

Volume 2, No. 7 - November 2011

## Looking forward as seasons change...

Dear friends,

As we near the end of hurricane season on November 30, we enter a season of thanks. I know we all are thankful that we were fortunate enough not to endure a major hurricane landfall this year.

This time of year also represents a season to be thankful for our families and the many other good things we have in our lives. We are also thankful for our many veterans, active duty, and reserve members of the military who made the commitment to preserve and protect our nation's principles and freedoms.

I am thankful for the great work insurance professionals do every day for Floridians, as well as the work of our legislative leaders. I've had the pleasure to work with many of these leaders and stakeholders who are as dedicated as I am to ensuring that we accomplish needed changes during the upcoming legislative session. We must do everything we can to curb fraud and keep money in Floridians' pockets where it belongs.

Please be sure to continue sharing your thoughts via our online [survey](#) so that we can continue to improve for you.

Thank you,

Jeff Atwater



Volume 2, No. 7 - November 2011

## News You Can Use

- Updating you on what's going on

### **CFO Atwater Announces Legislative Agenda to Increase Transparency, Protect Consumers, Fight Fraud and Reduce Regulatory Burdens**

Florida Chief Financial Officer Jeff Atwater announced that his legislative agenda for the 2012 Legislative Session will focus on four core themes: transparency in contracts and government spending; protecting consumers; fighting fraud that is increasing the cost of living for Florida's families and reducing regulatory burdens on Florida's businesses.

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

### **CFO Atwater Announces Arrest of Senior Scammer in Annuity Fraud Scheme**

Chief Financial Officer Atwater announced the arrest of Victor Edwin Ruser, Sr., 59, of Kissimmee, for allegedly scamming nine seniors between the ages of 80 and 94 out of over \$650,000 in an annuity fraud scheme. Ruser was charged with multiple felony counts including exploitation of the elderly, grand theft and perpetrating a scheme to defraud.

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

### **CFO Jeff Atwater and Governor Call for PIP Auto Insurance Reform**

Chief Financial Officer Jeff Atwater, Governor Rick Scott and legislative leaders identified four issues that must be addressed in order to rein in Personal Injury Protection (PIP) auto insurance fraud and reduce insurance rates for Florida consumers.

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

### **CFO Atwater Announces Seven Insurance Fraud Arrests in Orlando and Miami**

Chief Financial Officer Atwater announced the arrests of five insurance fraud suspects for their involvement in a staged accident scheme in Orlando. Lufaita Olizia, 40, and Tracey McFarlane, 40, were charged with insurance fraud, patient brokering and intentionally staging a motor vehicle crash. Pierre Antoine Joseph, 41, Madeline Emile, 28, and Yolando Denise Roberts, 39, were also arrested for participating in the staged accident as passengers and subsequently filing fraudulent medical claims.

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

## **CFO Atwater Announces Arrests of Four Miami Fraudsters in Staged Accident Scheme**

CFO Atwater announced the arrests of four suspects in Miami for insurance fraud and faking an auto accident. Roberto Martinez, 27, Yesenia Toscano, 21, both of Hialeah Gardens, and Rafael Javier Arroyo, 19, of Hialeah were charged with multiple counts including insurance fraud, grand theft and staging an auto accident. Concepcion Olmos Valls, 53, of Miami was charged with staging an auto accident.

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

## **CFO Atwater Announces Arrests of Five Suspects in Miami Staged Accident Scheme**

CFO Atwater announced the arrests of five individuals involved in a staged accident scheme in Miami. Mario J. Chavez, 53, Robin Nelson Campanioni, Jr., 23, Jorge J. Mota, 27, Naima Basnueva Lastre, 24, all of Miami, and Eduardo Figueredo, 44, of Miami Springs were charged with insurance fraud, grand theft and staging an auto accident.

