Months			Spring Hill, FL	Order of Suspension
Closingspace, Inc.		E136662	Title Agency	License Suspended 3 Months			Beaver, PA	Order of Suspension
CNS Insurance Group, Inc.		L002524	Insurance Agency	Fined	\$5,000		Miramar, FL	Consent Order
DeClaire	Genevieve	P096013	Life, Variable Annuity, Health	License Revoked			Tellico Plains, TN	Order of Revocation
Detore	Pamela	A066923	Title	License Revoked			Tampa, FL	Order of Revocation
Direct General Insurance Agency Inc		L017811	Insurance Agency	Fined	\$5,000		Kissimmee, FL	Consent Order
Douglas	Jhody	E182822	Bail Bond	License Revoked			Gainesville, FL	Final Order
East Coast Title of Jax Inc.		P093709	Title Agency	License Suspended 3 Months			Jacksonville, FL	Order of Suspension
Enamorado (Valdez)	Dalkys	D071606	Life, Variable Annuity, Health, General Lines, Legal Expense	Probation and Fined	\$3,500		Palm Springs, FL	Consent Order
Equitable Financial & Investment Group		L046795	Insurance Agency	Probation and Fined	\$5,000		Medley, FL	Consent Order
First Interstate Title Corp.		D085713	Title Agency	License Suspended 3 Months			Miami, FL	Order of Suspension
Friedman	Debra	P145246	Public Adjuster	License Suspended 3 Months			Coral Springs, FL	Order of Suspension
Future Insurance Agency		L055234	Insurance Agency	License Revoked			Tampa, FL	
Hirschman	Charles	P184682	Life, Variable Annuity, Health	License Revoked			Jacksonville, FL	Consent Order
Hitt, III	Paul	P060830	Life, Variable Annuity, Health	License Revoked			Dunedin, FL	Consent Order
Interactive Title Services Group LLC		E111861	Title Agency	License Revoked			Miami, FL	Order of Revocation

Jackson, Jr.	Joseph	P208602	Life, Variable Annuity, Health	Probation, Fined and Restitution	\$2,500	\$3,299.55	Clewiston, FL	Consent Order
James Rollison	Emily	E088423	Customer Representative	License Revoked			New Port Richey, FL	Order of Revocation
Jose	Cesar	E096258	Title	License Revoked			Coral Gables, FL	Order of Revocation
Kessler	Peter	A140183	General Lines	Probation, Fined and Restitution	\$5,000	\$1,350.17	Jacksonville, FL	Consent Order
Lewis	Ruby	A155062	Life, Variable Annuity, Health, Public Adjuster	License Suspended 3 Months			Miramar, FL	Order of Suspension
Lomberg	Tracy	P123211	Public Adjuster	License Suspended 3 Months			Coral Springs, FL	Order of Suspension
Martin	David	D046938	Life, Variable Annuity, Health	Probation, Fined and Restitution	\$1,000	\$10,261.08	Fort Myers, FL	Consent Order
Matthews	Thomas	A168489	Bail Bond	Fined	\$250		Bunnell, FL	
McCord	Douglas	D035627	Life, Variable Annuity, Health, General Lines	Probation and Fined	\$5,000		Port Charlotte, FL	Erratum Order
Molfetto	John	P155490	Life, Variable Annuity, Health	Probation, Fined and Restitution	\$1,000	\$952.4	Seminole, FL	Consent Order
Mondello	John	A182202	Life, Variable Annuity, Health	License Revoked			East Meadow, NY	Notice of Revocation
Montenegro	Aylen	P195929	Public Adjuster	License Suspended 3 Months			Hialeah, FL	Order of Suspension
Morales	Steven	A183891	Bail Bond	License Revoked			Miami, FL	Order of Revocation
My Title Professionals Inc.		P098827	Title Agency	License Suspended 3 Months			Jacksonville Beach, FL	Order of Suspension
Oceanic Title and Escrow LLC		P033214	Title Agency	License Suspended 3 Months			Aventura, FL	Order of Suspension
Paonessa	Peter	A199805	Life & Health	Cease & Desist and Fined	\$1,000		Flagler Beach, FL	Consent Order
Pendle	William	A203576	Life, Variable Annuity, Health	Probation and Fined	\$2,500		Gainesville, FL	Consent Order
Phillips	Todd	A206687	Life, Variable Annuity, Health	License Revoked			Ormond Beach, FL	Consent Order
Pierce	William	A207210	Bail Bond	Cease & Desist			Fort Myers, FL	Consent Order
Professional Title and Abstract Co. of FL		A212191	Title Agency	License Suspended 3 Months			Plantation, FL	Order of Suspension
Rotolo	Lisa	D085405	Title	License Revoked			Bradenton, FL	Notice of Revocation
Sakr	Khalid	P154581	General Lines	License Revoked			Tampa, FL	Consent Order

Select Insurance Group Inc dba National Insurance Agencies		L057446	Insurance Agency	Fined	\$7,500		Orlando, FL	Consent Order
Shum	Annalie	P031834	Public Adjuster	License Suspended 3 Months			Miami, FL	Order of Suspension
Sierra	Ricardo	W018561	Public Adjuster	License Suspended 3 Months			Dallas, TX	Order of Suspension
Signature Title Professionals Inc.		P177546	Title Agency	Fined	\$500		Kissimmee, FL	Consent Order
Strickland	Cynthia	A256444	Title	License Revoked			Jacksonville, FL	Notice of Revocation
Sunshine Insurance Agency, Inc.		R026597	Insurance Agency	License Surrendered			Naples, FL	Consent Order
Sustrin	Bradley	E010156	Life, Variable Annuity, Health	License Suspended 3 Months			Cooper City, FL	Consent Order
Ullysse	Tracee	P162343	Life, Variable Annuity, Health	Fined	\$1,500		Miami, FL	Consent Order
VIP Title Solutions of Florida Inc.		P141576	Title Agency	License Revoked			Tampa, FL	Order of Revocation
Walker	Samuel	A276241	Life, Variable Annuity, Health	License Suspended 6 Months, Restitution		\$1,248.14	Sunrise, FL	Consent Order
Ward	Claudia	D049708	Public Adjuster	Probation and Fined	\$2,500		Tampa, FL	Consent Order

Contact Us

- We're always here for you

Bureau of Licensing

AgentLicensing@MyFloridaCFO.com - For general inquiries about licensing

Education@MyFloridaCFO.com - For education-related questions (prelicensing, continuing education, providers, etc.)

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We welcome suggestions and inquiries concerning *The Pulse*. Please direct them to [Matthew Guy](#).

The Pulse Editor/Publisher

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Licenses are reminded to update any change in their name, addresses (including email) or phone numbers by logging in to their [MyProfile](#) account. If you also have an agency license, don't forget to log in to your agency's MyProfile account and update it as well.