

# Welcome to The Pulse!



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

[Read more >>](#)

Dear Friends,

While we've all been witnessing the devastation caused by natural disasters in many states and throughout the world, hurricane season is now upon us. It's very important that we all take the time now to prepare before a natural disaster strikes, whether it's a flood, tornado or hurricane. I have partnered with the [Federal Alliance for Safe Homes](#) (FLASH) for their 2011 [Great Hurricane Blowout](#) preparedness campaign to raise awareness about strengthening homes and safeguarding families.

The 2011 Florida Legislative Session ended on May 6. The major bill this session relating to property insurance was approved by the Governor on May 17, and there is a summary of its key components in this issue's [In The Know](#) section. Be sure to read through it if you hold a license and stay tuned for more legislative updates in future issues of The Pulse.

Please continue to let us know how we can improve our communication with you via our online [survey](#).

Thank you,

Jeff Atwater

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## News You Can Use

- Updating you on what's going on

### Changes to MyProfile System

The changes to **MyProfile** will go live online at the beginning of July. We will e-mail all licensees more detailed information prior to implementation of the changes with guidance on creating your new account. For this reason, we are reminding you that it is essential to have your correct e-mail address on file with us now through your [MyProfile](#) account so you do not miss this upcoming important communication. The major enhancement allows you to create your own username and password; eliminating the need for logging in with a social security number or federal employer identification number. You will only need to enter that information when you create your new username and password. At the same time, you will also set up some security questions and answers to easily retrieve your password in the event you should forget it in the future. The new system will allow you to use any internet browser you wish, including your mobile device. This means you can use Firefox, Safari, Chrome, or any of the other browsers in use today - and not limited to just Internet Explorer.

### CFO Atwater Joins Florida Marlins, Federal Alliance for Safe Homes on the Ball Field to Promote “Protect Your Home Base”

Florida's Chief Financial Officer Jeff Atwater joined the Florida Marlins and Federal Alliance for Safe Homes (FLASH) on the field to announce the “Protect Your Home Base” initiative, encouraging Floridians to prepare and protect their homes and families before the beginning of hurricane season on June 1. This signature event is one of several highlighted in FLASH's 2011 Great Hurricane Blowout preparedness campaign to raise awareness about strengthening homes and safeguarding families.

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

### CFO Jeff Atwater Prevails at Fourth District Court of Appeals Against Vero Beach Senior Scammer

Florida CFO Jeff Atwater announced that Mitchell Storfer has been stripped of his insurance licenses for participating in an annuity scheme that generated more than \$100,000 in commissions for him and his agency, Seniors Financial International, Inc. of Vero Beach. This follows a yearlong appeal by Storfer to the Fourth District Court of Appeals (DCA) that the Department's Division of Legal Services successfully fought.

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

### CFO Atwater Announces Business Roundtables in Recognition of Small Business Week

In recognition of National Small Business Week, May 16-20, Florida Chief Financial Officer Jeff Atwater announced his office will host a series of summer small business roundtables. CFO Atwater recognizes the critical role small businesses play in Florida's economy and wants to get direct feedback on how the state can create a more business-friendly environment, including removing regulatory barriers and fostering ideas for helping new and existing businesses grow.

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

# CFO Atwater Applauds Legislative Leaders for Passing Legislation to Keep Money in the Pockets of Floridians

Florida's Chief Financial Officer Jeff Atwater commended state policymakers for supporting key legislative initiatives he proposed this Session that will help keep more money in the pockets of Floridians.

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

## Florida CFO Jeff Atwater Sending Help to Alabama

Florida's Chief Financial Officer Jeff Atwater announced that he is deploying a team from the Department of Financial Services to assist residents of Alabama impacted by last week's tornadoes.