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

## **Florida Insurance Commissioner Issues Order with Respect to NCCI's Workers' Compensation Rate Filing**

Florida Insurance Commissioner Kevin McCarty announced that he has advised the National Council on Compensation Insurance (NCCI) that he would approve their initial rate increase request of 8.9% to become effective January 1, 2012 for workers' compensation insurance rates in Florida based on evidence submitted in NCCI's rate filing, and during the October 11 rate hearing.

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

## **Chief Financial Officer Jeff Atwater's letter to legislative leaders regarding efforts to foster greater accountability and transparency in government spending**

Please see the attached letter from Chief Financial Officer Jeff Atwater to legislative leaders regarding the status of his transparency initiatives and the implementation of legislation passed during the 2011 Legislative Session to increase transparency and accountability in government spending.

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

## **CFO Atwater's Department Recovers More Than \$17 Million for Florida Consumers**

Florida Chief Financial Officer Jeff Atwater announced that the Department of Financial Services has taken part in the recovery of more than \$17 million so far in 2011. Recoveries include claim payments, premium refunds and restitution for Florida consumers.

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

## CFO Atwater Announces Arrest of Jacksonville Man for Grand Theft

CFO Atwater announced the arrest of a Jacksonville business man for selling a surety bond without a license and pocketing the premiums. Larry James Wright, 58, director of The Underwriters Group, Inc., allegedly sold a "bid bond" to a Massachusetts construction company without a valid license and kept the premiums.

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

[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.

Volume 2, No. 7 - November 2011

## **In The Know**

- Keeping you informed is what it's all about

### **New Helpful Licensing Tutorial Now Available**

Our division's website got its long-awaited [tutorial](#) to assist customers with identifying the correct license they need and the link to its qualification webpage, which tells them step-by-step how to obtain the license. We expect this to help all future licensees, current licensees looking to expand their licensure, and to lessen the number of phone calls made.

### **Rule Regarding Use of Designations Becomes Effective**

Rule 69B-215.235, Florida Administrative Code, became effective on November 16, 2011. The rule relates to the use of designations and certifications in the marketing and sale of insurance products.

The purpose of the rule is to extend guidance and set forth standards in the use of professional designations or certifications by licensees engaged in the marketing and sale of insurance products. The rule clarifies that the only lawful designations that may be used are those granted by recognized organizations that maintain published standards and procedures that assure the ongoing competency and ethical conduct of members or conferees. The rule prohibits any use of self-conferred or baseless designations by licensees. The rule is designed to protect consumers from deceptive trade practices by licensees who claim, or falsely imply, certain levels of expertise or credentials that could reasonably lead consumers to place unwarranted confidence in the quality, accuracy, or veracity of their statements.

[See [Rule 69B-215.235](#), Florida Administrative Code]

### **Rule Regarding Temporary Orders of Suspension of Bail Bond Agents Becomes Effective**

Rule 69B-221.010, Florida Administrative Code, became effective on November 13, 2011. The rule relates to temporary orders of suspension of bail bond agents.

Section 648.45, F.S., states the department shall temporarily suspend a bail bond agent's license when the licensee has been charged with a felony or a crime involving moral turpitude or a crime punishable by imprisonment of 1 year or more. The statute section allows the bail bond agent under a temporary order of suspension to discharge liability on bonds effected before the order is issued. The statute is not specific as to what activities a bail bond agent may perform under a temporarily suspended license. The rule identifies specific activities a bail bond agent whose license is temporarily suspended may perform.

[See [Rule 69B-221.010](#), Florida Administrative Code]

### **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 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 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.

## **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, December 5th, 2011, at 1:00 p.m. EST. This new program offers health insurance coverage to individuals with medical conditions that may have kept them from getting 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 Monday, December 5th at <http://www.cms.gov/apps/events/upcomingevents.asp?strOrderBy=1&type=3>. (Please locate training for the Pre-existing Condition Insurance Plan Webinar held on Dec. 5th). If you have any additional questions, please contact [Jacqueline.edwards@cms.hhs.gov](mailto:Jacqueline.edwards@cms.hhs.gov).

