
THE INTERCOM

Volume 15, No. 2

Publication For Agents, Insurance Agencies, Adjusters and other Licensees

Tom Gallagher

December 2006

From the Florida Department of Financial Services

Chief Financial Officer

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Serving as Florida's chief financial officer has been an honor and a privilege, and I am proud of what this department has achieved to improve services to our customers.

As you will read in this issue of the Intercom, we now have a new online system for tracking and accessing license, application, and personal information. In addition, we have fully automated the license application and appointing process as well as the continuing education process. As a result, the average time to process an application has been reduced from approximately 30 days to about one week.

"Over the last six years, we worked with the agent community to help thousands of Floridians in the aftermath of eight hurricanes, won important protections for consumers against predatory rating practices of out-of-state health insurance companies, and worked together to root out dozens of unauthorized insurance entities.

Consumers depend on their agents to help them acquire the coverage they need to protect their homes, families and businesses. Now more than ever the role of agents is critical to Florida's economy, and I thank each of you for diligence and commitment to this great state.

These past several years have been both rewarding and challenging, and the successes have truly improved the lives of Floridians.

Keep up the good work in Florida.

Tom Gallagher



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Florida's Mitigation Program

For many Floridians, buying and owning a home is one of the most important investments made in their lives. When making this investment it is expected that the home will protect us and serve us as a safe haven from stormy weather.

To better protect Floridians and their homes when a hurricane hits, the state must also invest in building standards and techniques that will strengthen homes and communities against the catastrophic damage that hurricanes inflict.

This is where the "Florida Comprehensive Hurricane Damage Mitigation Program" comes in. Currently in full swing, the program offers free home inspections and matching grants of up to \$5,000 for specific home improvements to qualified homeowners. Matching grant funds are only available for wind-resistance improvements in seven specific categories; which include improving the strength of your roof deck attachment, creating a secondary water barrier to prevent water intrusion, improving the survivability of your roof covering, bracing gable-ends in your roof framing, reinforcing roof-to-wall connections, upgrading exterior wall opening protections and upgrading exterior doors.

The first phase of the My Safe Florida Home program has ended and the goal of completing 12,000 free home inspections by the end of this hurricane season was met and exceeded by nearly 1,000 inspections. In addition, an estimated 560 inspectors and 800 contractors have been specifically trained for the program during the pilot phase.

Since the program launched in August, the Department of Financial Services has received more than 58,000 applications statewide for free home inspections from homeowners. The free home inspections will help tell homeowners:

- The current rating of their homes against hurricane damage on a 0-100 scale.
- Up to seven ways they can improve the strength of their homes against hurricanes.
- The estimated costs to make recommended improvements.
- What their potential insurance premium savings could be if they were to make those improvements.

Inspections have been done in Broward, Charlotte, Collier, Escambia,

Hillsborough, Indian River, Palm Beach, Pinellas, Lee, Manatee, Martin, Miami-Dade, Monroe, Santa Rosa, Sarasota, St. Lucie and Walton Counties.

Thanks to a partnership with the Federal Alliance for Safe Homes (FLASH), the My Safe Florida Home program has held six training sessions for inspectors and 12 training sessions for contractors interested in doing mitigation improvements. The program currently has an estimated 560 specifically trained, qualified inspectors who have also undergone drug tests and background checks to conduct free home inspections for the program. Over 600 contractors who have applied to participate in the My Safe Florida Home program are currently being reviewed to verify licensure and that current workers' compensation insurance coverage is in place.

This new program offers an unprecedented opportunity to help thousands of Floridians better protect themselves and their families against hurricanes. The program is a massive undertaking but is a top priority for our agency.

As directed by the new law to reduce hurricane exposure and property losses in Florida, grants will be prioritized and awarded to homeowners who live in high-risk, hurricane vulnerable areas of the state.

To ensure each county receives a fair share of free home inspections, the My Safe Florida Home program is limiting the number of inspections in each county based upon population. Applicants who do not receive a free home inspection before this limit is met will have their application held for future phases of the program. For example, of the 6,240 completed applications received from Hillsborough, Manatee, Pinellas and Sarasota Counties, 3,300 homeowners will be served.

Eligible Floridians must live in a single-family, site-built home with an insured value of \$500,000 or less and have a valid homestead exemption. Documents verifying this information must be submitted with a completed application. Floridians can apply on-line at www.mysafefloridahome.com or by calling 1-800-342-2762 to get an application packet.

To leverage resources through local programs, the My Safe Florida Home program has partnered with 12 non-profit entities to serve as many as 4,000 low-income homeowners in 10 counties. To achieve this, the program has partnered with Volunteer Florida Foundation.

The department is on track to provide free home inspections to another 40,000 Floridians in the coming months, and we are excited to proactively help homeowners strengthen their homes and better protect their families against catastrophic storms.

Public response to the program has been tremendous. Nearly 100,000 Floridians have gone on-line or called to learn more about the My Safe Florida home program. Insurance agents and their clients can continually receive updated information concerning the My Safe Florida Home program by visiting the department's website at www.mysafefloridahome.com.

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Compliance Corner

The following are areas of concern in which we continue to see a pattern of noncompliance. This section has been created as a reminder to assist you in keeping your insurance business in compliance. The items listed are intended to be reminders only and are not the exact text of the Florida Statutes. The statute cites have been provided for your reference. To read the exact text of the statutes online, go to www.flsenate.gov/statutes/.

Reporting of Actions

Every licensee shall submit to the department, within 30 days after the final disposition of any administrative action taken against the licensee by a governmental agency in this or any other state or jurisdiction relating to the business of insurance, the sale of securities, or activity involving fraud, dishonesty, trustworthiness, or breach of a fiduciary duty, a copy of the order, consent to order, or other relevant legal documents. 626.536, Florida Statutes. Notification should be directed to: Department of Financial Services, Bureau of Licensing, 200 East Gaines Street, Tallahassee, FL 32399-0319.

Change of Address

Every licensee shall notify the department in writing within 60 days after a change of name, residence address, principal business street address or mailing address. 626.551, Florida Statutes. Address changes must be completed online at [My Profile](#). Read more about My Profile [in this issue](#) of the Intercom.

Primary Agent, Adjuster and Primary Bail Bond Agent

Due to the insurance agency licensing law which passed during the 2005 legislative session, insurance agents are no longer required to file a primary agent form, however adjusters and bail bond agents must continue to file a primary adjuster and primary bail bond agent forms with the department. 626.8695 and 648.387, Florida Statutes. Primary adjuster and primary bail bond agent forms may be found online on the [Licensing Forms page](#).

Annual Title Agency Surcharge

On or before January 30th of each calendar year each licensed title insurance agency shall remit to the department an administrative surcharge of \$200.00. 624.501(27) (e)2., Florida Statutes. The department invoices each licensed title insurance agency at the beginning of each calendar year.

Remittance of Title Premiums

The agent or agency must remit premium funds to the insurer at least monthly or according to the insurer contract. 69O-186.003(9)(c) Florida Administrative Code.

The remittance of premium for simultaneously issued policy or policies should be 30% of the actual charge listed on the HUD. 69O-186.003(5)(a) and (9)(a) Florida Administrative Code.

Public Adjusters

The Bureau of Investigation has been receiving complaints that Public Adjusters are demanding to be paid fees on insurance claims paid by the insurer prior to the Public Adjuster contracting with the claimant. A Public Adjuster cannot be paid or otherwise accept payment for services that have not been performed. 626.8698 (3), Florida Statutes.

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CFO GALLAGHER RELEASES ANNUAL TOP 10 FRAUD LIST

2005-2006 Top 10 cases add up to nearly \$15 million in losses

Tom Gallagher, Florida's chief financial officer, released the Department of Financial Services' annual Top 10 Fraud List summarizing 10 of the costliest or boldest securities, financial and insurance fraud scams investigated by the department's Division of Insurance Fraud (DIF) and resulting in convictions in the fiscal year that began July 1, 2005, and ends June 30. These 10 cases represent nearly \$15 million in fraud.

"The department is committed to tracking down and rooting out fraud to protect the citizens of Florida," said Gallagher, who oversees the department and the DIF. "We are proud that our enforcement efforts have led to lower auto and workers' compensation premiums as well as higher rates of incarceration, and we will continue to aggressively pursue these criminals."

Since last July 1, the department's fraud division has made more than 740 arrests and won more than 560 convictions. Convictions are up 70 percent over the previous year, and jail time is up more than 25 percent. Gallagher said that is due to hard-hitting investigations, stronger penalties, and two prosecutors dedicated to auto insurance fraud.

The top 10 fraud cases show fraud is not only costly but also dangerous. In one case six people died as a result of an Apalachicola doctor over-prescribing pain medications, and in another case post-hurricane construction workers were put to work without workers' compensation coverage. In other cases, disabled and elderly citizens were exploited. The department offers up to \$25,000 for information that directly leads to an arrest or conviction in a fraud scheme.

