



## Legislative Session Comes to a Close

Dear friends,

The road to personal injury protection (PIP) reform has been a long and challenging one. This Legislative Session our leaders came together to pass real solutions to our state's ever-growing PIP fraud problem. When I took office as Florida's CFO, I made a commitment to do all I could to go after the enterprising industries cheating Floridians out of their hard-earned dollars. With the passage of this bill, I know we have gone a long way in fulfilling that promise. I applaud the Florida Legislature for passing needed reforms and I am eager to start seeing the positive impacts of this bill.



Last fall, I initiated a thorough review of regulations in place at the Department of Financial Services. The initial review identified burdensome, unnecessary or redundant regulation within this division. This Legislative Session we successfully passed a bill that reduces some of these regulations by consolidating 49 license types into just seven master categories. I look forward to these bills becoming law so that we can ensure a better, more streamlined system that allows each of you to conduct business more effectively.

We accomplished a lot this year and I look forward to hearing your valuable [feedback](#) on how we can better serve you.

Thank you,  
**Jeff Atwater**  
**Chief Financial Officer**  
**State of Florida**

## News You Can Use

- Updating you on what's going on

### Office Orders Companies to Cease and Desist the Unauthorized and Unlicensed Sale of Insurance in Florida

Florida Insurance Commissioner Kevin McCarty issued an [order](#) on March 20, 2012, to United States Contractors Trust (USCT) and Access Health Now (ACCESS) to cease and desist engaging in the unauthorized and unlicensed sale of insurance in the State of Florida. The Office conducted an investigation and concluded that USCT and ACCESS provided and/or offered to provide limited health insurance to Florida residents without a license. USCT is a Delaware statutory trust and ACCESS does business via its website, [www.accesshealthnow.com](http://www.accesshealthnow.com). Both represent themselves as membership associations which offer their members accident and healthcare benefits. Office records indicate USCT and ACCESS have never been authorized to sell health insurance in the State of Florida.

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

### PearsonVUE Now Handles the Entire Examination

As of February 24, 2012, the Department ceased collecting examination fees. Persons who wish to schedule an examination are now directed to our examination vendor's website for payment and scheduling. The examination vendor is PearsonVUE. This new process allows individuals to test without first submitting a license application with the Department, although the option of applying first remains. This will speed up the examination process since exam candidates no longer need authorization from the Department to take the examination. Due to this change, there will no longer be examination-only applications. The bail bond application process has not changed and bail bond applicants must first apply for a license and become authorized before scheduling and paying for the examination.

This process improvement has led to the examination fee dropping to \$42 per exam, which is a 25% savings to our customers. The cost savings exemplifies our mission to keep more of your hard-earned dollars in your pocket, where it belongs.

Please note that passing an examination does not mean a person will automatically qualify to obtain a license.

For questions, please refer to the [license qualifications](#) for the appropriate license type and class or read the [frequently asked questions](#) we receive.

### Rule Regarding Appointment Renewals Being Amended

The Department has proposed rule amendments to Rule 69B-211.004, Florida Administrative Code, relating to the appointment renewal process, to revise the existing rule to reflect certain provisions of the Florida Insurance Code that have been amended since the rule was last amended. The effect of the proposed rule amendments is to provide clear and concise information to appointing entities about the appointment renewal process and the fees for noncompliance with the law. A rule development workshop was held on Thursday, March 8, 2012.

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

## Rules Regarding Adjusters Being Amended

The Department has proposed rule amendments to Rule Chapter 69B-220, Florida Administrative Code, relating to adjusters, to update the rules and incorporate recent legislative changes to Part VI of Chapter 626, Florida Statutes. The proposed changes clarify the responsibilities and requirements of adjusters and public adjuster apprentices, specify the terms and conditions of contracts, require the license number on advertisements, and prescribe practices to ensure fair dealing between adjusters and claimants. The proposed changes also update the Code of Ethics for all adjusters and delete provisions that reiterate or paraphrase existing statutes. A rule development workshop was held on Thursday, March 22, 2012.

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

## Penalty Guidelines for Bail Bond Agents Effective February 23, 2012

Rule Chapter 69B-241, Florida Administrative Code, relating to penalty guidelines for bail bond agents, has been adopted and became effective on February 23, 2012. The rule chapter establishes clear standards for penalties imposed upon bail agents subject to the provisions of Chapter 648, F.S., and Rule Chapter 69B-221, F.A.C. The rule also incorporates a [form](#) that is to be used by the Department when offering licensees the opportunity to pay a fine for certain alleged non-criminal violations, in lieu of the administrative hearing process.