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

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# In The Know

- Keeping you informed is what it's all about

## 2011 Legislative Session Update

**SB408 is the only legislation affecting insurance professionals that has been signed by the Governor at this time. Below is a summary of some of its key provisions. Stay tuned for another legislative update in the next issue.**

### **Time Limits for Claims and Statute of Limitations**

The bill places time limits for bringing a hurricane or sinkhole claim and also creates a statute of limitations for bringing a breach of contract property insurance action in court. A claim, supplemental claim, or reopened windstorm or hurricane claim must be given to the insurer within 3 years after the hurricane first makes landfall or the windstorm causes covered damage (effective June 1, 2011). An initial, supplemental or reopened sinkhole claim must be given to the insurer within 2 years after the policyholder knew or reasonably should have known about the sinkhole loss (effective May 17, 2011). The bill also enacts a 5 year statute of limitations for bringing an action for the breach of a property insurance contract that runs from the date of loss (effective May 17, 2011).

### **Public Adjusters**

The bill limits public adjuster fees related to reopened or supplemental claims to a maximum of 20 percent of the reopened or supplemental claim payment. The bill also limits public adjuster fees to 20 percent of an insurance claim payment made by the insurer more than one year after events that are the subject of a declaration of a state of emergency by the governor (effective June 1, 2011). A public adjuster fee related to a policy issued by Citizens Property Insurance Corporation may not exceed 10 percent of the additional amount actually paid in excess of the amount originally offered by Citizens on the claim (effective May 17, 2011).

Public adjusters are prohibited from making deceptive or misleading advertisements or solicitations. Written solicitations must include a disclaimer notifying the consumer that a solicitation is being made. A public adjuster contract related to a property and casualty insurance claim must contain the full name of the public adjuster and public adjusting firm, the business address, license number, and other specified information (effective January 1, 2012).

Public adjusters must give prompt notice of a property loss claim to the insurer and include with the notice the public adjuster's employment contract. The public adjuster must also ensure that the insurer has access to inspect the property, can interview the insured directly about the loss and claim, and allow the insurer to obtain information necessary to investigate and respond to the claim. The insurance company's adjuster or other persons acting on the insurer's behalf must provide at least 48 hours notice before scheduling an inspection of the property or a meeting with the claimant. The insurer also must allow the public adjuster to be present during the insurer's in-person meetings with the insured (effective January 1, 2012).

The bill requires licensed contractors to be licensed as a public adjuster in order to adjust a claim on behalf of the insured (effective January 1, 2012).

### **Citizens Property Insurance Corporation**

As of January 1, 2012, Citizens must require agents to obtain from applicants for coverage a signed Acknowledgment of Potential Surcharge and Assessment Liability form. The form details that Citizens policyholders are subject to a Citizens policyholder surcharge of up to 45 percent of premium and emergency assessments.

Citizens policies issued or renewed on or after January 1, 2012, which cover sinkhole loss may not include coverage for losses to appurtenant structures, sidewalks, decks, or patios that are caused by sinkhole activity. Citizens must exclude such coverage using a notice of coverage change, which may be included with the policy renewal.

### **Notice of Cancellation**

The bill revises the notice of cancellation, nonrenewal or termination requirements for personal lines and commercial lines residential property insurance policies. At least 120 days notice must be given to a named insured whose residential structure has been insured by the insurer or its affiliate for at least 5-years. Under previous law, 180 days notice had to be provided for the cancellation, nonrenewal, or termination of such policies. The bill authorizes the nonrenewal of a policy that covers both a home and a motor vehicle for any reason applicable to either the property or motor vehicle insurance, so long as the insurer provides 90 days notice of the nonrenewal. The notice of cancellation requirement for a Citizens policy that has been assumed by an authorized "take out" insurer is reduced to 45 days.

The bill also authorizes an insurer to cancel or nonrenew a property insurance policy if the Office of Insurance Regulation finds that the early cancellation is necessary to protect the best interests of the public or policyholders. The Office may base its finding upon the financial condition of the insurer, the insurer's lack of adequate reinsurance coverage for hurricane risk, or other relevant factors. The nonrenewal may be conditioned upon the insurer being placed under administrative supervision or to the appointment of a receiver.