The webinar will begin at 1:00 p.m. EST. on Monday, December 5th, 2011. 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: 9441 #

To join the Webinar meeting, go to:

<https://webinar.cms.hhs.gov/pcip/>

If you are unable to attend the December 5 webinar, CMS will host the same webinar on December 12 (Call-in information for the December 12 webinar is 1-877-267-1577, Meeting ID #7685). Please register for either webinar at the above link.

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](https://webinar.cms.hhs.gov/common/help/en/support/meeting_test.htm)

Get a quick overview: [http://www.adobe.com/go/connectpro\\_overview](http://www.adobe.com/go/connectpro_overview)

Volume 2, No. 7 - November 2011

# Education Central

- Things to know about your continuing education

## Education Course Search Updated

Anyone who logs in to their [MyProfile](#) account (licensee, provider, etc.) and clicks to search for future preclicensing and continuing education courses from within their [MyProfile](#) account now has the ability to search for courses that are being offered in the next month, next 2 months, and so on, as well as searching for all future course offerings. All of the results will be listed in pages of 20 course offerings with the ability to go to each page to review the offerings. Previously, you could only view the first 100 results. We strongly encourage you to check out this enhanced feature! Please note that the [public search](#) for future preclicensing and continuing education courses (without logging in to a [MyProfile](#) account) will continue to limit the results to 100 course offerings as it has in the past.

## Education Course Providers: Update to your MyProfile Inbox

Education course providers' [MyProfile](#) inboxes now have your notifications limited to a certain amount per page. You can go from page to page to review all the notifications you have not deleted.

## Ongoing Long-Term Care Partnership Training

Federal law requires insurance companies offering long-term care insurance to ensure their agents have received adequate training in long-term care insurance. All health insurance agents who sell, solicit or negotiate long-term care insurance must have completed 8 hours of initial long-term care partnership insurance training. Agents who have met their 8-hour initial long-term care partnership training must complete 4 hours of ongoing training within 24 months from the date of their initial 8-hour training. This federal requirement on insurers is regulated and monitored in Florida by the [Office of Insurance Regulation](#) (Office). The Office has considered amending its [rule](#) to provide additional information about long-term care training requirements in Florida. In the interim, we, at the Department of Financial Services, have attempted to assist agents by reviewing and approving courses that have been submitted to meet both the federal requirement and the agent's continuing education (CE) requirement. To find these:

1. Visit our website: [www.MyFloridaCFO.com/Agents](http://www.MyFloridaCFO.com/Agents).
2. Click on **Education Central** on the left panel.
3. Click on **Find a CE Course**. This will take you to the CE Course Search database.
4. Go to the **Subject Area** field, select and highlight "**CE0240 Long-Term Care Partnership**".
5. Go to the **Course Authority** field, select and highlight "**CE 2-40 Health**".
6. Go to the **Study Method** field, select and highlight the desired study method.
7. Click on the **Search** button.

This will take you to a list of Florida approved CE courses that would also qualify towards satisfying the federal requirement. Other courses that aren't approved for Florida CE may also qualify. For information on such courses, please contact the [Office of Insurance Regulation](#).

You can always log in to your [MyProfile](#) account to check your CE requirements, verify the hours you have completed, locate courses being offered, and see other important information about your license.

Volume 2, No. 7 - November 2011

## 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.

### Public Adjusters - Citizens Property Insurance Corporation Claims

In the June 2011 issue of [The Pulse](#) and an email sent to all Florida licensed public adjusters on June 13, 2011, we provided information about new laws taking effect that would impact the business of public adjusting. In both communications, we included information that effective May 17, 2011, subsection 627.351(6)(a), Florida Statutes, was amended to add the following provision:

6. For any claim filed under any policy issued by Citizens Property Insurance Corporation, a public adjuster may not charge, agree to or accept any compensation, payment, commission, fee or other thing of value that is greater than 10% of the *additional* amount actually paid in excess of the amount originally offered by Citizens on the claim.

The Florida Department of Financial Services' Division of Agent and Agency Services received inquiries regarding this law shortly after it became effective and we continue to receive inquiries regarding this issue.