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

[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 will keep you informed with warnings regarding new schemes and scams being marketed to licensees. You can update your contact information through your [MyProfile](#) account. We want to keep you informed in a timely manner of pertinent information important to you. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

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## In The Know

- Keeping you informed is what it's all about

### Representations in Applications for an Insurance Policy

The Department has seen a rise in claims denied by carriers due to misrepresentations made in the application for insurance. Many times these representations were due to the agent or customer representative not diligently reviewing all the questions on the application with their customer. These could also be simple mistakes caused when the agent or representative does not properly ask a customer about a prior DUI, bankruptcy, or claim. You must remember to never assume anything, even if the customer is well known to you, such as a close friend or family member.

When a claim is denied, it can be especially detrimental to your customer. Depending on the circumstances, it could also result in an E&O claim for you. We encourage you to become familiar with Section [627.409](#), Florida Statutes, to ensure that you are knowledgeable about one of your duties as a licensed insurance professional.

Please remember your responsibilities to your customers and be sure they understand the importance of answering **all** insurance application questions completely, accurately, and truthfully. Be sure to ask each question on every application every time, and never assume anything.

[See [627.409](#), Florida Statutes]

### Florida Alert to Agents Concerning Unauthorized Insurance Activity - Mike Ward and JRSO, Inc.

#### To All General Lines Agents:

The Florida Department of Financial Services ("Department"), Division of Agent and Agency Services, is alerting the Florida agent community of possible instances of multi-state sales of fraudulent insurance focusing on commercial general liability coverage, particularly targeting apartment buildings, condominium developments, hotels, and other commercial risks.

Please be sure to carefully review binders of coverage or insurance policies obtained from Michael A. "Mike" Ward, or his related company, JRSO, Inc. Neither Ward nor JRSO, Inc. is licensed to transact insurance business in Florida. The NAIC has warned various states that this unlicensed individual may be providing invalid binders of coverage or insurance policies to the insurance producing community. There are concerns that Ward/JRSO, Inc. is working with others who are marketing the invalid coverage to retail or surplus lines agents.

These possibly invalid binders of coverage or insurance policies purport to be underwritten by:

- North American Specialty (NAS);
- North American Capacity (NAC); or
- AIX Specialty

The Department has received information that these binders and/or policies are suspect and may not be legally valid insurance. For any North American Specialty or North American Capacity policy questioned, contact North

American Specialty (603-634-5204), to confirm whether the binder or policy purporting to be issued by North American Specialty or North American Capacity is a valid policy. If North American Specialty advises the policy is not valid, please contact Mr. Steven O'Hern in the North American Specialty legal department (913-676-3186). For any AIX Specialty policy questioned, contact Mr. Brian Carvell at AIX Specialty (860-683-5026), to confirm whether the binder or policy purporting to be issued by AIX Specialty is a valid policy.

Please know that the above referenced companies are approved to conduct business in Florida. However, other states have alerted that Mr. Ward has purportedly used their names, binders and/or policies without their approval. The Department wants to be sure that you are alerted and that you should be suspect of any transactions you may have been involved in with Mr. Ward.

For any coverage that is determined not to be legitimate, valid coverage should be immediately obtained for your customers and the Department should be contacted.

If you have any questions about this matter generally, or if you specifically conducted business with Mr. Ward or JRSO, Inc., please contact the Department's Bureau of Agent and Agency Investigation by email at [askDFS@MyFloridaCFO.com](mailto:askDFS@MyFloridaCFO.com). Consumers in need of information or assistance should visit the Department's website at [www.MyFloridaCFO.com/Consumers](http://www.MyFloridaCFO.com/Consumers) or call our toll-free hotline at 1-877-My-FL-CFO (1-877-693-5236).

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# Education Central

- Things to know about your continuing education

## How to Search for Approved CE Courses

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

1. Go to our website at [www.MyFloridaCFO.com/Agents](http://www.MyFloridaCFO.com/Agents).
2. Click on **MyProfile** on the left panel and log in to your account.
3. Once in your MyProfile inbox, click on **Locate** at the top left. Then click on **Future Course Offerings**.
4. Select the **Course Authority** for the type of license held or course you need to take.
5. You can also make other choices, like **Study Method** and **Location**, to narrow your search results.
6. If you click on **Perform an Advanced Search**, you will have additional options to narrow your search results, such as **Course Date** and **Course Level**.