### **Notice of Change in Policy Terms**

The bill authorizes insurers to renew a property and casualty insurance policy under different policy terms by providing to the policyholder a written "Notice of Change in Policy Terms" instead of a written "Notice of Non-Renewal." The Notice must be titled "Notice of Change in Policy Terms," give the insured written notice of the change, and be enclosed with the written notice of renewal premium. The insured is deemed to have accepted the change in policy terms upon the insurer's receipt of the premium payment for the renewal policy. If the insurer fails to provide the Notice of Change in Policy Terms the original policy terms remain in effect.

### **Replacement Cost Coverage**

The bill modifies how insurers must pay dwelling or personal property losses on a replacement cost basis. For a dwelling loss, the insurer must initially pay the actual cash value, minus the deductible. Subsequently the insurer must pay any amounts necessary to perform repairs as work is performed. If a total loss of a dwelling occurs, the insurer must pay the entire replacement cost coverage without holdback of depreciation in value pursuant to the Valued Policy Law.

For personal property losses insured on a replacement cost basis, the insurer must offer two claim payment options. The first option requires the insurer to pay the replacement cost without holdback of depreciation, regardless of whether the insured replaces the property. The second option allows the insurer to limit the initial payment to the actual cash value of the personal property to be replaced. To receive payment from the insurer for the full replacement value of the personal property, the insured must provide a receipt for the replaced property to the insurer. A policy authorizing the insurer to require replacement of personal property prior to paying the full replacement cost must provide the policyholder with a premium credit or discount and the insurer must provide clear notice of the payment process before the policy is bound.

### **Sinkhole and Catastrophic Ground Cover Collapse Insurance**

The bill enacts numerous revisions and clarifications to ss. 627.706-627.7074, F.S., governing sinkhole and catastrophic ground cover collapse insurance. The bill authorizes insurers to restrict catastrophic ground cover collapse and sinkhole loss coverage to the principal building as defined in the insurance policy. The bill also allows an insurer to require a property inspection prior to issuing sinkhole loss coverage. The bill clarifies that additional living expense coverage is only available pursuant to a sinkhole loss if there is structural damage to the covered building.

The bill changes the definition of "sinkhole loss," primarily by creating a statutory definition of "structural damage." A sinkhole loss is defined in statute as structural damage to the covered building, including the foundation, caused

by sinkhole activity. The bill creates a detailed definition of "structural damage" for purposes of determining whether a sinkhole loss has occurred. The definition specifies five distinct types of damage that constitute structural damage. Each type of damage is tied to standards contained in the Florida Building Code or used in the construction industry. Accordingly, in order for the policyholder to obtain policy benefits for sinkhole loss, the insured structure must sustain structural damage as defined by the bill that is caused by sinkhole activity.

**Payment of Sinkhole Claims** – The insurer continues to be required to pay to stabilize the land and building and repair the foundation upon the verification of a sinkhole loss. Payment shall be made to conduct such repairs in accordance with the recommendations of the professional engineer retained by the insurer under s. 627.707(2), F.S. The bill also clarifies that the insurer is required to give notice to the policyholder regarding payment of the claim.

The bill revises the statutory authorization specifying that the insurer may limit payment to the actual cash value of the sinkhole loss not including below-ground repair techniques until the policyholder enters into a contract for the performance of building stabilization repairs. The bill requires the contract for below-ground repairs to be made in accordance with the recommendations set forth in the insurer's sinkhole report issued pursuant to s. 627.7073, F.S., and entered into within 90 days after the policyholder receives notice that the insurer has confirmed coverage for sinkhole loss. The time period is tolled if either party invokes neutral evaluation. Stabilization and all other repairs to the structure and contents must be completed within 12 months after the policyholder enters into the contract for repairs unless the insurer and policyholder mutually agree otherwise, the claim is in litigation, or the claim is in neutral evaluation, appraisal or mediation.

The bill specifies that if a covered building suffers a sinkhole loss or catastrophic ground cover collapse, the insured must repair such damage in accordance with the insurer's professional engineer's recommended repairs. However, if repairs cannot be completed within policy limits, the insurer has the option to either pay to complete the recommended repairs or tender policy limits.