From the plain reading of this statute, our position is that a public adjuster can contract with a Citizens policyholder at any time allowed by law. A public adjuster **cannot** charge more than 10% of any amount paid in excess of the original offer that is made by Citizens. If a public adjuster enters into a contract prior to Citizens making an offer, then the "original offer" is when Citizens makes its first offer.

We believe it is important to emphasize the language: "For **ANY** claim filed under **ANY** policy of the corporation, a public adjuster may not charge, agree to, or accept any compensation, payment, commission, fee, or other thing of value greater than 10%...." This language addresses any type of policy and any type of claim filed on behalf of a Citizens policyholder. The statute does not distinguish between new, supplemental, or reopened claims.

The Division's Bureau of Investigation recently became aware of numerous public adjusting contracts being submitted to Citizens Property Insurance Corporation that contain a fee amount of 20%. Several contracts were also submitted to Citizens that contained a waiver form that included the text from subsection 627.351(6)(a)6., F.S., and a disclaimer signed by the policyholder that they were waiving their rights under the referenced statutory provision and agreeing to a 20% fee.

The Department believes subsection 627.351(6)(a)6., F.S., does not confer any rights to consumers, but rather, imposes only restrictions on adjusters. Therefore, since a waiver involves the voluntary surrender of a known right, the use of any type of waiver cannot serve as a defense to charging a fee in excess of the limits proscribed by subsection 627.351(6)(a)6., F.S., because a consumer has no rights to waive under that provision.

Submitting a contract for public adjusting services that exceeds 10% on a policy issued by Citizens Property Insurance Corporation or attempting to use any document signed by the policyholder wherein they agree to

pay a higher fee for public adjusting services proscribed by law is considered a violation of the Florida Insurance Code. The Department will pursue action against any public adjuster or public adjusting firm that violates this provision of the law.

[See [626.877](#) and [627.351\(6\)\(a\)](#), Florida Statutes]

## Surplus Lines Agents - Don't Forget to Join FLSO

Any individual, licensed as a surplus lines agent under sections 626.927 and 626.9272, Florida Statutes, shall be deemed a member of the Florida Surplus Lines Service Office ([FLSO](#)), a not-for-profit, self-regulating association. Upon receiving your Florida surplus lines agent license, you will need to complete a New Agent Membership form by visiting: <https://slip.flsso.com> and selecting "Register". Also, don't forget to self-appoint your surplus lines agent license (see below).

## Appointments and the Easy Way to Do Them Online

Appointments must be completed online (except bail bond agents). Depending on the type of license and appointment, the steps to complete the appointment may be different. Please view the appropriate category below for instructions.

**Customer Representatives:** Customer representatives (4-40) must be appointed through the [MyProfile](#) account of the supervising general lines agent (2-20) **OR** the licensed/registered insurance agency where the customer representative works. To do this:

1. Go to [MyProfile](#) and log in to the supervising general lines agent's or the agency's account.
2. Select the "Access eAppoint" button under "Apply". If you have never used eAppoint, you must first register and will need to select "Register to become an appointing entity".
3. Once in the eAppoint Workbench, select the required tab (New Appointment, Renew Appointment, or Terminate Appointment) and follow the instructions on the page. You will need to remit the appropriate appointment fee(s). Appointments must be renewed every 24 months during the birth month for the appointee.

**Self-Appointing Surplus Lines Agent, Viatical Settlement Broker, Public or Independent Adjuster:** Self-appointing surplus lines agents, viatical settlement brokers, public or independent adjusters must log in to their own [MyProfile](#) account and complete an appointment. To do this:

1. Go to [MyProfile](#) and log in to your account.
2. Select the "Access eAppoint" button under "Apply". If you have never used eAppoint, you must first register and will need to select "Register to become an appointing entity".
3. Once in the eAppoint Workbench, select the required tab (New Appointment, Renew Appointment, or Terminate Appointment) and follow the instructions on the page. You will need to remit the appropriate appointment fee(s). Appointments must be renewed every 24 months during the birth month for the appointee.