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

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

## CE Providers: March 12 Conference Call Materials Available

Due to the high volume of requests for the materials covered during the March 12 CE provider conference call, we are publishing the information to all our providers. The course outlines and forms discussed are available on our website for future downloads. The instructions below will step you through the process to locate the documents:

1. Go to our website at [www.MyFloridaCFO.com/Agents](http://www.MyFloridaCFO.com/Agents).
2. Click on **Education Central** on the left panel.
3. In the right column, click on **Continuing Education** under the heading "**What to submit in a course application**".
4. There you will find hyperlinks for each study method type that includes the applicable documents such as submission checklist forms.

A copy of the PowerPoint presentation can be found by [clicking here](#).

The next CE provider conference call is scheduled for May 15, 2012 from 2:00p.m. to 3:00p.m. EDT. Please mark your calendars. We will be emailing all CE providers details about how to participate. In the meantime you may forward any questions to [Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com).

# Pre-licensing Education Providers and Instructors: Criminal History of Applicants

Pre-licensing education providers and instructors should be aware that legislation passed during the 2011 Legislative Session carries significant impact on the eligibility of applicants for licensure who have prior criminal history. For complete information please visit this link:

<http://www.MyFloridaCFO.com/Agents/Licensure/General/PriorCrimHist.htm>.

The Department encourages pre-licensing providers and instructors to refer applicants to the Department's webpage or helpline if they have any questions. Please do not attempt to advise any applicant as to what decision the Department would render on his/her application. All applicants should be advised to carefully consider their history and consult with the Department for guidance before enrolling in a pre-licensing course.

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## Compliance Corner

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

### Bail Bond Agents: Reminder about Referring Attorneys

The Florida Statutes prohibit a bail bond agent from suggesting or advising the employment of any particular attorney to represent his/her principal (defendant).

The Department strictly enforces this statute and does not allow any bail bond agent to refer any defendant to a particular attorney or attorneys. Bail bond agents found to be referring defendants to use the services of one or more attorneys may find they are the subject of an investigation into their business activities as a licensee.

To be clear, the bail bond agent's act of suggesting more than one attorney does not remove it from being "any particular attorney". All attorneys are "particular" attorneys if they are chosen by the agent to suggest to a client. This includes bail bond agents:

- Making business cards available for one or more attorneys;
- Providing a list of attorneys recommended by the bail bond agent; and/or
- Distributing marketing materials for one or more attorneys.

It does not include a bail bond agent who provides the defendant with an unaltered copy of the local telephone directory, or a listing by the Florida Bar of the attorneys in a particular area or field of expertise. It also does not prevent a bail bond agent from providing a defendant with the contact information for a lawyer referral service, as long as that service is not associated with the bail bond agent or bail bond agency.

[See [648.44](#)(1)(a), Florida Statutes]

### Public Adjusters: Reminder about Law Changes Already Effective

The Department [notified](#) its public adjuster licensees in June 2011 of significant law changes made during the 2011 legislative session. A [reminder](#) was published in November and [another](#) was published in December, however, we continue to receive complaints that licensees are allegedly circumventing or disregarding the law. The Department will take administrative action against any person who violates the Florida Insurance Code.

#### Public Adjuster Contract Requirements

(Effective January 1, 2012)

There were several important statutory provisions added pertaining to contracts made by public adjusters:

- Must state the type of claim, including an emergency claim, non-emergency claim or supplemental claim.
- Requires the signatures of all named insureds.

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

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

## **Citizens Property Insurance Corporation Claims - 10% Fee Cap**

(Effective May 17, 2011)

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 statutory 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 is aware of numerous public adjusting contracts being submitted to Citizens Property Insurance Corporation that contain a fee amount higher than 10%. Several contracts also being submitted to Citizens that contain a waiver form that includes 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 fee higher than 10%.

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\(6\)\(a\)6](#), Florida Statutes and <http://www.MyFloridaCFO.com/Agents/Industry/News/PubAdjRegs.htm>]

## Case Notes

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

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

**Case:** An investigation of a general lines agent alleged that she misappropriated premiums from five Florida law firms intended for premium payments on professional liability insurance policies and fraudulently financed the premiums while retaining the law firms' payments for her own use.