The department also conducts public education campaigns, including "Verify Before You Buy," that have been used as models by other states. By logging on to www.fldfs.com, consumers can verify state licensure of any agent, broker or company; file a complaint; read brochures on various topics from life insurance to viaticals; sign up for the CFO's weekly consumer newsletter eViews, and get answers to financial questions based on their specific needs at either the Senior Resource Center or Your Money, Your Life. Those without access to a computer can utilize the same services by calling the department's toll-free consumer

helpline at 1-800-342-2762.

The Department of Financial Services, Division of Insurance Fraud, investigates fraud in all types of insurance, including health, life, auto, property and workers' compensation. To report any information about possible insurance fraud case, call the department's Fraud Fighters hotline at 1-800-378-0445.

(Continue to the Top Ten List)

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CFO GALLAGHER RELEASES ANNUAL TOP 10 FRAUD LIST (cont.)

First Do No Harm – Dr. Thomas Merrill of Magnolia Medical Clinic in Apalachicola was convicted in January of 98 felony counts stemming from his over-prescribing of controlled substances to patients, six of whom died of drug overdoses. The drugs prescribed included Oxycontin, Xanax, hydrocodone, morphine, fentanyl, and oxycodone. Merrill was found guilty of 18 counts of wire fraud, five counts of defrauding health care benefit programs -- including two counts that charged that death resulted from the violation -- and 75 counts of dispensing or distributing controlled substances -- including four counts that charged the deaths resulted from the use of drugs distributed by the defendant. Sentencing is pending, but Merrill could be ordered to pay more than \$1.5 million in restitution.

Classic Ponzi Scheme – Two Palm Beach County men were each sentenced to 25 years in prison after they pleaded guilty to what detectives called a classic Ponzi scheme. Thomas A. Masciarelli, 48, of Palm Beach Gardens and Steven P. Petrarca, 55, of Lake Worth each pleaded guilty this past March to racketeering (first-degree felony) before Circuit Court Judge Stephen Rapp, and in May the two were sentenced for defrauding more than 30 investors in Florida and Rhode Island. Masciarelli and Petrarca convinced investors to invest in American Real Estate Investors, Inc., a company that purported to invest in local real estate. Investors were promised a return of up to 9 percent. The investigation found that Masciarelli and Petrarca never invested the money as promised and instead diverted \$1.2 million for their own use.

Preying on the Elderly – A former insurance agent who organized an elaborate bait-and-switch scheme that systematically defrauded more than 1,200 South Florida seniors will spend 30 months in prison. At his January sentencing, Brian Lee Shechtman, of Hollywood, was also sentenced to 15 years probation and was ordered to pay more than \$1.4 million in restitution. Shechtman's scheme targeted senior citizens between the ages of 75 and 94 to switch their health insurance to lower-cost policies, over billed them and then applied the money to additional life insurance policies without the victims' knowledge. There were multiple schemes at play and several of the victims had to dip into their life savings to pay medical bills that they thought were covered. Some lost their homes. Two of Shechtman's cousins were also ordered to spend time in prison for their roles in the scheme.

Empty Promises – Two men who sold empty promises and bogus health insurance plans to tens of thousands of people in Florida and 43 other states can be assured themselves of one thing – they will spend time in prison. The principals of TRG Marketing, LLC. – Carmelo Zanfei and William Paul Crouse – were sentenced last August to two years and four years in prison, respectively. Zanfei and Crouse marketed a bogus health plan, claiming that the self-insured plan was exempt from the licensing and certification requirements of state law. The health plan was insufficiently funded and failed to pay millions of dollars of claims, resulting in financial devastation for the customers who believed they had valid health insurance. In addition to their prison sentences, Zanfei and Crouse were ordered to serve 20 years probation and to jointly pay restitution of nearly \$3 million and investigative costs.

A Friend Indeed – Charles “Gary” Cowden, of Sanford, is facing six to eight years in prison -- plenty of time to think about how he bilked a friend and several others out of more than \$1 million. The investigation began in early 2005 when the department received an allegation that he sold fictitious annuities, valued at \$50,000, to a friend. Cowden was arrested for grand theft and a search warrant was executed at his home office. As a result of that search, he was charged with an additional count of grand theft and uttering a forged instrument stemming from the discovery that Cowden had sold other fictitious annuities in excess of \$1 million. Cowden pleaded guilty to numerous felony charges and will be sentenced in July.

Sing it from the Rooftop – A Louisiana roofing contractor who came to Florida to profit from hurricane-damaged homes in Central Florida didn't do himself or his workers any favors. Todd Woods, owner of A-1 Construction, presented certificates of liability insurance to a local roofing contractor, the City of St. Cloud, and Osceola County, but when it was discovered the coverage was valid only in Louisiana, Woods leased five employees – including himself – through two employee leasing companies. However, during a local television interview Woods said he had brought several hundred workers to Florida. Woods was arrested for presenting false certificates of liability insurance (third-degree felony) and working without workers' compensation insurance (second-degree felony) and was ordered to participate in the Pre-Trial Diversion Program and pay a \$10,000 fine and investigative costs.

Trust Fund Tackle – Her boss trusted her with his mail, phone calls and business accounts, but clearly shouldn't have. Louanne Hickey used her access to steal more than \$140,000 from accounts, and intercepted mail, telephone calls, notices, and information from banks intended to notify her boss John Galletta Jr., an attorney in St. Johns County, of the matter. Hickey was convicted of second-degree grand theft and was sentenced to 10 years probation, with the first three years to be served on community control, and was also ordered to pay \$42,000 in restitution.

A ‘Churning’ Sensation – Tampa Insurance Agent Herman Roger Letchworth III “churned” up a big mess for himself. Churning is the industry term for an agent selling or creating a new policy only to earn the commission. Letchworth churned up thousands of dollars in fraudulent commissions for himself by pilfering money from existing customers' policy premiums and falsifying life insurance applications for nearly 60 customers in Pinellas and Hillsborough counties. During the DIF investigation, Letchworth admitted he changed names, dates of

births, addresses and telephone numbers of customers to generate new applications for life insurance policies. Last September, Letchworth was convicted in Pinellas County of insurance fraud and ordered to pay \$81,000 in restitution.

A Cash Infusion – A DIF detective received a tip that Michael Andre Griffin, of Tampa, was approaching patients at St. Anthony's Out-Patient Clinic and offering \$100 a week and grocery coupons to seek HIV-infusion treatment at North Tampa Medical Center. The detective went to the clinic and was approached by Griffin, who offered the detective \$100 a week and a \$50 Kash and Karry credit card if he agreed to get the treatments. Later, in a telephone call, the DIF detective, joined by a second detective, were solicited to get the treatments and a \$30 massage three times a week was added to the offer. Using a DIF vehicle equipped with audio and video recording devices, the detectives met with Griffin and were again solicited. Last October, Griffin pleaded guilty to patient brokering and was sentenced to 151 days in county jail. Griffin provided information that led to additional arrests by the Federal Bureau of Investigations and the Federal Department of Health and Human Services for \$6 million in fraudulent Medicare and insurance billings.

Double Rip-Off – A dozen individuals have pleaded guilty to purchasing the identities of unsuspecting customers at a Miami auto dealership and using the information to create driver licenses for imposters to present at area clinics for treatment of alleged injuries from auto crashes. The crashes occurred on paper only and the ringleader was paid cash by several personal injury clinics for "patients." The insurance companies quickly learned that there had been no real crashes involving their insureds and no payments were made. Ultimately the clinics were also being bamboozled since they would not have paid in advance for these imposters if they were not going to be able to collect from the insurance companies. In effect, the ring was only interested in pocketing the brokering fees for the imposter patients, knowing full well that follow-up visits could never occur, since the patients were imposters. A sales associate at the auto lot suspected to be the conduit for the stolen identities was arrested on unrelated charges of transacting insurance without a license and possession of cocaine. As a result of this investigation, 14 individuals have been arrested and 12 have pleaded guilty.

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Surplus Lines Insurance C.E. for Retail Agents

The Florida Surplus Lines Services Office (FSLSO) has made available an online course as well as a DVD aimed at informing Florida retail agents of their roles and responsibilities in the surplus lines market.

Aptly titled, "The Retail Agent's Role in the Surplus Lines Market," this new online continuing education course is credit approved and offers more education about actual surplus lines insurance.

The course has several areas of focus, which include an overview of Florida's surplus lines marketplace and the placement of insurance through various channels of the distribution system. Retail agents will explore the responsibilities they undertake when accessing the surplus lines market including a study of applicable statutes. The course also introduces the FSLSO as an informational resource for retail agents to learn more about surplus lines, and the products and services available to them.