**Prohibition Against Rebates** – The policyholder is prohibited from accepting a rebate from a person performing sinkhole repairs. If the policyholder does receive a rebate, coverage under the insurance policy is rendered void and the policyholder must refund the amount of the rebate to the insurer. Furthermore, a person who offers a rebate commits insurance fraud punishable as a third degree felony as provided in s. 775.082, F.S. (up to 5 years imprisonment), s. 775.083, F.S. (up to a \$5,000 fine), and s. 775.084, F.S. (for a habitual felony offender up to 10 years imprisonment with no eligibility for release for 5 years).

**Nonrenewal of Policy Due to Sinkhole Claims** – The circumstances that allow an insurer to nonrenew a policy on the basis of filing a sinkhole claim are modified. The policy may only be nonrenewed if the insurer makes payments for sinkhole loss that equal or exceed policy limits for damage to the covered building or the policyholder does not repair the structure in accordance with the engineering recommendations.

**Sinkhole Testing Reports** – The bill requires a sinkhole testing report to verify whether the structural damage to the covered building has been identified within a reasonable professional probability.

**Filing of Reports With The Clerk of Courts** – In addition to filing the sinkhole testing report with the Clerk of Court after paying a sinkhole loss claim, the bill requires the insurer to also file the neutral evaluator's report (if any), a copy of the certification indicating that stabilization has been completed (if applicable), and the amount of the claim payment. The policyholder must file a copy of any sinkhole report prepared on behalf of the policyholder as a precondition to accepting a sinkhole loss payment.

**Certification of Proper Completion of Sinkhole Repairs** – Once building stabilization or foundation repairs of a sinkhole loss are completed, the professional engineer responsible for monitoring the repairs must issue a report to the property owner detailing the repairs performed and certifying that the repairs were performed properly. The professional engineer must file with the Clerk of Court a copy of the report and certification, the legal description of the real property, and the name of the county clerk of court.

**Neutral Evaluation of Disputed Sinkhole Claims** – The bill specifies that neutral evaluation must determine

causation (whether a sinkhole loss has occurred and, if so, whether the observed damage was caused by sinkhole activity); all methods of stabilization and repair both above and below ground; the costs for stabilization and all repairs; and all information needed to determine whether a sinkhole loss has been verified and render an opinion on all matters at dispute in the neutral evaluation.

The neutral evaluator must be provided with information necessary to perform his or her duties. The bill requires that the neutral evaluator must be allowed reasonable access to the interior and exterior of the insured structures to be evaluated or for which a claim has been made. The policyholder must provide the neutral evaluator with all reports initiated on behalf of the policyholder that confirm a sinkhole loss or dispute the insurer's sinkhole testing report. Such materials must be provided prior to the neutral evaluator's physical inspection of the property (effective May 17, 2011).

The bill revises the procedures and time frames for conducting the neutral evaluation. The parties are provided 14 business days to agree to a neutral evaluator. If an agreement cannot be reached, the Department of Financial Services (DFS) shall appoint a certified neutral evaluator. Each party may disqualify two neutral evaluators without cause; a reduction from 3 disqualifications under current law. The neutral evaluator has 14 business days after the referral to notify the parties of the date, time and place of the neutral evaluation conference; an increase from 5 business days in current law. The neutral evaluator must make a reasonable effort to hold the conference within 90 days after the DFS has received the request for neutral evaluation. Failure to conduct the conference within 90 days does not invalidate either party's right to neutral evaluation. Current law requires that the neutral evaluation conference be held within 45 days. The neutral evaluator's report must be provided to the parties within 14 days after the completion of the neutral evaluation conference. A court proceeding related to the neutral evaluation must be stayed until 5 days after the filing of the neutral evaluator's report with the court. (Effective May 17, 2011)

If the neutral evaluator is not qualified to determine a disputed issue, he or she may enlist the assistance of another certified neutral evaluator, a professional engineer or professional geologist who is not a certified neutral evaluator, or a licensed general contractor to provide an opinion on that issue. Such person may be disqualified for cause in the same fashion as a neutral evaluator. The neutral evaluator may also request that the entity that performed the sinkhole investigation perform additional and reasonable testing that the neutral evaluator deems necessary.