**Disposition:** License revoked. The Division of Insurance Fraud arrested her and she has pending felony charges.

**Case:** A Notice of Intent to Issue a Cease and Desist Order was filed against an individual who allegedly transacted insurance without a license when he collected \$238 from a consumer for a health insurance policy he never procured.

**Disposition:** Cease and Desist Order entered. The Division of Insurance Fraud arrested him and he was convicted of felony Scheme to Defraud.

**Case:** An investigation of a general lines agent alleged that he misappropriated fiduciary funds, submitted a premium finance contract without the insured's knowledge, consent or true signature, failed to forward premiums to insurers, failed to return unearned commissions, and failed to provide a change of address to the Department.

**Disposition:** License revoked.

**Case:** An investigation of a general lines agent alleged that she aided and abetted unlicensed individuals in the sale of automobile insurance and offered unlawful inducements for the sale of automobile insurance.

**Disposition:** License suspended for 2 years.

**Case:** An investigation of an insurance agency alleged that a representative of the agency submitted wind mitigation forms to an underwriter that contained misrepresentations and false signatures, collected an amount above the applicable premiums for insurance, failed to refund premiums due to the insured, and failed to appoint customer representatives in a timely manner.

**Disposition:** License suspended for 12 months.

**Case:** An investigation of a general lines agent alleged that he knowingly operated an insurance agency that was not licensed.

**Disposition:** License surrendered for 2 years.

**Case:** An investigation of an insurance agency alleged that the owner of the agency failed to have a full-time agent in charge of the agency.

**Disposition:** License surrendered for 2 years.

**Case:** An investigation of a title insurance agent alleged that she submitted title insurance applications with no surety bond in place, charged separate line items that are part of the closing fee, failed to maintain proper records, and failed to provide a change of business address to the Department.

**Disposition:** License surrendered for 2 years.

**Case:** An administrative complaint filed against a bail bond agent alleged that she solicited bail bond business on the grounds of a jail by distributing or providing a business card and/or other written information to a defendant without a request initiated by the defendant or a potential indemnitor on his or her behalf.

**Disposition:** License suspended for four months and must complete at least three hours of additional continuing education courses in the area of ethics.

**Case:** An investigation of a general lines agent alleged that he allowed others to sign his name on insurance applications and endorsements and failed to properly supervise an agency and customer representatives under his control.

**Disposition:** Fined \$2,500 and placed on probation for one year.

**Case:** An investigation of a life and health agent alleged that he knowingly placed advertisements before the public containing misleading information and failed to obtain insurer approval on advertisements.

**Disposition:** Fined \$1,500.

**Case:** An applicant for licensure as a life and health agent failed to disclose prior administrative history on his application. The applicant's previous license was revoked for failing to disclose a pending misdemeanor charge on his prior application for licensure. The charge did not result in a conviction.

**Disposition:** Fined \$1,500 and license granted.

## Enforcement Actions

- February 2012

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

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

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

LAST/BUSINESS NAME	FIRST NAME	LICENSE NUMBER	LICENSE TYPE	DISPOSITION	FINE	RESTITUTION	CITY, STATE	DOCUMENT
Accredited Insurance Group		L035278	Insurance Agency	License Suspended 12 Months			Coral Gables, FL	<a href="#">Consent Order</a>
Alvarez	Reynaldo	P033664	Public Adjuster	Probation and Fined	\$3,000		Miami, FL	<a href="#">Consent Order</a>
Anghelescu	Adrian	P043976	General Lines, Automobile Warranty	Probation and Fined	\$1,000		Plantation, FL	<a href="#">Consent Order</a>
Antini	Nicole	E025661	General Lines	License Revoked			Sarasota, FL	<a href="#">Consent Order</a>
Badya	Martin	P171223	Life, Health, Variable Annuity	Probation and Fined	\$1,500		Tampa, FL	<a href="#">Consent Order</a>
Clarke	Joseph	P167560	General Lines	License Suspended 3 Months			Carmel, IN	<a href="#">Order of Suspension</a>
Coles	Charlene	A117945	General Lines	License Suspended 12 Months		\$2,302.33	Port Saint Lucie, FL	<a href="#">Consent Order</a>
Connell	Hans	E068143	Life, Health, Variable Annuity, Industrial Fire or Burglary	License Suspended 3 Months			Jacksonville, FL	<a href="#">Order of Suspension</a>
Crooms	Stanley	A058128	Life, Health, Variable Annuity, General Lines	License Revoked			Saint Petersburg, FL	<a href="#">Notice of Revocation</a>
Diaz	John	A067667	General Lines	License Surrendered			Florida City, FL	<a href="#">Consent Order</a>
Duarte	Sonia	E074322	General Lines	Probation and Fined	\$5,000		Hialeah, FL	<a href="#">Consent Order</a>
Enterprise Title of Central Florida Inc		A078261	Title Agency	License Suspended 3 Months			Sanford, FL	<a href="#">Order of Suspension</a>