To enroll in the course, students may go to www.fslso.com/education/ where there is a link to the course. Florida licensed and appointed surplus lines agents may take this course free of charge; all others are required to pay a nominal fee of \$40. After enrollment into the course has been completed, students may enter and exit the program through a login and password any time for the duration of 30 days. The course is divided into five chapters, each with a "mini-quiz" as quick review of the chapter's material. After completing all five chapters, the student is provided with a final exam in which they have two attempts to score a passing score of 70%. Upon completion of the course bearing a passing score, students are provided a certificate of completion and two hours of property and casualty continuing education credit.

In addition to the two-hour course, the FSLSO has also created a 10-minute DVD titled "Surplus Lines Insurance for the Retail Agent," that shares information about Florida's surplus lines industry and summarizes the responsibilities of the retail agent in the placement of surplus lines insurance coverage, and also offers info on the different resources available to them. It can be ordered via the FSLSO website at www.fslso.com/docspubs/media/index3.asp.

All Property & Casualty agents are required to complete 24 hours of Continuing Education every two years. Agents are encouraged to use the new "My Profile" system to not only manage their C.E. hours but to also locate applicable courses offered in their geographical area, to link to providers to enroll in available courses and much more.

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IMPORTANT INFORMATION REGARDING INSURANCE AGENCY LICENSING LAW IN FLORIDA

A law was passed in 2005 that required all insurance agencies to become licensed or registered by October 1, 2006. This document is an overview of the major points of the law. To see a list of Frequently Asked Questions go to [the Agency Licensing and Registration FAQ page \(linked here\)](#).

Licensure and Registration

§ ALL INSURANCE AGENCIES CONDUCTING BUSINESS IN FLORIDA MUST HAVE APPLIED FOR LICENSURE OR REGISTRATION PRIOR TO OCTOBER 1, 2006.

§ Any location from which a person engages in any activity which by law may be performed only by a licensed insurance agent must be licensed or registered as an insurance agency.

§ Agencies are eligible for Registration if they were in business prior to January 1, 2003 AND are one of the following:

- Entirely owned by licensed and appointed insurance agents
- Publicly traded on a stock exchange
- An agency whose primary function is offering insurance as a service or benefit to members of a nonprofit organization

§ All other agencies MUST apply for Licensure.

§ Every agency location must be licensed or registered with the department. You may not obtain one license in order to cover multiple agency locations.

§ EVERY LOCATION MUST HAVE A LICENSED AND APPOINTED AGENT IN FULL-TIME CHARGE OF THAT AGENCY. An agent MAY NOT be the Agent In Charge of multiple locations at the same time. The application will require you to identify the Agent In Charge of each location.

§ Registrations MAY NOT be recognized by other states for reciprocity. Licenses will be recognized by other states for reciprocity.

§ Agency licenses must be renewed every 3 years. There is no charge for renewals. Registrations do not have to be renewed.

§ Agencies will apply for Licensure or Registration online at <https://aalf.fldfs.com>. Renewals, Agent In Charge changes, address updates, requests for Letters of Certification, and other functions will also be performed at the same site.

§ Agencies will NOT be appointed by insurance companies, and will NOT appoint the agents that operate within those agencies. Agencies are only authorized to appoint Customer Service Representatives (who may also be appointed directly by General Lines Agents).

**For Further Information Visit
Our Agency Licensing Information Page**

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For Your Information, Also Known As *MY PROFILE*

Since 2001, the Bureau of Licensing has strived to automate and streamline its processes and services. With the high demand for more and better online services the bureau has not only developed the online application, but a search engine to provide information faster, as well as, the Agent Education Database to give licensees the quick and easy ability to track their C.E. requirements. Now these services and more have been combined into one centralized website called "My Profile."

My Profile is a new online method for tracking license information. This new system is meant to give agents as well as firms, branches, insurance agencies and appointing entities easy access to information regarding licenses, applications and personal information the department has for them.

My Profile allows users to:

- Submit Licensing Applications
- Verify License Status
- Verify Appointments
- Change of Address/Demographic Information
- Request Letters of Certification
- Request Letters of Clearance
- Request Duplicate License Cards

New Applicants can:

- Check the status of their application
- Obtain a list of application deficiencies

Appointing entities may check the Continuing Education status of all appointees and insurance agencies can make Agent in Charge updates from My Profile. Education instructors and providers also now utilize **My Profile** to submit applications and rosters as well as to perform all of the functions that were previously completed via the Agent Education Database. To use My Profile visit www.agents-florida.com and select "My Profile" under the "For Agents and Adjusters" section.

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Continuing Education for Licensees

The Florida Department of Financial Services has issued a memorandum to all continuing education providers that reminds providers of their responsibilities under Florida law. Licensees can view this memorandum at the following link – <http://www.fldfs.com/agents/Memos/CEProvMemo9-14-06.pdf>. Guidelines within the memorandum include everything from course advertising to reporting course attendance to deadlines for course-related submissions. Also included is information regarding the importance of keeping a licensee's e-mail address up-to-date with the department and updated information for providers regarding the online database. All licensees and course providers are encouraged to read the memorandum.

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DISCIPLINARY ACTIONS

Many of the following disciplinary actions have been resolved through consent orders based upon settlement stipulations in which there was no finding or admission of guilt by the licensee. The department believes that notification of these actions is in the public interest and, although every effort is made to provide correct information, our readers are cautioned to check with the department before making a decision based upon this listing.

This listing does not reflect pending appeals or requests for hearings. Inquiries should be directed to: Florida Department of Financial Services, Division of Agent and Agency Services, Bureau of Licensing, 200 East Gaines Street, Tallahassee, FL 32399-0319; telephone (850) 413-3137.

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

Revocations

AA-BETTER USED CARS, INC. Port Richey FL
ABRAHAM Jason P. Lutz FL
ACCELERATED TITLE COMPANY Tampa FL
ADVANTAGE 5 TITLE, INC. North Fort Myers FL
AFFINITY TITLE INSURANCE AGENCY, INC West Palm Beach FL
AGORA TITLE, INC. Jacksonville FL
ALFORD Clinton Mitchell Tampa FL
ALITRIN TITLE, INC. Kissimmee FL
ALL TITLES OF SOUTH FLORIDA, INC. Coral Gables FL
ALL TITLE SOLUTIONS, INC. Boynton Beach, FL
ALTENBURG Bethany J. Tallahassee FL
AMERICAN DREAM TITLE, INC. Winter Park FL
AMERICAN ELITE TITLE SERVICES Deerfield Beach FL
AMERICAN HOME TITLE, LTD. Middleburg Heights OH
AMERICAN OWNER'S TITLE, INC. Palm Beach FL
AMERICAN WARRANTY GROUP Miami FL
AMERICA'S SOURCE TITLE SERVICES, INC. Longwood FL
APPROVED ATTORNEY TITLE & CLOSING CO., LLC Cheshire CT
ARANGO Herman Gustavo Tampa FL
ARCADIA TITLE, LLC. Palm Beach Gardens FL
ARES-TRUY Shirley Miami FL
ARUS Vee Sunny Isles Beach FL
ATLANTIC SELECT TITLE, INC. Orlando FL

AZA Silvia Miami FL
BAMMERLIN Richard Lee Inverness FL
BATEMAN Bradford Scott Naples FL
BCH TITLE, INC. Altamonte Springs FL
BENCH Kevin Miami FL
BEST PROPERTY TITLE SERVICES, INC. Miami FL
BUCHANAN Daniel Eugene Palatka FL
BURGESS Michael David Port Orange FL
BURNEO Miguel Andres Southwest Ranches FL
BURTON Michael Henry Plantation, FL BUTLER Pearlie M. Homestead FL
BUYERS & SELLERS LIMITED TITLE AGENCY Winter Park FL
CAPITAL TITLE AGENCY, INC. Orlando FL
CARDEN Donald Cecil Palm City FL
CATHAY LIMITED TITLE AGENCY Orlando FL
CHAMBERS Catherine Merritt Island FL
CHASE CAPITAL TITLE, LLC Lake Mary FL
CHERY Phara North Bay Village FL
CHERY Richardson North Bay Village FL
CHRISTODOULOU Stamatie Stuart FL
CLEAR TITLE AGENCY, INC. West Palm Beach FL
THE CLOSING COMPANY, LLC Davie FL
THE CLOSING TEAM, INC. Kissimmee FL
COLE Donald Joseph Pembroke Pines FL
COLONIAL AFFILIATED TITLE SERVICES LLC Orlando FL
COWDEN Charles G. Tampa FL
CUCCINELLO Alan Joseph Tampa FL
CUTCHINS TITLE SERVICES, INC. Mulberry FL
DAVIS, JR. John Paul Mount Dora FL
DAYTONA BEACH TITLE, INC. Ormond Beach FL
DENSMORE Larry Palm Bay FL
DEPENDABLE TITLE, INC. Miami Lakes FL
DESLOUCHES Louis Joseph Lauderhill FL
DORTON Kelly Sue Wellington FL
DUKES Peggy A. Land O Lakes FL
EAST PASCO TITLE AGENCY, INC. Zephyrhills FL
ECKLER Andrea Leigh Hastings FL
EISNER Craig Joseph De Funiak Springs FL
EPSTEIN Michelle Sanford FL
ESQUIRE TITLE ENTERPRISES, INC. Ft. Lauderdale FL
ESSES Gordon Arthur Aventura FL
EXCEL ONE TITLE SERVICES, INC. Miami FL
FEDERAL STANDARD TITLE, LLC. Orlando FL
FERNANDEZ Rosamari Miami FL
FICKE Valerie M. Jacksonville FL
FIDELITY TITLE SERVICES OF FLORIDA Miami FL
FIRST FLORIDA TITLE AGENCY, INC. St. Petersburg FL
1ST LAND TITLE SERVICES, INC. Summerfield FL
FIRST TITLE CORP. OF SOUTH FLORIDA INC. Pompano Beach FL
FLINT Ron William Stuart FL
FLORIDA TITLE INSURANCE PROFESSIONALS Tampa FL
FLORIDA WEST TITLE, LLC. Tampa FL
FLOYD Brian Charles Winter Park FL
FN TITLE, INC. Longwood FL
FOCUS TITLE, LLC. Tampa FL
FOUNDATION TITLE AGENCY, INC. Fort Lauderdale FL
FULFORD Antonio Oswaldo Miami FL
GALBERT Nathaniel Ted Tampa FL
GARRETT Michael David Sarasota FL
GENESIS TITLE SERVICES CORP. Miami Springs FL
GOLD COAST TITLE INSURANCE Miami FL
GREAT AMERICAN LAND TITLE Palm Beach FL