**Adjusting Firm Appointing a Public or Independent Adjuster:** Adjusting firms that are attempting to appoint a public or independent adjuster will use eAppoint by logging in with an email address and password. To do this:

1. Go to eAppoint at <https://iportal.fldfs.com/eappoint>. If you are having a problem logging in, try clicking the "Retrieve lost password" link on the left side of the screen. If this does not resolve the issue, please contact our Licensing Help Line at (850) 413-3137.

2. Once in the eAppoint Workbench, select the required tab (New Appointment, Renew Appointment, or Terminate Appointment) and follow the instructions on the page. You will need to remit the appropriate appointment fee(s). Appointments must be renewed every 24 months during the birth month for the appointee.

**All Other Entities:** All other entities will use eAppoint and will log in using an e-mail address and password. To do this:

1. Go to eAppoint at <https://iportal.fldfs.com/eappoint>. If you are having a problem logging in, try clicking the "Retrieve lost password" link on the left side of the screen. If this does not resolve the issue, please contact our Licensing Help Line at (850) 413-3137.
2. Once in the eAppoint Workbench, select the required tab (New Appointment, Renew Appointment, or Terminate Appointment) and follow the instructions on the page. You will need to remit the appropriate appointment fee(s). Appointments must be renewed every 24 months during the birth month of the appointee.

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

Volume 2, No. 7 - November 2011

## 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 resident general lines agent and her insurance agency alleged she received applications and premiums from customers at her agency, failed to remit those applications and premiums to insurers, made overcharges for premiums, and provided false documents to customers as proof of policies that were not in force. This misconduct caused customers to be without insurance coverage for several months.

**Disposition:** Licenses revoked of the agent and agency and both are permanently banned from the insurance industry. The agent was arrested by the Division of Insurance Fraud and convicted of Scheme to Defraud and Misuse of Insurance Funds.

**Case:** An investigation of a general lines agent alleged that he issued 17 fraudulent certificates of insurance and policy declaration pages. The Division of Insurance Fraud obtained a warrant for his arrest, which he subsequently was, leading to a felony conviction of Forgery and Uttering a Forged Instrument.

**Disposition:** License revoked and permanently ineligible for licensure.

**Case:** An administrative complaint filed against a title insurance agent and her title agency alleged that she failed to refund \$9,000 in trust funds belonging to a Florida consumer following a real estate purchase that fell through.

**Disposition:** Licenses revoked of the agent and her agency.

**Case:** An investigation of a life, health and variable annuity agent alleged that he failed to deliver two policies to an insured, failed to maintain proper records for the Department's examination and inspection, and failed to provide a change of home, business, and mailing addresses to the Department.

**Disposition:** License revoked.

**Case:** An investigation of a customer representative alleged that he submitted fraudulent wind mitigation inspection forms to an insurer, created at least three fraudulent wind mitigation invoices for the purpose of obtaining a fee, and diverted fiduciary funds collected during the normal course of business.

**Disposition:** License revoked.

**Case:** An investigation of a general lines, life and health agent and his insurance agency alleged that he mishandled insurance premiums collected in the normal course of business at the agency, failed to forward premiums to a finance company and the insurer, and failed to return premiums to insureds in a timely manner. The agent paid restitution to the harmed consumer due to the Department's intervention.

**Disposition:** Licenses suspended for 12 months for both the agent and the agency.

**Case:** An investigation of a life, health, variable annuity, and general lines agent alleged that he knowingly submitted a fraudulent premium finance contract without the true signature, knowledge, and consent of the consumer and failed to provide a current business address to the Department. The consumer was not harmed because the fraudulent policy was subsequently canceled by the insurance company per the consumer's request.

**Disposition:** License suspended for six months.

**Case:** An administrative complaint filed against a life, health and variable annuity agent alleged that she made all the premium payments on three life insurance policies she sold and made material misstatements to the insurer.