If the insurer agrees to comply with the neutral evaluator's report, payments shall be made in accordance with the terms of the applicable insurance policy and s. 627.707(5), F.S.

The bill also makes the following changes related to the neutral evaluation process:

- Specifies that neutral evaluation does not invalidate an insurance policy's appraisal clause.
- Allows the parties to disqualify a neutral evaluator for cause based on specified familial or professional relationships.
- Requires admission of the neutral evaluator's oral testimony and full report in any action, litigation or proceeding related to the claim.
- Specifies that the actions of the insurer in neutral evaluation are not a confession of judgment or an admission of liability.
- Deems neutral evaluators agents of the Department of Financial Services and grants them immunity from suit pursuant to s. 44.107, F.S.

Legislative Intent – The bill states that the clarifications and revisions to ss. 627.706-627.7074, F.S., are intended to reduce the number and cost of sinkhole claims and disputes, increase reliance on scientific or technical determinations relating to sinkhole claims, and ensure that repairs are made in accordance with scientific and technical determinations and insurance claims payments.

## **Other Provisions**

The bill:

- Repeals the consumer advocate report card for property insurers.
- Authorizes the public hurricane loss projection model to charge a private market insurer fees for use of the model related to the reasonable costs associated with the operation and maintenance of the model.
- Repeals a requirement that the Office of Insurance Regulation develop a method to directly correlate property insurance hurricane mitigation discounts and credits with the Uniform Home Grading Scale.
- Clarifies that the requirement that an insurer must pay a property insurance claim within 90 days of receiving notice of the claim applies to reopened and supplemental claims.
- Clarifies that inquiries about coverage on a property insurance contract are not claim activity unless a claim is filed by the policyholder which results in an insurer investigation of the claim.
- Repeals the electronic database of sinkhole activity.
- Specifies that the insurer may request at its own expense the verification a uniform hurricane mitigation verification provided to the insurer by the policyholder or policyholder's agent in addition to forms provided by an authorized mitigation inspector.
- Provides that all provisions of the act are severable from any provision that is held invalid.

[See [Chapter 2011-39](#), Laws of Florida]

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# Enforcement Actions

- April 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
AIA Title Services		P002602	Title	Fined	\$1,000		Miami Beach, FL	<a href="#">Consent Order</a>
Abdurakhmanov	Yakov	P062492	Public Adjuster	License Suspended 3 Months			North Miami Beach, FL	<a href="#">Suspension Order</a>
Acceptance Ins & Co Inc		L005080	Agency	License Revoked			Jacksonville, FL	<a href="#">Consent Order</a>
American Building Contractors Insurance Restoration Services, Inc.				Cease and Desist and Fined	\$2,500		Ft. Lauderdale, FL	<a href="#">Consent Order</a>
American Dream Insurance Services		L063411	Agency	License Revoked			Lake Worth, FL	<a href="#">Consent Order</a>
Ameristate Title LLC		D032442	Title	Fined	\$500		Orlando, FL	
Arango	Nicole	P129281	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Suspension Order</a>
Ayodele	Gbolagunte	D043999	Public Adjuster	Fined	\$500		North Miami Beach, FL	<a href="#">Consent Order</a>
Blatt	Peter	E001195	Life, Variable Annuity	Probation and Fined	\$7,500		Palm Beach Gardens, FL	<a href="#">Consent Order</a>
Borysiewicz	Jessica	P228188	Bail Bond	Temporary Suspension			Marathon, FL	<a href="#">Temporary Suspension Notice</a>
Boyle	Shawn	D002174	Title	License Revoked			Melbourne, FL	<a href="#">Revocation Order</a>
Brown	Graylon	E111550	Bail Bond	Fined	\$200		Orange Park, FL	<a href="#">Consent Order</a>
Burdette	Denver	A035227	Life, Health, Variable Annuity	Probation and Restitution		\$7,500	Lakeland, FL	<a href="#">Consent Order</a>
Burns	Beverly	P099793	Public Adjuster	License Suspended 3 Months			Homestead, FL	<a href="#">Suspension Order</a>
Campa	Jesse	E092751	Health	License Revoked			Miami, FL	<a href="#">Revocation Order</a>