GREATER ORLANDO TITLE, INC. Orlando FL
GREENE Bradley Shawn W. Palm Beach FL
HANNIFIN Mark D. Wellington FL
HARRINGTON Pamela Sue Naples FL
HARRIS Bradley Ross Longwood FL
HENRIQUEZ Abel Pembroke Pines FL
HILL P.A. Brandy C. Longwood FL
HILL Stanfield Oliver Lauderdale Lakes FL
HILLTRUST TITLE, LLC Lake Mary FL
HOPWOOD David W. Miami FL
HUMANS LIMITED TITLE, INC. New Smyrna Beach FL
IAVARONE Susan Virginia Tampa FL
INSURED LAND TITLE, LTD. Pensacola FL
ITS MARATHON, LLC Ft.Lauderdale FL
JACKSON Thomas Bernard Hollywood FL
JACOBS William Arthur Sanford FL
JENSEN Christopher Lyn North Lauderdale FL
JOHNSON Dawn Lee Acworth GA
JOHNSON Sam Jacksonville FL
JONES Herb A. Jacksonville FL
KARP TITLE SERVICES, LLC Palm Beach Gardens FL
KEYSTONE TITLE OF ANASTASIA ISLAND, LLC Keystone Heights FL
KMS TITLE COMPANY, LLC Boca Raton FL
KNECT Kelly Ann Miami FL
KOONTZ Jack Steven Pembroke Pines FL
LABELLA Lorenzo Boca Raton FL
LANDMARK NATIONAL TITLE, INC. Tampa FL
LAUDERHILL TITLE AND GUARANTY, CORP. Deerfield Beach FL
LEE Mawlin Davie FL
LONGWOOD LIMITED TITLE AGENCY, INC. Longwood FL
LOUBRIEL Edwin Pembroke Pines FL
LYONS Amy D. Margate FL
MADISON TITLE & TRUST, LLC Tampa FL
MANTZ Charlotte Lynn Lakeland FL
MARTINEZ Martha Maria Tampa FL
MASCIARELLI Thomas Andrew West Palm Beach FL
MASTIN Michael Dean Pompano Beach FL
McCARN ALLSTATE FINANCE, INC. Tampa FL
McCARN ENTERPRISES, INC. Tampa FL
McDANIEL Brian W. Gainesville FL
McHENRY Justin Ray Defuniak Springs FL
MERIDIAN CREEK TITLE INSURANCE LLC Lake Worth FL
METELLUS Marie Yolita Miami Lakes FL
MIDSOUTH TITLE AGENCY, INC. Jackson MS
MILLER John Leigh Lantana FL
MILLER Virgil Raynard Gray GA
MIRANDA Jonathan Miami FL
MITTELHAUSER Thomas Martin Pittsburgh PA
MLOT Catherine Delaney Gainesville FL
MORRIS Richard Roland Jacksonville FL
MUKUBU Izy Kayamba Miami Beach FL
OMNISERVE REAL ESTATE INFORM SVCS, LLC. Jacksonville FL
THE ONLY LIMITED TITLE GROUP Altamonte Springs FL
ORLANDO REAL ESTATE TITLE, INC. Orlando FL
OVATION TITLE COMPANY, INC Clearwater FL
OVERMAN Kathy Louise Panama City FL
PALMER Mark Alan Port St. Lucie FL
PARK AVENUE TITLE, INC. Orlando FL
PARKER Debbie Terry Lutz FL
PAUL, Marie Mirtho Hollywood FL
PENNY LIMITED TITLE AGENCY Altamonte Springs FL

PETRARCA Steven Paul Delray Beach FL
PINES TITLE & ESCROW SERVICES, INC. Miami FL
PINTO Ray Plantation FL
PIONEER WARRANTY GROUP Ft. Lauderdale FL
PONDER Lillie Dulcena Lakeland FL
PRINCE BROTHERS, INC. Russellville AL
PROCTOR Sherry Lee Deltona FL
PYDYNOWSKI Eric J. Orlando FL
QUASAR TITLE, INC. Orlando FL
QUORUM TITLE AGENCY, LLC. Tampa FL
R & G TITLE, INC. Seminole FL
RASCO Harold J. Miami FL
RAZDAR Bijan New Port Richey, FL
RICHARDS Thomas Neil Weeki Wachee FL
RODRIGUEZ Portia Lynne Tavares FL
ROULEAU Daniel Thomas Bradenton FL
SAND LAKE TITLE COMPANY Orlando FL
SATZ Andrew Charles Miami FL
SELTZ Jason Robert St. Petersburg FL
SEMINOLE LIMITED TITLE AGENCY, INC. Longwood FL
SENTINEL TITLE COMPANY St. Petersburg FL
SERVICE ONE TITLE CORP. Miramar FL
SHECHTMAN Brian Lee North Miami FL
SHELL TITLE, INC. Edgewater FL
SHUPE-ABBAS AND ASSOCIATE... Miami Lakes FL
SINIBALDI Dean Anthony Ft. Myers FL
SMITH Nathan Laverne Lakeland, FL
SMITH Trisha Joyce Milton FL
SOUTH MIAMI TITLE COMPANY South Miami FL
SOUTHEAST FUNDING TITLE ASSOCIATES, LLC. Tampa FL
SOUTHEAST TITLE & ESCROW, INC. Hollywood FL
SOUTHERN PRESTIGE TITLE, INC. Heartrow FL
STERRETT Ellen R. Boynton Beach FL
STIDHAM Darrell Eugene Pensacola FL
STOCK Denise A. Jacksonville FL
STREIT Leonard Harris Coral Springs FL
STROHMAIER Walter Rolf Haines City FL
SUMMIT TITLE, INC. Tamarac FL
SUN RESORTS LIMITED TITLE, LLC. Kissimmee FL
SUNATLANTIC TITLE COMP. North Miami FL
SUNCOAST TEAM TITLE, LLC Tampa FL
TASK TITLE CORP. Orlando FL
TELLEZ Aida Jeanneth Palm Springs FL
TERRELL Donald Terry Miami FL
TIERRA TITLE & ESCROW, LLC Ft. Lauderdale FL
TITLE DIMENSIONS, INC. Jupiter FL
TITLE SERVICES DEPOT, INC. Miramar FL
TITLE SERVICES INTERNATIONAL, INC. Pompano Beach FL
TORAL Jesus Hialeah FL
TORRES Jose Ramon Hollywood FL
TORRES Steve Miami FL
TOWARD Sherry Ann Tampa FL
TOWERS Lawrence William Tamarac FL
TRI STAR TITLE COMPANY, LC Palm Coast FL
TRI-STATE SETTLEMENT SERVICES, INC. Clearwater FL
TRINITY LIMITED TITLE AGENCY, INC. Altamonte Springs FL
21ST CENTURY TITLE AGENCY, INC. Madeira Beach FL
UVO Wilson A. Lauderhill FL
VARAS Manny Angelo Coral Gables FL
VILLAGE TITLE COMPANY, INC. Miami FL
WEBSTER Ronald Edwin Foley AL

WENTWORTH TITLE AGENCY, LLC. Tampa FL
WESTER Bryan Keith W. Palm Beach FL
WESTMAN Mark Phillip Pinecrest FL
WHITE Arthur P. Lakeland FL
WINEBRENNER Jack Martin St. Petersburg FL
WOLVEN Russell Gardner Wellington FL
WOOD Donald Alexander Haines City FL
YOUNG Jayne Kay Tavares FL
YOUNG, SR. Norris Joseph Mary Esther FL

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DISCIPLINARY ACTIONS

Many of the following disciplinary actions have been resolved through consent orders based upon settlement stipulations in which there was no finding or admission of guilt by the licensee. The department believes that notification of these actions is in the public interest and, although every effort is made to provide correct information, our readers are cautioned to check with the department before making a decision based upon this listing.

