

Atlantic Hurricane Season Peak is Here

Dear friends,

Tropical Storm Isaac has served as a reminder to us all that the peak of hurricane season is here. Although, Florida was fortunate not to have been severely impacted by Isaac, it is important that we be prepared for the possibility of a future hit. If you have not already, I encourage you to review my Department's [Disaster Preparedness website](#).

Additionally this month, we are reminded of the many law changes that will affect our licensee population on October 1, 2012. Please be sure to review those changes in the "[In The Know](#)" section of this edition.

As always, we take your [feedback](#) very seriously, and we look forward to hearing from you on how we can better serve you.

Thank you,



Jeff Atwater
Chief Financial Officer
State of Florida



A disaster can strike your business or your home anytime. Take action and learn ways on how to prepare. [Read more >>](#)



Volume 1, No. 3 - August 2012

News You Can Use

- Updating you on what's going on

Rules in Effect Regarding the Criminal History of Applicants for Licensure

The amendments to Rules 69B-211.041 and 69B-211.042, Florida Administrative Code, relating to the effect of law enforcement records on applications for licensure, have been adopted and became effective on August 27, 2012.

You may access the full text of the amended rules via the following links:

Rule No.: 69B-211.041, F.A.C. - Definitions

<https://www.flrules.org/gateway/readFile.asp?sid=0&tid=11904148&type=1&file=69B-211.041.doc>

Rule No.: 69B-211.042, F.A.C. - Effect of Law Enforcement Records on Applications for Licensure

<https://www.flrules.org/gateway/readFile.asp?sid=0&tid=11904245&type=1&file=69B-211.042.doc>

Mulberry Insurance Services - Unlicensed Activity

The Department has discovered an agency located in California named **Mulberry Insurance Services** selling commercial property and liability policies in Florida without being properly licensed. The policies being sold are also bogus. They have issued fabricated binders indicated coverage for several insurers: North American Specialty Insurance Company, North American Capacity Insurance Company, Bermuda Limited, Lloyds of London, and others. Please call the Department's Insurance Consumer Helpline at 1-877-MY-FL-CFO (693-5236) if you believe you have been in contact with this agency or know someone who has purchased a policy from this agency.

Division's New Website Launched August 1, 2012

The Division of Agent and Agency Services' redesigned public website went live on August 1, 2012. We have received much positive feedback and believe this will continue to improve customer service by simplifying some of the pages containing large amounts of information.

Not only did the look change, the website address changed too. It is now

www.MyFloridaCFO.com/Division/Agents. Customers who attempt to access the old website's homepage will be automatically redirected to the new website. The redirect will only be in place temporarily for the next month or two to allow customers to update their bookmarks/favorites. If you have any of our website pages bookmarked or linked, we suggest you update them accordingly.

Florida Health Choices Board Waives Agent Registration Fees

Licensed insurance agents across the state have another reason to participate in Florida's Insurance Marketplace launching this fall. During a [recent meeting](#), the Florida Health Choices Board of Directors unanimously agreed to eliminate the fees insurance agents would have to pay to use the Marketplace. The Marketplace is a central web portal where small businesses owners with four to 50 employees can choose from a variety of health plans that best meets their needs.

Prior to the board vote, insurance agents would have been charged a \$150 application fee and a \$25 monthly usage fee. When registration begins in September, there will be no cost for agents (with a valid license) to quickly join and use the Marketplace.

Phase one of the Insurance Marketplace is scheduled to launch this October, giving small business owners a place to shop for a variety of health insurance products, including dental care. Phase two rolls out in 2013, expanding the program to eligible individuals and increasing the number, and types of plans and services offered.

The Florida Health Choices program and Florida Health Choices, Inc. were established by the Florida Legislature to provide improved access to affordable, quality health care for its residents.

[Click to read 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

Much of the information below stems from the 2012 Legislative Session. To read more, please review our 2012 Legislative Session summary in the [May 2012](#) issue of our newsletter.

***Please note that if you hold one of the licenses mentioned below, you will receive an email directly from the Department to provide additional and more specific guidance on the changes occurring to your license.**

Independent and Company Adjusters: Your License is Changing

Effective October 1, 2012, the all-lines license for company employee and independent adjusters will be renamed into one all-lines adjuster license, either resident or nonresident. Adjusters holding a license limited to only adjust motor vehicle physical damage and mechanical breakdown, workers' compensation, health, or property and casualty insurance claims as of October 1, 2012, can remain licensed as such, but no new licenses to adjust only these types of claims can be issued after October 1, 2012. This transition does not make any substantial changes to the qualifications for licensure as an all-lines adjuster as compared to those for all-lines company or all-lines independent adjuster under current law.

The temporary all-lines license for company employee and independent adjusters will be renamed into one license, a temporary all-lines adjuster license. Adjusters holding a temporary adjuster license limited to adjust motor vehicle physical damage and mechanical breakdown, workers' compensation, health, or property and casualty insurance claims as of October 1, 2012, can remain licensed and the license can be continued, but no new licenses to adjust only these types of claims can be issued after October 1, 2012.