Carvajal	Raquel	P132210	Public Adjuster	License Suspended 3 Months			Hollywood, FL	<a href="#">Suspension Order</a>
Choice One Insurance & Financial Service		P237488	Auto Warranty	Probation and Fined	\$1,500		Hollywood, FL	<a href="#">Consent Order</a>
Countrywide Title Service Inc		E111311	Title	License Suspended 3 Months			Miami, FL	<a href="#">Suspension Order</a>
De Sousa	Pedro	P240421	Life, Health, Variable Annuity	License Revoked			Orlando, FL	<a href="#">Revocation Notice</a>
Dutko	Douglas	A074134	Title	Fined	\$650		Loxahatchee, FL	
Elite Land Title Inc		D017340	Title	Fined	\$500		Miami, FL	<a href="#">Consent Order</a>
Elite Title Inc		E052261	Title	Fined	\$500		Okeechobee, FL	<a href="#">Consent Order</a>
Empire Title Services Inc		D015791	Title	Fined	\$1,000		Aventura, FL	<a href="#">Consent Order</a>
Equititle LLC		E093441	Title	Fined	\$500		Freehold, NJ	<a href="#">Consent Order</a>
Estate Title LC		A079035	Title	Fined	\$500		Jacksonville, FL	<a href="#">Consent Order</a>
Fernandez	Pilar	E176701	Customer Representative	License Suspended 3 Months			Miami, FL	<a href="#">Consent Order</a>
Finzi Jr	Iso	E102953	Life, Health, Variable Annuity	License Revoked			Boca Raton, FL	<a href="#">Revocation Notice</a>
First Security Title Group Inc		E133179	Title	License Suspended 3 Months			Aventura, FL	<a href="#">Suspension Order</a>
Fox	Robert	P121314	Bail Bond	Temporary Suspension			Ocala, FL	<a href="#">Temporary Suspension Notice</a>
Ghysels Jr	David	A096086	Life, Variable Annuity	License Revoked			Delray Beach, FL	<a href="#">Revocation Notice</a>
Glenn's Insurance Agency Inc		L011578	Agency	License Suspended 1 Year			Lake Worth, FL	<a href="#">Consent Order</a>
Gomez	Fabiola	A312116	Bail Bond	Temporary Suspension			Miami, FL	<a href="#">Temporary Suspension Notice</a>
Gourdet	Onel	A101600	General Lines, Bail Bond	Fined	\$1,500		West Palm Beach, FL	
Hammer Title Co		E133850	Title	License Suspended 3 Months			Tampa, FL	<a href="#">Suspension Order</a>
Holden Title and Escrow LLC		E105541	Title	Fined	\$500		Delray Beach, FL	<a href="#">Consent Order</a>
Holness	Princess	E115530	Bail Bond	Fined	\$800		Fort Lauderdale, FL	<a href="#">Consent Order</a>
Homerun Title Incorporation		E105756	Title	License Revoked			Hollywood, FL	<a href="#">Revocation Order</a>
Hudgins	John	A124953	Life, Health, Variable Annuity	License Revoked			Indian Rocks Beach, FL	<a href="#">Revocation Notice</a>
Hunt	Courtland	E050512	General Lines	Probation and Fined	\$15,000		Riverview, FL	<a href="#">Consent Order</a>
Industry Partners Title LLC		D060086	Title	License Suspended 3 Months			Saratoga Springs, NY	<a href="#">Suspension Order</a>
Jacks	Samuel	A128727	Life, Health, General Lines	Fined	\$1,000		Davie, FL	<a href="#">Consent Order</a>