This listing does not reflect pending appeals or requests for hearings. Inquiries should be directed to: Florida Department of Financial Services, Division of Agent and Agency Services, Bureau of Licensing, 200 East Gaines Street, Tallahassee, FL 32399-0319; telephone (850) 413-3137.

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

Suspensions

ABBOTT Robert Harold Lake Hamilton FL
ASHWORTH Thomas P. Tallahassee FL
BARRINGTON Alvin L. (reinstated 4-14-06) Tallahassee FL
BRIGHT David Jacksonville FL
CAMPBELL, JR. Wallace Lee Pensacola FL
CANDELARIA Rogelio Orlando FL
CARPENTER Joanne Beverly MA
COX Trace Allan Davie FL
DEMASK Craig Edward Riverview FL
EUBANK Barbara White (reinstated 9-15-05) Deland FL
FALOON Jennifer L. (reinstated 7-19-06) Jacksonville FL
FIGURA Joseph John Margate FL
HERRYGERS Jeff Lee Tampa FL
HOUSTON Joseph (reinstated 3-24-06) Naples FL
JAGDEOSINGH Adrian M. Hollywood, FL
JOHNSON Tiyaka Smyrna GA
KEENAN Deborah Ann Peoria, AZ
KING Lee Roy Clearwater FL
LIVINGSTON Mary J. (reinstated 12-01-05) Naples FL
LOPEZ Deborah Ann (reinstated 10-11-06) North Miami FL
MICKEY William Leurs Miami FL
MONTEDEOCA Ismael Hollywood FL
NESPECA Anthony William St. Petersburg FL

PEYTON Alexander Jason Orlando FL
PINKLEY Wallace Randall Casselberry FL
RAUSCH Jonathan David (reinstated 8-01-06) Lake Worth FL
RUIZ Marlene M. Miramar FL
SEYMOUR Esther Leigh (reinstated 6-1-06) Cassadaga, FL
STANISZEWSKI Henry Joseph Tampa FL
SUAREZ Roxanne A. (reinstated 2-08-06) Tampa FL
UVO Wilson A. Lauderhill FL
VINCENT, Joseph G. (reinstated 8-31-06) Altomonte Springs FL
VOGEL Howard Irvin W. Palm Beach FL
WARE Alan Joseph (reinstated 3-16-06) Casselberry FL
WEBB Eilean Orlando FL
WILSON Brenda Diana (reinstated 9-12-06) Carol City FL
WINCHELL Christopher P. (reinstated 9-25-06) Naples FL

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New Companies

Companies approved for business in Florida

Cool Team Services, Inc., was approved as a Service Warranty insurer September 1, 2005. Lines of business: Service Warranty Address: 163 Cleary Road C-1, W. Palm Beach, FL 33413.

Security First Warranty Corp., was approved as a Motor Vehicle Service Agreement Company September 1, 2005. Lines of business: Motor Vehicle Service Agreement Co. Address: 22 NE 22nd Ave., Pompano Beach, FL 33062.

Hillcrest Insurance Co., was approved as a Property and Casualty insurer on August 25, 2005. Lines of business: Fire, Allied Lines, Homeowners Multiperil, Inland Marine, Other Liability, Mobile Home Multiperil, Mobile Home Physical damage. Address: 4289 Ethan Lane, Orlando, FL 32814.

MHS Risk Purchasing Group, Inc., was approved as a Purchasing Group on September 2, 2005. Lines of Business: Medical Malpractice. Address: 3501 Johnson St., Hollywood, FL 33021.

American Modern Insurance Company of Florida was approved as a Property and Casualty insurer on August 8, 2005. Lines of Business: Fire, Allied Lines, Homeowners Multiperil, Commercial Multiperil, Ocean Marine, Inland Marine, Other liability, Private Passenger Auto Liability, Commercial Automobile Liability, PPA Physical Damage, Commercial Auto Physical Damage, Surety, Accident and Health, Mobile Home Physical Damage. Address: 7000 Midland Blvd., Amelia OH 45102.

Group Dental Services of Maryland was approved as a Discount Medical Plan Organization on September 8, 2005. Lines of Business: Discount Medical Plan. Address: 111 Rockville Pike, Ste 950, Rockville, MD 20850.

Warranty Underwriters Insurance Co., was approved as a Property and Casualty insurer on September 15, 2005. Lines of Business: Home Warranties. Address: 12651 Briar Forest Dr., Ste 212, Houston TX 77077.

Hungarian Reformed Federation of America was approved as a Life and Health

insurer on September 15, 2005. Lines of business: Fraternal Life. Address: 2001 Massachusetts Ave. N.W., Washington DC 20036.

Novus Insurance Co., was approved as a Risk Retention Group on September 14, 2005. Lines of business: Medical Malpractice. Address: 1836 Ashley River Road, Ste O, Charleston, S.C. 29407.

Avalon Healthcare, Inc., was approved as a Life and Health insurer on September 22, 2005. Lines of business: Accident and Health. Address: 3030 N. Rocky Point Drive W., Ste 800, Tampa, FL 33607.

National Benefit Advisory Assoc., was approved as a Discount Medical Plan Organization on September 26, 2005. Lines of business: Discount Medical Plan. Address: 4704 Highway 377 South Benbrook, TX 76116.

Through Transport Mutual Insurance Association (Eurasia) Limited was approved as a Property and Casualty insurer on September 29, 2005. Lines of Business: Surplus Lines All. Address: International House, 26 Creechurch Lane, London, U.K. EC3A5BA.

Spirit Mountain Insurance Company Risk Retention Group, Inc., was approved as a Risk Retention Group on October 3, 2005. Lines of business: Other Liability. Address: 5101 Wisconsin Ave. N.W. Ste 500, Washington DC 20016.

National Legal Aid and Defender Association was approved as a Risk Purchasing Group on October 5, 2005. Lines of Business: Other Liability. Address: 1140 Connecticut Ave. N.W. Ste 900, Washington DC 20036.

Abbey Premium Finance, Inc., was approved as a Premium Finance Company on October 7, 2005. Lines of business: Premium Finance. Address: 100 Corey Ave., St. Petersburg Beach, FL 33706.

Association Health Care Management, Inc., d/b/a Family Care, was approved as a Discount Medical Plan Organization on October 7, 2005. Lines of Business: Discount Medical Plan. Address: 11111 Richmond Ave., Ste 200, Houston, TX 77082.

MSA Insurance Co., was approved as a Property and Casualty insurer on October 7, 2005. Lines of business: Surplus Lines All. Address: 4601 Touchton Road E., Ste 3400, Jacksonville, FL 32246.

Careone Health Plan, Inc., was approved as a Life and Health insurer on October 7, 2005. Lines of business: Health Maintenance Organizations. Address: 5501 W. Waters Ave. Ste 401, Tampa FL 33634.

Adults & Childrens Alliance, Inc., was approved as a Purchasing Group on October 14, 2005. Lines of business: Other Liability. Address: 2885 Country Drive, Ste 165., St. Paul, MN 55117.

Buttine Underwriters Purchasing Group was approved as a Purchasing Group on October 14, 2005. Lines of business: Other Liability and Commercial Auto Liability. Address: 300 E. Lombard St., Baltimore, MD 21202.

American Independent Insurance Co., was approved as a Property and Casualty insurer on October 24, 2005. Lines of business: Private Passenger Auto Liability, PPA Physical Damage. Address: 1000 River Road, Suite 300, Conshohocken, PA 19428.

America Realty Owners and Managers Associations was approved as a Purchasing Group on October 26, 2005. Please update your records accordingly. Lines of business: Other Liability. Address: 100 Sunnyside Blvd., Woodbury, N.Y. 11797.

Atlantic Warranty Corp., was approved as a Motor Vehicle Service Agreement Company on November 3, 2005. Lines of business: Auto Warranties. Address: 22 NE 22nd Ave., Pompano Beach, FL 33062-5202.

Florida Doctors Insurance Co., was approved as a Property and Casualty insurer on November 3, 2005. Lines of business: Medical Malpractice. Address: 7751 Belfort Parkway, Ste 100, Jacksonville, FL 32256.

Colony Springs Medical Center was approved as a Discount Medical Plan Organization on November 3, 2005. Lines of business: Discount Medical Plan. Address: 8333 W. McNab Road, Tamarac, FL 33321.