Federated Land Title Agency LLC		P045884	Title Agency	License Suspended 3 Months			Cincinnati, OH	<a href="#">Order of Suspension</a>
Fiorucci	Charles	P032435	Life, Health, Variable Annuity, Legal Expense	License Suspended 3 Months			Palm Coast, FL	<a href="#">Consent Order</a>
Gidley	David	P149411	Public Adjuster	License Suspended 3 Months			Coral Springs, FL	<a href="#">Order of Suspension</a>
Gregory	Thomas	D061151	Life, Health, Variable Annuity	License Suspended 6 Months			Orlando, FL	<a href="#">Consent Order</a>
Gruntler	William	A105872	Life, Health, Variable Annuity	Probation and Fined	\$7,500		Davie, FL	<a href="#">Consent Order</a>
Harlan	Bruce	E183067	Life, Health, Variable Annuity, General Lines	License Revoked			The Villages, FL	<a href="#">Notice of Revocation</a>
Herring	Omar	A117750	Bail Bond	Fined	\$100		Tallahassee, FL	
J D Insurance & Financial Services LLC		R027520	Insurance Agency	Cease and Desist			Plantation, FL	<a href="#">Consent Order</a>
Johnson	Tyrone	P026323	Bail Bond	License Suspended Indefinitely			Gainesville, FL	<a href="#">Notice of Suspension</a>
Jones	James	E007463	Bail Bond	Fined	\$750		Fort Lauderdale, FL	
Leone	Gary	A153606	Life, Health, Variable Annuity	License Revoked			Tampa, FL	<a href="#">Notice of Revocation</a>
LSC Title Inc		P068621	Title Agency	License Suspended 3 Months			Coral Springs, FL	<a href="#">Order of Suspension</a>
May	Scott	A169073	Life, Health, Variable Annuity	Probation and Fined	\$1,000	\$372.95	Tampa, FL	
Miller	James	D022095	Life, Variable Annuity	License Suspended 2 Months			Boca Raton, FL	
Miller	Jolie	P145840	Life, Variable Annuity	License Suspended 2 Months			Delray Beach, FL	
Nodal	Miguel	E128880	Public Adjuster	License Revoked			Miami, FL	<a href="#">Order of Revocation</a>
Rojas	Marfrelis	D023296	Customer Representative	Cease and Desist			Miami, FL	<a href="#">Order to Cease and Desist</a>
Royal Sands Insurance		L047989	Insurance Agency	License Revoked			Madeira Beach, FL	<a href="#">Order of Revocation</a>
Salazar	Raquel	E052133	Customer Representative	License Revoked			Hialeah, FL	<a href="#">Consent Order</a>
Simpson	Kevin	A297801	Life, Health, Variable Annuity	Probation and Fined	\$2,500		Huntingdon Valley, NJ	<a href="#">Consent Order</a>
Small, Sr.	Osbert	A245338	Bail Bond	Probation and Fined	\$2,500		Pompano Beach, FL	<a href="#">Consent Order</a>
The Elite Insurance Group Inc.		L024458	Insurance Agency	License Revoked			Hialeah, FL	<a href="#">Consent Order</a>

Toohey, III	Donald	E008933	Company Adjuster	License Revoked			Mount Dora, FL	<a href="#">Notice of Revocation</a>
Valdes	Erick	E136016	Public Adjuster	Fined	\$500		Miami, FL	<a href="#">Consent Order</a>
Vazquez	Dariel	P214610	Public Adjuster	Fined	\$500		Miami, FL	<a href="#">Consent Order</a>
West	Nena	A281880	Life, Health, Variable Annuity, General Lines	License Revoked			Seffner, FL	<a href="#">Order of Revocation</a>

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# 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

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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

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

## *The Pulse* Editor/Publisher

[Matthew Guy](#)

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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.