**Disposition:** Fined \$25,000 and license suspended for three months.

**Case:** An investigation of a life, health and variable annuity agent alleged that he aided and abetted in the submission of an annuity contract containing false information and made an unlawful rebate of premium to an insured.

**Disposition:** Fined \$7,500 and probation for 12 months.

**Case:** An investigation of a public adjuster alleged he failed to properly supervise a public adjuster apprentice in the solicitation of adjusting contracts and submitted an adjusting contract to an insurer which contained a false signature.

**Disposition:** Fined \$7,500 and probation for 12 months.

**Case:** An investigation of a life, health and variable annuity agent alleged that he made misrepresentations in the sale of variable universal life insurance policies and annuities.

**Disposition:** Fined \$7,500 and probation for 12 months.

**Case:** An investigation of a life and variable annuity agent alleged that he failed to explain material provisions of annuity contracts sold to seniors. The insurance company returned consumers' premiums due to the Department's intervention.

**Disposition:** Fined \$6,000.

**Case:** An investigation of a nonresident general lines agent alleged that he made a misrepresentation on his application for licensure when he failed to disclose another state's previous action against him for selling insurance on behalf of an unlicensed entity.

**Disposition:** Fined \$3,500 and probation for 12 months.

**Case:** An applicant for licensure as a resident insurance agency failed to disclose on its application that a final judgment was previously entered against an officer of the agency for failure to forward over \$10,000 in commissions. The judgment was paid.

**Disposition:** Fined \$3,500 and license granted.

Volume 2, No. 7 - November 2011

# Enforcement Actions

- August and September 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
Abruzzino II	William	E002284		License Revoked			Destin, FL	<a href="#">Order of Revocation</a>
Accredited Assurance Group Inc.		L011582		Cease & Desist and Fined	\$5,000		Pembroke Pines, FL	<a href="#">Consent Order</a>
Aktiv Assekuranz (USA) Inc.		L065827		Probation and Fined	\$81,000		Miami, FL	<a href="#">Consent Order</a>
Agnew	Eden	A002058		License Revoked			Stuart, FL	<a href="#">Order of Revocation</a>
Arnold	Ann	A008487		License Revoked			Plantation, FL	<a href="#">Order of Revocation</a>
Alperin	Jason	P037947		License Revoked			Lakeland, FL	<a href="#">Order of Revocation</a>
Ayodele	Gbolagunte	D043999		License Suspended 2 Months			North Miami Beach, FL	<a href="#">Order of Suspension</a>
Casey	Cornelius	P032543		License Suspended 3 Months			Tallahassee, FL	<a href="#">Order of Suspension</a>
Bao	Junying	P176030		License Suspended 6 Months			Tampa, FL	<a href="#">Final Order</a>
Canal	Eduardo	E184687		License Revoked			Coral Gables, FL	<a href="#">Order Revoking Eligibility for Licensure</a>
Automotive Warranty Service Group of Florida, Inc.		E074258		License Suspended 12 Months			Coral Springs, FL	<a href="#">Order of Suspension</a>
Cameron	Gregory	D082623		License Suspended 12 Months			Ft Myers, FL	<a href="#">Consent Order</a>
Cavaliere	Sharon	D081794		Probation and Fined	\$3,500		Bayonet Point, FL	<a href="#">Consent Order</a>