First Nonprofit Insurance Co., was approved as a Property and Casualty insurer on November 3, 2005. Lines of Business: Commercial Multiperil, Inland Marine, Workers Compensations, Other Liability, Commercial Automobile Liability, Commercial Auto Physical Damage, Fidelity, Surety, Glass, Burglary and Theft and Boiler and Machinery. Address: 111 N. Canal St., STE 801, Chicago, IL 60606.

United Capital Title Insurance Co., was approved as a Property and Casualty insurer on November 10, 2005 . Lines of business: Title. Address: 3250 Wilshire Blvd. FL-18, Los Angeles, CA 90010.

Phoenix International Insurance Co., was approved as a Property and Casualty insurer on November 9, 2005. Lines of business: Homeowners Multiperil. Address: 215 S. Monroe St., FL-2, Tallahassee, FL 32301.

Cherokee Insurance Co., was approved as a Property and Casualty insurer on November 29, 2005. Lines of business: Inland Marine, Workers Compensation, Other Liability, Commercial Automobile Liability, Commercial Auto Physical Damage, Surety, Accident and health. Address: 34200 Mound Road, Sterling Heights, MI 48310.

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New York Life Agents Purchasing Group was approved as a Purchasing Group on November 30, 2005. Lines of business: Other Liability. Address: 4323 Warren St. N.W., Washington DC 20016.

American Traditions Insurance Co., was approved as a Property and Casualty insurer on December 5, 2005. Lines of business: Fire, Allied Lines, Homeowners Multiperil, Inland Marine, Other Liability, Mobile Home Multiperil, Mobile Home Physical Damage. Address: 1528 Lakeview Road, Clearwater, FL 33756.

Homewise Insurance Co., was approved as a Property and Casualty insurer on December 5, 2005. Lines of Business: Homeowners Multiperil. Address: 18302 Highwoods Preserve Parkway, Ste 110, Tampa FL 33647.

Pinnaclechoice, Inc., was approved as a Discount Medical Plan Organization on December 15, 2005. Lines of business: Discount Medical Plan. Address: 632 Pompton Ave., Cedar Grove, NJ 07009.

Signature Agency, Inc., was approved as a Discount Medical Plan Organization on December 21, 2005. Lines of business: Discount Medical Plan. Address:

Physician Vision Care, Inc., was approved as a Fiscal Intermediary Services Organization insurer on December 21, 2005. Lines of Business: Optometric Services. Address: 4300 Alton Road, Lowenstein Bldg., Miami Beach, FL 33140.

Westcott Lakes, Inc. d/b/a Westcott Lakes at Southwood was approved as a Provisional Continuing Care Retirement Community on December 21, 2005. Lines of business: Provisional Life Care. Address: 4250 Lakeside Drive, Suite 214, Jacksonville, FL 32210.

Profamily Plan, Inc., was approved as a Prepaid Health Clinic insurer on December 28, 2005. Lines of business: Health Clinics. Address: 8751 W. Broward Blvd., Ste 200, Plantation, FL 33324.

Lombard International Assurance S.A., was approved as a Life Company on December 21, 2005. Lines of business: Life. Address: Rte de Treves, Airport

Center, L-2633 Senningerberg, Grand-Duche de Luxembourg.

Edison Insurance Co., was approved as a Property and Casualty insurer on January 4, 2006 . Lines of business: Fire, Allied Lines, Homeowners Multiperil. Address: 9800 4th St. N. Ste 307, St. Petersburg, FL 33702.

AssuranceAmerica Insurance Co., was approved as a Property and Casualty insurer on January 6, 2006. Lines of Business: Private Passenger Auto Liability, PPA Physical Damage. Address: 5500 Interstate N. Parkway N.W. Ste 600, Atlanta, GA 30328.

Ranchers and Farmers Insurance Co., was approved as a Property and Casualty insurer on January 6, 2006. Lines of business: Fire, Allied Lines, Homeowners Multiperil. Address: 2610 Sweetgum Lane, Beaumont, TX 77703.

South Florida Behavioral Health Partners, Inc., was approved as a Prepaid Limited Health Service Organization on January 24, 2006. Lines of business: Pharmaceutical Services, Mental Health Services, Substance Abuse Services. Address: 240 Corporate Blvd., Norfolk, VA 23502.

Wholesale Benefits Club, Inc., was approved as a Life and Health insurer on January 27, 2006. Lines of business: Discount Medical Plan. Address: 15950 N. 76th St., STE 200, Scottsdale, AZ 85260.

PartnerCare Health Plan, Inc., f/k/a CareOne Health Plan, Inc., was approved as a Life and Health insurer on January 30, 2006. Lines of business: Health Maintenance Organizations. Address: 5501 W. Waters Ave., Ste 401., Tampa, FL 33634.

Pro-Med Health Network was approved as a Life and Health insurer on January 30, 2006. Lines of business: Discount Medical Plan. Address: 1130 S. Semoran Blvd., Orlando, FL 32807.

Community Health Centers FTCA Purchasing Group was approved as a Property and Casualty insurer on January 31, 2006. Lines of business: Other Liability. Address: 4323 Warren St. N.W., Washington D.C. 20016.

First Floridian Premium Finance Co., was approved as a Premium Finance Company on February 10, 2006. Lines of business: Premium Finance. Address: One Metropolitan Square, Suite 3000, St. Louis, Missouri 63102.

Northeast Investors Title Insurance Co., was approved as a Property and Casualty insurer on February 16, 2006. Lines of business: Title. Address: 121 N. Columbia St., Chapel Hill, N.C. 27514.

G.U.I.C. Insurance Co., was approved as a Property and Casualty insurer on February 16, 2006. Lines of Business: Allied lines; Farmowners Multi Peril; Commercial Multi peril; Ocean Marine; Inland Marine; Other Liability; Private Passenger Auto Liability; Commercial Automobile Liability; PPA Physical Damage; Commerical Auto Physical Damage; Surety; Credit; Mobile Home Physical Damage; Multi Peril Crop; Home Warranties; Service Warranties (Non-Auto). Address: 7000 Midland Blvd., Amelia, OH 45102.

American Guardian Warranty Services of Florida, Inc., was approved as a Service Warranty Association on March 7, 2006. Lines of business: Service Warranties. Address: 800 Roosevelt Road, Building E, Suite 100, Glen Ellyn, IL 60137.

Zale Indemnity Co., was approved as a Property and Casualty insurer on March 9, 2006. Lines of Business: Inland Marine, Credit. Address: 901 W. Walnut Hill Lane, #MS 5A-9, Irving, TX 75038.

Berkshire Hathaway International Insurance Limited was approved as a Surplus Lines insurer on March 9, 2006. Lines of Business: Surplus Lines All. Address: Birchin Court, 4th Floor, 20 Birchin Lane, London, England, EC3V9DU, U. K.

Midwest Family Mutual Insurance Co., was approved as a Property and Casualty insurer on March 10, 2006. Lines of Business: Multi Peril Crop. Address: 10601 Wayzata Blvd., Minnetonka, MN 55305.

Nipponkoa Insurance Co., Limited (US Branch) was approved as a Property and Casualty insurer on March 16, 2006. Lines of Business: Fire, Allied Lines, Commercial Multi Peril, Ocean Marine, Earthquake, Workers Compensation, Other Liability, Private Passenger Auto Liability, Commercial Automobile Liability, PPA Physical Damage, Commercial Auto Physical Damage, Fidelity, Surety, Glass, Burglary And Theft, Boiler And Machinery, Industrial Fire, Industrial Extended Coverage, Miscellaneous Casualty. Address: 14 Wall St., 8th Floor, NEW YORK, N.Y. 10005.

InvestLife Luxembourg S.A., was approved as a Life insurer as of March 10, 2006. Lines of business: Life. Address: 26, boulevard Royal, B.P. 691, L-2016 Luxembourg.

Windhaven Insurance Co., was approved as a Property and Casualty insurer on March 29, 2006. Lines of Business: Private Passenger Auto Liability; PPA Physical Damage. Address: 7205 Corporate Center Drive, Ste 200, Miami, FL 33126.

Sonsio International of Florida, Inc., was approved as a Motor Vehicle Service Agreement Company on March 31, 2006. Lines of business: Auto Warranties. Address: 112 N Ruby Dr., Ste 200, Golden CO 80403.

Royal Palm Insurance Co., was approved as a Property and Casualty insurer on March 31, 2006. Lines of business: Fire; Homeowners Multi Peril. Address: 140 S Atlantic Ave., Ormond Beach, FL 32176.

Asset Protection Program Risk Retention Group, Inc., was approved as a Risk Retention Group on April 13, 2006. Lines of business: Other Liability. Address: 200 Meeting St., Ste. 403, Charleston, S.C. 29401.

Mason Title Insurance Company, Inc., was approved as a Property and Casualty insurer on April 14, 2006. Lines of Business: Title. Address: 2250 Satellite Blvd., Suite 120, Duluth, GA 30097.