After this transition, the appointment type will dictate whether someone is adjusting as a company employee or independent adjuster. Changes to the appointment will occur at the same time because of the creation of the all-lines adjuster license. For example, an all-lines adjuster who is adjusting claims as a company employee will be appointed by an insurer/carrier with a company adjuster appointment. On the contrary, an all-lines adjuster who is adjusting claims as an independent adjuster will obtain an independent adjuster appointment by either self-appointing or being appointed by an independent adjusting firm.

Surplus Lines Agents: Coverage for Florida Risk Purchasing Groups

This notice is to all surplus lines agents purchasing coverage on behalf of a Florida Risk Purchasing Group. All agents responsible for purchasing new or renewal coverage with an eligible surplus lines insurer on a subject of insurance, located or to be performed in this state, shall report premium and pay taxes, fees and assessments through the Florida Surplus Lines Service Office (FSLSO). Information about the submission of the required data is available at: <http://www.fslso.com/faq>.

Surplus Lines Agents: Surety Bond Requirement

Effective October 1, 2012, the surety bond requirement for surplus lines agents is repealed. Applicants and licensees for a surplus lines agent license will no longer be required to provide the \$50,000 surety bond as part of obtaining and maintaining that license. The current surety bonds on file with the department will remain active (until expiration) and in the Department's possession according to records retention laws.

Title Insurance Agencies: Surety Bond/Collateral Requirement

Effective October 1, 2012, title insurance agencies must have obtained a surety bond in an amount not less than \$35,000 made payable to the title insurer or title insurers appointing the agency. The surety bond must be for the benefit of any appointing title insurer damaged by a violation by the title insurance agency of its contract with the appointing title insurer. If the surety bond is payable to multiple title insurers, the surety bond must provide that each title insurer is to be notified in the event a claim is made upon the surety bond or the bond is terminated.

Also effective October 1, 2012, title insurance agencies will no longer be required to deposit \$35,000 with the Department of Financial Services as a security deposit, or submit a surety bond for that same amount in favor of the Department when applying for a title insurance license or to maintain the license. The current surety bonds on file with the department will remain active (until expiration) and in the Department's possession according to records retention laws.

Credit Licensees: Converting All to One License Type

The limited licenses for credit life or disability, credit property, and mortgage guaranty insurance are being consolidated into one credit insurance limited license. The scope of the license is expanded to cover credit unemployment, involuntary unemployment, mortgage life, mortgage guaranty, mortgage disability, guaranteed automobile protection, and any other type of insurance covering the extension of credit to extinguish a credit obligation. All currently existing licenses covering the types of insurance being consolidated into the credit insurance limited license will be converted to a credit insurance limited license as of October 1, 2012.

Education Central

- Things to know about your continuing education

Understanding the Upcoming CE Changes

With the passing of HB 725, the laws regarding CE found in s. 626.2815, F.S., are amended to impact various compliance cycles. Below is a chart to help licensees and education providers understand the changes and provide guidance when selecting courses to complete the requirements.

| Continuing Education Requirement or Provision | CE Compliance cycles ending 9/30/2014 or earlier | CE Compliance cycles ending 10/31/2014 or later |
|--|---|--|
| CE must be completed by due date | Yes | Yes |
| 3 hours of Senior Suitability required for life agents | Yes | No |
| 3 hours of Ethics required for general and personal lines agents, title agents, industrial fire, and customer representatives | Yes | No |
| 1 hour of Premium Discount Mitigation required for general and personal lines agents, and customer representatives | Yes | No |
| 10 hours of Law and Policy required for adjusters | Yes | No |
| 2 hours of Ethics required for adjusters | Yes | No |
| 5-Hour Update course required | No | Yes for all licensees except title agents |

| | | |
|--|---|--|
| Elective hours may be taken in any approved course | No | Yes for all licensees except title agents and public adjusters |
| Merging of total hour requirements into one 24 hour compliance cycle for adjusters dually licensed as an agent | No | Yes |
| “Basic” level courses don’t count for licensees with the 6+ years reduction in CE hours | Yes | No |
| Adjusters may be eligible for reduction of hours | Yes (after 10/1/2012) | Yes |
| Agents and adjusters may be eligible for extension of time | Yes | Yes |
| Pre-licensing courses disqualified for CE credit | Yes | Yes |
| Military duty during compliance cycle | Eligible for waiver of compliance cycle (after 10/1/2012) | Eligible for waiver of compliance cycle |

For additional questions pertaining to CE requirements, please email Education@MyFloridaCFO.com.

Who is Responsible for What With Regard to CE Requirements?

Q. Who is responsible for selecting the appropriate course?

A. Ultimately that responsibility falls on the licensee. Licensees may ask providers for guidance in selecting a course; however, they must monitor their CE completion records to know exactly what type of course and how many hours are needed to meet their requirements. This can be easily done through your [MyProfile](#) account.