Brown, Jr.	Isaac	A031635		License Revoked, Restitution Ordered		\$100,000	Holly Hill, FL	<a href="#">Final Order</a>
Maverick National Services-FL LLC		P095235		Fined	\$500		Coral Springs, FL	<a href="#">Consent Order</a>
Lopez	Robert	D045027		License Suspended 9 Months			Miami, FL	
James	Sholanda	P184488		Fined	\$150		Miami, FL	<a href="#">Consent Order</a>
Lopez	Vladimir	A158521		License Suspended 3 Months and Fined	\$2,500		North Miami Beach, FL	<a href="#">Consent Order</a>
Choice Title of South Florida Inc		E073711		License Revoked			Fort Lauderdale, FL	<a href="#">Order of Revocation</a>
Insurance Professional Consultants		L045369		Probation and Fined	\$1,000		Miami, FL	<a href="#">Consent Order</a>
Jackson	Harold	D039187		License Suspended 2 Months			Fort Lauderdale, FL	<a href="#">Order of Suspension</a>
Fleischner	Richard	A085788		License Revoked			Tamarac, FL	<a href="#">Final Order</a>
McFadden Sr	James	A172189		Probation and Fined	\$2,500	\$500	Land O Lakes, FL	<a href="#">Consent Order</a>
Jordan-Johnson	Janice	A135099		License Revoked			Kissimmee, FL	<a href="#">Consent Order</a>
Gourdet	Onel	A101600		License Suspended 2 Months			West Palm Beach, FL	<a href="#">Order of Suspension</a>
D'Amico	Mark	P177153		License Surrendered			Ponte Vedra, FL	<a href="#">Consent Order</a>
McFadden	Collette	D027751		Probation and Fined	\$1,500		Hudson, FL	<a href="#">Consent Order</a>
Garzon	Ricardo	P130094		Probation and Fined	\$3,500		Tampa, FL	<a href="#">Consent Order</a>
Dzienny	Brian	P126271		Probation and Fined	\$1,000	\$8,660.43	Lehigh Acres, FL	<a href="#">Consent Order</a>
Hernandez	Milissa	D038578		License Revoked			Davie, FL	<a href="#">Order of Revocation</a>
Perez	Jessica	D071941		Probation and Fined	\$1,000		Miami, FL	<a href="#">Consent Order</a>
The Title Experts of South Florida Inc.		E056846		License Suspended 3 Months			Miami Gardens, FL	<a href="#">Order of Suspension</a>
Sehgal	Reg	P037973		Probation and Fined	\$1,000		Orlando, FL	<a href="#">Consent Order</a>
Pontell	Ernest	A209389		Probation and Fined	\$5,000		Orlando, FL	<a href="#">Consent Order</a>
Wright	Larry			Cease & Desist			Jacksonville, FL	<a href="#">Order to Cease and Desist</a>
Shotwell	Curtis	A241845		License Suspended 24 Months			Jupiter Farms, FL	<a href="#">Order of Suspension</a>

Velapoint LLC		L066474		Probation and Fined	\$1,000	\$562.60	Seattle, WA	<a href="#">Consent Order</a>
Trademark Title Inc.		E095531		License Suspended 3 Months			Boca Raton, FL	<a href="#">Order of Suspension</a>
Siebern	Deborah	A242338		Probation and Fined	\$500		Orlando, FL	<a href="#">Consent Order</a>
Rossi	Doris	P085486		License Suspended 3 Months			Pembroke Pines, FL	<a href="#">Order of Suspension</a>
Pattee	Alan	A201715		License Suspended 18 Months and Fined	\$6,000		West Palm Beach, FL	<a href="#">Consent Order</a>
Rupert	Kenneth	P122386		License Revoked			Bonita Springs, FL	
Nesselt	Joseph	A190952		License Revoked			Fort Lauderdale, FL	<a href="#">Consent Order</a>
Zevuloni	Abraham	P175543		License Suspended 2 Months			Plantation, FL	<a href="#">Order of Suspension</a>
Ocean Breeze Title, LLC		E113269		License Suspended 3 Months			Naples, FL	<a href="#">Order of Suspension</a>
Williams	Alvin	P044175		License Revoked			West Palm Beach, FL	<a href="#">Order of Revocation</a>
Singh	Larry	A303330		License Suspended 12 Months and Fined	\$67,500		Miami, FL	
Rush Title Services Inc		E038140		License Revoked			Plantation, FL	<a href="#">Order of Revocation</a>
Torres	Fidel	E033734		License Suspended 6 Months			Pembroke Pines, FL	<a href="#">Consent Order</a>
Mederos	Angel	P173854		Probation and Fined	\$10,000		Miami, FL	<a href="#">Consent Order</a>
Randell	Gail	A214973		License Suspended 3 Months			Deerfield Beach, FL	<a href="#">Consent Order</a>
AGM Title Services Inc		E106639		License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Baptiste	Elicsome	E182034		Fined	700		Miami, FL	
Bermudez	Ennio	A020304		Probation, Fined & Restitution	\$2,000	\$1,100	Hollywood, FL	<a href="#">Consent Order</a>
Bonds Only LLC		L063702		Probation and Fined	\$5,000		Jacksonville, FL	<a href="#">Consent Order</a>
Diamond Title of Sarasota Inc		E004527		License Suspended 3 Months			Sarasota, FL	
Dorfman	Mark	A070741		Probation and Fined	\$5,000		Royal Palm Beach, FL	<a href="#">Consent Order</a>
Korver	William	P210469		Probation and Fined	\$2,500		Ocoee, FL	<a href="#">Consent Order</a>