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Companies approved for business in Florida

The American Home Life Insurance Co., was approved as a Life and Health insurer on April 14, 2006. Lines of business: Life. Address: P.O. Box 1497, Topeka, KS 66601-1497.

21st Century Insurance Company of California, Inc., was approved as a Property and Casualty insurer on April 14, 2006. Lines of Business: Private Passenger Auto Liability; PPA Physical Damage. Address: E. College Ave., Suite 600, Tallahassee, FL 32301.

CSI Life Insurance Co., was approved as a Life and Health insurer on March 31, 2006. Lines of Business: Life; Credit Life; Credit Disability; Accident and Health. Address: 1212 North 96th St., Omaha, NE 68114.

Rural Community Insurance Co., was approved as a Property and Casualty insurer on April 21, 2006. Lines of Business: Allied Lines; MutliPeril Crop. Address: 3501 Thurston Ave., Anoka, MN 55303.

American Pioneer Health Plans, Inc., was approved as a Life and Health insurer on April 26, 2006. Lines of Business: Health Maintenance Organizations. Address: P.O. Box 14989, Tallahassee, FL 32317-4989.

American Pioneer Health Plans, Inc., was approved as a Health Maintenance Organization on April 26, 2006. Lines of Business: Health Maintenance Organizations. Address: P.O. Box 14989, Tallahassee, FL 32317-4989.

Elite Transportation Risk Retention Group, Inc., was approved as a Risk Retention Group on April 28, 2006. Lines of Business: Commercial Automobile Liability. Address: 8149 E. Evans Road, Suite C-08, Scottsdale, AZ 85260.

Safe Harbor Insurance Co., was approved as a Property and Casualty insurer on May 4, 2006. Lines of Business: Fire; Allied Lines; Homeowner's Multi Peril; Mobile Home Multi Peril; Mobile Home Physical Damage. Address: 2549 Barrington Circle, Tallahassee, FL 32308.

ICAT Specialty Insurance Co., was approved as a Property and Casualty insurer on May 4, 2006. Lines of Business: Allied Lines; Commercial Multi Peril; Inland Marine. Address: 3665 Discovery Drive, FL 3, Boulder, CO 80303.

Northern Capital Insurance Co., was approved as a Property and Casualty insurer on May 4, 2006. Lines of Business: Homeowners Multi Peril. Addresses: 7200 Corporate Center Drive, Ste. 505, Miami, FL 33126.

Commercial Insurance Alliance, A Reciprocal Insurance Company, was approved as a Property and Casualty insurer on May 4, 2006. Lines of Business: Commercial Multi Peril; Inland Marine; Commercial Automobile Liability; Commercial Auto Physical Damage; Surety. Address: 9309 Old Kings Road S., Ste. 3, Jacksonville, FL 32257.

CHCS Services, Inc., was approved as a Discount Medical Plan Organization on May 4, 2006. Lines of Business: Discount Medical Plan. Address: 411 N. Baylen St., Pensacola, FL 33501.

Buyers Home Warranty Co., was approved as a Home Warranty Association on May 12, 2006. Lines of business: Home Warranties. Address: 777 E. Wisconsin Ave., Milwaukee, WI 53202-5306.

Traders Insurance Co., was approved as a Property and Casualty insurer on May 12, 2006. Lines of Business: Private Passenger Auto Liability; PPA Physical Damage. Address: 8916 Troost Ave., Kansas City, MO 64131.

National Contractors Insurance Company, Inc., was approved as a Risk Retention Group on May 17, 2006. Lines of Business: Other Liability Address: 601 Pennsylvania Ave. N.W., Ste. 900S, Washington DC 20004.

Samaritan Risk Retention Group, Inc., was approved as a Risk Retention Group on May 22, 2006. Lines of Business: Medical Malpractice. Address: 7301 Rivers Ave., Ste. 230, North Charleston, S.C. 29406.

Scaffold Industry Insurance Company Risk Retention Group, Inc., was approved as a Risk Retention Group on May 26, 2006. Lines of Business: Other Liability. Address: 5050 Quorum Drive, Ste 500, Dallas, TX 75254.

Universal Health Care Insurance Company, Inc., was approved as a Life and Health insurer on May 26, 2006. Lines of Business: Accident & Health. Address: 150 2nd Ave. N., Ste 400, ST. Petersburg, FL 33701.

HomeWise Preferred Insurance Company was approved as a Property and Casualty insurer on May 31, 2006. Lines of Business: Homeowner's Multi Peril. Address: 18302 Highwoods Preserve Parkway, Ste. 110, Tampa, FL 33647.

Victoria Insurance Company was approved as a Property and Casualty insurer on June 06, 2006. Lines of Business: Fire; Allied Lines; Inland Marine; Other. Address: 30833 Northwestern Highway, Ste. 220, Farmington Hills, MI 48334.

Physhield Insurance Exchange, A Risk Retention Group, was approved as a Risk Retention Group on June 8, 2006. Lines of Business: Medical Malpractice.

Address: 8149 E. Evans Road, Ste. C-08, Scottsdale, AZ 85260.

21st Holdings, LLC was approved as a Life Expectancy Provider on June 22, 2006. Lines of Business: Life Expectancy. Address: 200 S. 6TH St. Ste. 350, Minneapolis, MN 55402.

Astraea Risk Retention Group, Inc was approved as a Risk Retention Group on June 21, 2006. Lines of Business: Other Liability; Commercial Automobile Liability. Address: P.O. Box 306, Montpelier, VT 05601.

MHNET of Florida, Inc., was approved as a Life and Health insurer on June 29, 2006. Lines of Business: Mental Health Services; Substance Abuse. Address: 411 E. College Ave., Tallahassee, FL 32301.

American Capital Assurance Corp., was approved as a Property and Casualty insurer on June 30, 2006. Lines of Business: Fire; Allied Lines; Homeowner's Multi Peril; Commercial Multi Peril; Inland Marine; Other Liability. Address: 805 Executive Center Dr., Ste 300 St. Petersburg, FL 33702.

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Company Acquisitions

Acquisition of **Florida Health Professional Legal Expense Insurance, Inc.**, by Donald S. Freedman was approved on April 14, 2006. Lines of business: Prepaid Legal. Address: 12276 San Jose Boulevard, Suite 301, Jacksonville, Florida 32233.

Acquisition of **Southern Group Indemnity, Inc.**, by First Commercial Insurance Co., was approved on May 12, 2006. Address: 801 41st St. Ste. 220, Miami Beach, FL 33140.

Acquisition of **Asurecare Corp., (a Service Warranty Association)** by Goodman Global Holdings, Inc., was approved on September 8, 2005. Lines of Business: Service Warranties (non-auto). Address: 2550 N. Loop West, Ste. 400, Houston, TX 77092.

Acquisition of **Neighborhood Health Partnership, Inc.**, by Germantown Ventures, LLC was approved on August 25, 2005. Lines of Business: Health Maintenance. Address: 7600 Corporate Center Drive, Miami, FL 33126.

Acquisition of **Fountains Senior Properties of Florida, Inc. d/b/a The Fountains at Lake Pointe Woods**, by Fountains Charitable Income Trust was approved on September 29, 2005. Lines of Business: Life Care Facilities. Address: 124 E 4th St., Tulsa, OK 74103.

Acquisition of **Fountains Senior Properties of Florida, Inc. d/b/a The Fountains at Boca Ciega Bay**, by Fountains Charitable Income Trust was approved on September 29, 2005. Lines of Business: Life Care Facilities. Address: 124 E 4th St., Tulsa, OK 74103.

Acquisition of **National Warranty of Florida, Inc.**, by PSA Holding, Inc., was approved on October 14, 2005. Lines of business: Auto Warranties. Address: 1099 18th St., Suite 350, Denver, CO 80202.

Acquisition of **Florida Physicians Association Legal Defense Insurance Company, Inc., a Legal Expense Insurance Company**, by Physicians First Holdings, LLC was approved on October 24, 2005. Lines of Business: Prepaid Legal. Address: 6817 Southpoint Parkway, Ste 1804, Jacksonville, FL 32216

Acquisition of **Consumers Services of Florida, Inc.** by Mike Davidson Management, Inc., was approved on November 10, 2005. Lines of Business: Auto Warranties. Address: 1234 Live Oak Dr. Jacksonville, FL 32246

Acquisition of **Atlas Service, Inc.**, by Kimberly Ann Grossman was approved on November 29, 2005. Lines of Business: Service Warranties (non-auto). Address: 101 Commerce Rd. Boynton Beach, FL 33426

Acquisition of **Asurion Florida Warranty Services, Inc.**, by DST Systems, Inc., was approved on December 15, 2005. Line of Business: Service Warranties (non-auto). Address: 648 Grassmere Park, Ste. 300, Nashville, TN 37211.

Acquisition of **Capital Assurance Company, Inc.**, by IF P & C Insurance Holding LTD was approved on December 21, 2005. Lines of Business: Allied Lines. Address: 2333 Ponce de Leon Blvd. Ste. 300, Coral Gables, FL 33134.