James	Anthony	P175710	Title	License Revoked			Parkland, FL	<a href="#">Revocation Notice</a>
Kelly	Selena	D033378	Bail Bond	Temporary Suspension			Titusville, FL	<a href="#">Temporary Suspension Notice</a>
Kurit	Bradley	E110610	Life, Health, Variable Annuity, Personal Lines	Probation and Fined	\$7,500		West Palm Beach, FL	<a href="#">Consent Order</a>
New Vision Title Agency		P086163	Title	Fined	\$500		Matawan, NJ	<a href="#">Consent Order</a>
Northrup	Joyce	A295518	Title	License Revoked			Palm Bay, FL	<a href="#">Revocation Order</a>
Ocean Title Services Inc		D086827	Title	Fined	\$1,000		Miami, FL	<a href="#">Consent Order</a>
Oceanside Title Services Inc		E071177	Title	License Suspended 3 Months			Pompano Beach, FL	<a href="#">Suspension Order</a>
Olson	Terrance	A196300	Life, Health, Variable Annuity, General Lines	License Suspended 6 Months			Umatilla, FL	<a href="#">Consent Order</a>
Option One Title Agency LLC		P140994	Title	Fined	\$500		Freehold, NJ	<a href="#">Consent Order</a>
Osprey Title LLC		E091468	Title	License Suspended 3 Months			Clearwater, FL	<a href="#">Suspension Order</a>
Otis	Carol	E162521	Title	License Revoked			Fort Lauderdale, FL	<a href="#">Revocation Order</a>
Owens	James	E043618	Public Adjuster	License Suspended 3 Months			Warwick, RI	<a href="#">Suspension Order</a>
Pelican Insurance Agency Inc		L063074	Agency	Fined	\$2,000		Plantation, FL	<a href="#">Consent Order</a>
Perez	Jason	P184958	Life, Health, Variable Annuity	License Revoked			Pembroke Pines, FL	<a href="#">Consent Order</a>
Pierce	Raquell	A207180	General Lines	License Revoked			Jacksonville, FL	<a href="#">Consent Order</a>
Ponce Inlet Title Inc		D064403	Title	Fined	\$500		Port Orange, FL	
Prinsen	Paula	E096464	Title	License Revoked			Hollywood, FL	<a href="#">Revocation Order</a>
Prodigy Title Inc		E003160	Title	License Revoked			Fort Lauderdale, FL	<a href="#">Revocation Order</a>
Purtic	Eric	A213006	Public Adjuster	License Suspended 3 Months			Fort Lauderdale, FL	<a href="#">Suspension Order</a>
Qualified Title Services LLC		E086145	Title	Fined	\$500		Miami Lakes, FL	
Roberts	Shawn	A222361	Life, Health, Variable Annuity	License Revoked			Parkland, FL	<a href="#">Revocation Order</a>
Second Beach Inc DBA/Seacrest		A237581	Title	Fined	\$500		Delray Beach, FL	
Semptimpfelter	Albert	E132284	Public Adjuster	License Suspended 3 Months			Bensalem, NJ	<a href="#">Suspension Order</a>
Singh	Lloyd	E030015	Life, Health, Variable Annuity, General Lines	License Suspended 6 Months and Fined	\$2,500		Hollywood, FL	<a href="#">Consent Order</a>