Gregory	Norman	P086197		License Suspended 3 Months			Miramar, FL	<a href="#">Order of Suspension</a>
International Title Company of The Palm Beaches		E030470		License Revoked			West Palm Beach, FL	<a href="#">Order of Revocation</a>
Llinas	Jose	E154337		License Revoked			Miami, FL	<a href="#">Consent Order</a>
Mariles	Alma	E073235		Fined	\$100		Boynton Beach, FL	<a href="#">Consent Order</a>
Fairview Settlement Services Inc		P111931		Fined	\$500		Greenacres, FL	<a href="#">Consent Order</a>
Faugno	James	P185610		License Suspended 3 Months			Belmar, NJ	<a href="#">Order of Suspension</a>
Laurent	Luigi	E001872		License Suspended 18 Months			Delray Beach, FL	<a href="#">Order of Suspension</a>
Express Land Title LLC		E192209		License Suspended 3 Months			Casselberry, FL	<a href="#">Order of Suspension</a>
Ecom Title Agency LLC		E041874		License Suspended 3 Months			Ft Lauderdale, FL	<a href="#">Order of Suspension</a>
Mcgill Escrow & Title LLC		E017530		Fined	\$500		Destin, FL	<a href="#">Consent Order</a>
Hitchcock	Michael	P100727		License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Onyx Title & Escrow Services Inc		P050801		License Suspended 3 Months			Doral, FL	<a href="#">Order of Suspension</a>
Title Experts Inc		P085593		License Suspended 3 Months			Hialeah, FL	
Trans-America Title Group Corp		E176628		License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Paez	Melissa			Cease & Desist			Miami, FL	<a href="#">Order to Cease and Desist</a>
Southwest Community Title LLLP		P081818		License Suspended 3 Months			Cape Coral, FL	<a href="#">Order of Suspension</a>
Risk Management Center		L047265		Fined	\$5,000		West Palm Beach, FL	<a href="#">Consent Order</a>
Wildner	Ricardo	P107815		License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Tobon	Sandra	P068214		License Suspended 3 Months			Miami, FL	
Mercado	Elyse	P177949		License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Schneider	Scott	P180654		Probation, Cease & Desist and Fined	\$1,000		Ft Lauderdale, FL	<a href="#">Consent Order</a>

# Contact Us

- We're always here for you

## Bureau of Licensing

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

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

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

*200 East Gaines Street  
Larson Building, Room 419  
Tallahassee, FL 32399-0319*

## Bureau of Investigation

[Title@MyFloridaCFO.com](mailto:Title@MyFloridaCFO.com) - For title insurance matters

[BailBond@MyFloridaCFO.com](mailto:BailBond@MyFloridaCFO.com) - For bail bond matters

[askDFS@MyFloridaCFO.com](mailto:askDFS@MyFloridaCFO.com) - For all other matters not related to licensing or education

*200 East Gaines Street  
Larson Building, Room 412  
Tallahassee, FL 32399-0320*

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

## *The Pulse* Editor/Publisher

[Matthew Guy](#)

*200 East Gaines Street  
Larson Building, Room 416  
Tallahassee, FL 32399-0318*

Licensees 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.