Acquisition of **Florida Select Insurance Company** by Newcastle Partners, LP was approved on January 12, 2006. Lines of Business: Fire, Allied Lines, Homeowners Multi Peril, Inland Marine, Earthquake, Other Liability, Burglary and Theft, Mobile Home Multi Peril, Mobile Home Physical Damage. Address: 1819 Main St. Ste. 1101, Sarasota, FL 34236.

Acquisition of **Underwriters Guarantee Insurance Company** by APC Financial Holdings, Inc., was approved on February 24, 2006. Lines of Business: Workers Compensation, Commercial Automobile Liability, Fire, Allied Lines, Commercial Multi Peril, Inland Marine, Earthquake, Other Liability, Private Passenger Auto Liability, PPA Physical Damage, Commercial Auto Physical Damage, Glass, Burglary and Theft, Boiler and Machinery. Address: 3000 W. Cypress Creek Road, Ft. Lauderdale, FL 33309.

Acquisition of **Granada Premium Finance Co.**, by Juan Diaz-Padron was approved on March 7, 2006. Lines of business: Premium Finance. Address: 4075 Southwest 83rd Ave., Miami, Florida 33155.

Acquisition of **Southern Oak Insurance Company** by Helen Pajcic and Michael Pajcic was approved on March 10, 2006. Please update your records accordingly. Lines of Business: Fire, Homeowners Multi Peril, Inland Marine. Address: 76 S. Laura St. Ste. 1702, Jacksonville, FL 32202.

An acquisition of **GE Warranty Management, Inc. & GE Service Management, Inc.**, by General Electric Company was approved on April 13, 2006. Lines of Business: Service Warranties (non-auto). Address: Appliance Park, AP6-218 Louisville, KY 40225

Acquisition of **VAC Service Corporation of Florida** by Bankers Warranty Group, Inc., was approved on April 21, 2006. Line of Business: Service Warranties (non-auto). Address: 99 Tower Drive, Middletown, NY 10941.

Acquisition of **First Commercial Insurance Company** by First Commercial Holdings Group Corporation was approved on April 26, 2006. Lines of business: Workers Compensation, Other Liability, Commercial Automobile Liability, Commercial Automobile Liability and Commercial Auto Physical Damage. Address: 790 N.W. 155th St., 2nd Floor, Miami Lakes, FL 33016.

Acquisition of **Personalized Area Services, Inc.**, by Climate Control Services, Inc., was approved on June 26, 2006. Lines of business: Service Warranties (non-auto). Address: 1740 Corporate Drive, Boynton Beach, FL 33426.

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INFORMATIONAL BULLETIN

DFS-19-2006

ISSUED

October 13, 2006

Florida Department of Financial Services

Tom Gallagher, Chief Financial Officer

LICENSING AND REGISTRATION OF INSURANCE AGENCIES

In 2005, the Florida Legislature adopted SB 1912. The primary purpose of this law was to require that each business location that is an insurance agency engaging in business in Florida obtain an agency license or agency registration from the Department.

The basic requirement was codified in Subsection (7)(a) of Section 626.112, Florida Statutes, which provides, in pertinent part, that "no individual, firm, partnership, corporation, association, or any other entity shall act ... as an insurance agency, unless it complies with s. 626.172 with respect to possessing an insurance agency license for each place of business at which it engages in any activity which may be performed only by a licensed insurance agent." A later sentence allows for the registration of certain agencies in lieu of licensing.

The purpose of this Memorandum is to advise affected persons that licensure or registration is not required for every location where an agent engages in activity related to insurance. Many agents solicit customers by making appointments to meet in locations outside of the agency where the agent works.

If the location is not a business, or is a business that engages in commerce other than the business of insurance (such as a restaurant) and does not hold itself out as being a place where a consumer can go to purchase insurance but may serve as a place for an agent to meet with consumers with whom the agent has made a prior appointment, the location is not an insurance agency.

If the location is a branch office of a business that is required to be licensed or registered but the branch office is not licensed or registered, the branch office cannot advertise or contain signage or other indicia of being a business that engages in activity as an insurance agency. In addition, an agent from the licensed or registered agency could not have an office in the unlicensed location or be available to solicit or otherwise transact insurance at the unlicensed location with anyone other than an individual with a prior appointment with the agent. The agent cannot transact any other insurance at the location that is unrelated to the customer with the prior appointment.

If you have questions or need additional information, contact Hazel Muhammad, Chief, Bureau of Licensing, Division of Agent and Agency Services at (850) 413-5460.

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INFORMATIONAL BULLETIN

DFS-20-2006

ISSUED

September 28, 2006

Florida Department of Financial Services

Tom Gallagher, Chief Financial Officer

ALL LICENSED PUBLIC ADJUSTERS - PROHIBITION OF CONFLICT OF INTEREST

During the 2006 Legislative Session, Section 626.8795, Florida Statutes, was created and became law on May 16, 2006. Below is the text of the Statute for your review and future reference.

626.8795 Public adjusters; prohibition of conflict of interest. A public adjuster may not participate, directly or indirectly, in the reconstruction, repair, or restoration of damaged property that is the subject of a claim adjusted by the licensee; may not engage in any other activities that may be reasonably construed as a conflict of interest, including soliciting or accepting any remuneration from, of any kind or nature, directly or indirectly; and may not have a financial interest in any salvage, repair, or any other business entity that obtains business in connection with any claim that the public adjuster has a contract or an agreement to adjust.

Any public adjuster in violation of this law will be subject to an administrative fine of up to \$5,000 per act, in addition to the possibility of licensure suspension or revocation.

If you have any questions regarding this memorandum please contact Barry K. Lanier, FLMI, CLU, Chief, Bureau of Investigation at (850) 413-5601 or e-mail at Barry.Lanier@fldfs.com.

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THE INTERCOM

is published by the Department of Financial Services,
Division of Agent & Agency Services.

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We welcome suggestions and inquiries concerning *The Intercom*. Written suggestions should be mailed to: Sean Rinehart, Florida Department of Financial Services, 200 East Gaines St., Room 416.4, Tallahassee, FL 32399-0318, or sent via e-mail to [sean.rinehart \(at\) fldfs.com](mailto:sean.rinehart@fldfs.com).

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...

BUREAU OF LICENSING

Hazel Muhammad, Bureau Chief
Matthew Tamplin, Assistant Bureau Chief

Bureau of Licensing (850) 413-3137
Education Section (850) 413-3137
Qualification Section (850) 413-3137

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License Control Section
(850) 413-3137

Certification and Clearance Letters • Forms • Appointment Renewals • Company and Agency Name Changes

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BUREAU OF INVESTIGATION

Barry Lanier, CLU, FLMI, Bureau Chief
Patsy Bartolo, Assistant Bureau Chief

Bureau of Investigation

(850) 413-3136

The Tallahassee office investigates complaints in Calhoun, Dixie, Franklin, Gadsden, Gulf, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties.

Investigative Field Offices

Daytona Beach, Volusia County

(386) 323-0901

Investigates complaints in Alachua, Brevard, Citrus, Columbia, Dixie, Flagler, Gilchrist, Hamilton, Lafayette, Levy, Marion, Putnam, Sumter, Suwannee and Volusia Counties

Fort Myers, Lee County

(239) 461-4001

Investigates complaints in Charlotte, Collier, Desoto, Glades, Hendry, Highlands and Lee Counties

Jacksonville, Duval County

(904) 798-5801

Investigates complaints in Baker, Bradford, Clay, Duval, Nassau, St. Johns and Union Counties

Miami, Dade County

(305) 536-0301

Investigates complaints in Dade and Monroe Counties

Orlando, Orange County

(407) 835-4401

Investigates complaints in Lake, Orange, Osceola and Seminole Counties

Pensacola, Escambia County

(850) 453-7801

Investigates complaints in Bay, Escambia, Holmes, Okaloosa, Santa Rosa, Walton and Washington Counties

Plantation, Broward County

(954) 321-2901

Investigates complaints in Broward County

Tampa Bay, Pinellas County

(727) 563-1141

Investigates complaints in Hardee, Hernando, Hillsborough, Manatee, Pasco, Pinellas, Polk and Sarasota Counties

W. Palm Beach, Palm Beach County

(561) 640-6701

Investigates complaints in Indian River, Martin, Okeechobee, Palm Beach and St. Lucie Counties

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NOTICE

If your name, residence address, principal business street address or mailing address changes, you must notify the department within 60 days of the change. Licensees who fail to comply are in violation of Chapter 626.551, Florida Statutes, and are subject to investigation and possible disciplinary action.

The fastest and easiest way to update your contact information is via the internet. Go to <https://aalf.fldfs.com> on the department's web site.

If you still need to mail in your information for any reason please mail your notice of change to:

Bureau of Licensing
Department of Financial Services
200 E. Gaines St.
Tallahassee, FL 32399-0319.