Sovereign Shores Title Company Inc		P210517	Title	Fined	\$500		Palm Beach Gardens, FL	
Steve Barnett Inc		A254137	Auto Warranty	License Revoked			Fort Pierce, FL	<a href="#">Revocation Order</a>
Sunbelt Title Services Inc		P031888	Title	Fined	\$500		Ocala, FL	
Sunburst Title Agency Inc		D042250	Title	Fined	\$500		St Petersburg, FL	
Sunstar Title Company LLC		E070104	Title	Fined	\$500		Miami, FL	
Superior Title Ins Agency of Marion Co		E042025	Title	Fined	\$500		Ocala, FL	
Team Title Insurance Agency Inc		D068673	Title	Fined	\$500		Ft Myers, FL	
Title to Go		P003378	Title	License Suspended 3 Months			Orlando, FL	<a href="#">Suspension Order</a>
TMB Title LLC		P106248	Title	License Suspended 3 Months			Brandon, FL	
Tracey	Matthew	P153051	Public Adjuster	License Suspended 3 Months			Davie, FL	<a href="#">Suspension Order</a>
Trumbo	John	D042825	Life, Variable Annuity	Fined	\$6,000		Maitland, FL	<a href="#">Consent Order</a>
Wade	Pamela	E163435	General Lines	License Suspended 3 Months			Tallahassee, FL	<a href="#">Consent Order</a>
Warshaw	Jonathan	P105793	Public Adjuster	Probation and Fined	\$7,500		North Miami Beach, FL	
Zarzabal	Bethany	P076193	Customer Representative	Probation and Fined	\$1,500		Homestead, FL	<a href="#">Consent Order</a>
Zirogiannis	Marc	P043155	Title	License Revoked			Levittown, NY	<a href="#">Revocation Notice</a>

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## Case Notes

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

Note: All administrative investigations are subject to referral to the Division of Insurance Fraud for criminal investigation.

Case: An investigation of a general lines, life, health and variable annuity agent and his agency alleged that he aided and abetted a permanently barred customer representative in the transaction of insurance, which caused the misappropriation of fiduciary funds in excess of \$1,600, failed to perform due diligence in attempting to appoint a customer representative, failed to properly supervise the agency, failed to forward premiums to insurers, and failed to return premiums to an insured.

Disposition: Licenses of the agent and agency were revoked.

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: Fined \$2,000 and license suspended for 3 months and will remain so until a replacement bond has been filed and the fine paid.

Case: An investigation of a general lines, life, health and variable annuity agent alleged that he issued a fraudulent Letter of Reinstatement to an insured, aided and abetted an unauthorized insurer, and obstructed the Department in the course of the investigation.

Disposition: License suspended for 18 months, must complete 6 hours of CE in ethics and 4 hours related to unauthorized entities, and is responsible to pay restitution for any unpaid claims that may arise related to his actions.

Case: An investigation of a customer representative alleged that she misrepresented herself as an agent on an insurance application and continued to transact beyond the scope of her license after being notified by the Department.

Disposition: Fined \$3,500 and probation for 6 months.

Case: An investigation of a life, health and variable annuity agent alleged that he made misleading statements in annuity presentations, unnecessarily replaced an annuity, and failed to deliver annuity contracts in a timely manner.

Disposition: Fined \$3,500, restitution of \$5,400, and probation for 12 months.

Case: An administrative complaint filed against a general lines agent and her agency alleged that she submitted fraudulent wind mitigation inspection forms to an insurer.

Disposition: Fined \$10,000 and probation for 6 months.

Case: An administrative complaint filed against a nonresident general lines and surplus lines agent alleged that he misappropriated over \$6,000 of insurance premium and failed to maintain a surety bond.

Disposition: License suspended for 15 months.

Case: An administrative complaint filed against a general lines agent and his agency alleged that he had misappropriated insurance premiums.

Disposition: Licenses of the agent and agency were revoked. He was arrested by fraud detectives and remains in jail with multiple felony charges pending.

Case: An investigation of a roofing company alleged that it advertised adjusting services on its website when it was not licensed to do so.

Disposition: Ordered to cease and desist from advertising it provides public adjusting services.

Case: An administrative complaint filed against a life, health and variable annuity agent alleged that he submitted to an insurer numerous insurance applications containing false and misleading information for the purpose of obtaining commissions to which he was not entitled.

Disposition: License revoked and he was subsequently arrested for his conduct and pled nolo contendere, along with the payment of restitution and costs totaling \$8,500.

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# Contact Us

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## Bureau of Licensing

[AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com) - For general inquiries about licensing and education

[MyProfile](#) - Check your up-to-the-minute application status, education information, and more

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

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Licensees are reminded to update any change in their name, addresses (including e-mail) 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 account and update it as well.

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