Q. Who is responsible to catch a duplicate course?

A. Licensees are responsible to verify a course is not a duplicate; however, providers are encouraged to inform a registrant if they are signing up for a duplicate course. Reasons why a licensee may not be aware a course is a duplicate include (but are not limited to) the following:

1. The title changed for an approved course.
2. Course changed ownership to a new provider.
3. Course was subcontracted to a new provider.

Q. Who is responsible for attendance records?

A. The provider is responsible for accurate attendance records and maintenance. The licensee is responsible for bringing proper identification to verify attendance and provide all necessary information.

Q. Who is responsible for reporting completion of CE courses to the Department?

A. Providers have 30 days (**21 days effective 10/1/2012**) to report completion of CE courses to the Department. Licensees should not submit certificates of completion unless specifically requested by the Department.

Q. Who is responsible for maintaining documentation of completed CE courses?

A. Both the course provider and class participants are required to maintain records. Providers must maintain attendance records for a period of five years. These records must be available in the event of an audit or discrepancy in CE records. Licensees are responsible for maintaining a copy of their certificate of completion if ever requested by the Department for verification purposes.

Q. Who is responsible for reporting violations of Florida Statutes or the Florida Administrative Code during CE courses?

A. Both course providers and licensees are responsible for reporting any conduct that would be considered a violation of the statutes or Department administrative rules.

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/Division/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.

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.

Criminal History Reporting Requirements to the Department

Applicants are required to report on their application for a license all prior criminal history. In addition, once licensed they are required to report to the Department within 30 days of being found guilty or pleading guilty or nolo contendere (no contest) to any felony, or other crime punishable by one or more years in prison (even if a misdemeanor), or any violation of the state insurance laws, regardless of adjudication by the court. It is still required even if civil rights have been restored or an appeal is pending.

Appointing entities are also required by law to advise the Department within 15 days after they or their general agent, officer, or other official becomes aware that an appointee has pleaded guilty or nolo contendere to or has been found guilty of a felony after being appointed. If the appointee is a bail bond agent, the appointing entity is required to report it within 5 days.

[See [626.451](#) and [648.382](#), Florida Statutes]

Public Adjusters: Tropical Storm Isaac Claims

On Saturday, August 25, 2012, Governor Rick Scott signed Executive Order 12-199, declaring a state of emergency throughout Florida. A copy of the executive order can be found here: [Emergency Order - Tropical Storm Isaac](#).

The Division of Agent and Agency Services' Bureau of Investigation reminds public adjuster licensees of the following important laws related to adjusting claims during a state of emergency declared by the Governor:

- Section [626.854](#), Florida Statutes, provides specific direction regarding fees and the insured's right of cancellation of a public adjusting contract.
 - Subsection (7) provides that during any state of emergency as declared by the Governor and for 1 year after the date of loss, the insured or claimant has 5 business days after the date on which the contract is executed to cancel a contract for public adjusting services.

- Subsection (11)(b)1 states that a public adjuster may not charge, agree to, or accept any compensation, payment, commission, fee, or other thing of value in excess of ten percent of the amount of insurance claim payments made by the insurer for claims based on events that are the subject of a declaration of a state of emergency by the Governor. This provision applies to claims made during the year after the declaration of emergency.
- Section [626.8796](#), Florida Statutes, provides additional information regarding public adjusting contracts:
 - Subsection (2) states in part: "An unaltered copy of the executed contract must be remitted to the insurer within 30 days after execution."
Note: The requirement to provide the insurer with an unaltered copy of the contract is also a requirement for non-emergency claims.

Please govern yourself accordingly.

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Case Notes

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

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

Case: An investigation alleged that numerous insureds paid their premiums in full for homeowners' insurance; however, the agent systematically forged the insureds' signatures to premium finance agreements and submitted them to a premium finance company without the knowledge or consent of the insureds. To enhance the effectiveness of the scheme, the premium finance agreements displayed a mailing address that appeared to be that of the consumer. In reality, the addresses belonged to the agent for the purpose of intercepting correspondence intended for the insureds.

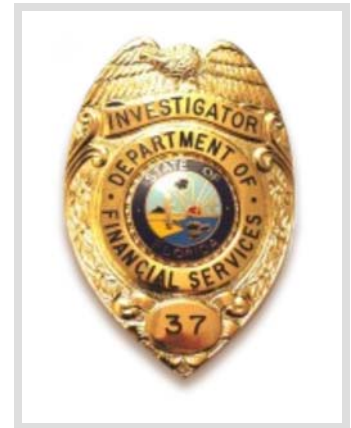
Disposition: The agent's license was revoked and he was arrested by the Division of Insurance Fraud on charges of misappropriation of insurance funds and fraudulent use of personal identification information.

Case: A consumer filed a complaint with the Department that an agent went to her place of business to enroll her and her co-worker in a health plan but sold her life insurance instead. Additionally, the investigation revealed the agent's license had been revoked in 1993 and the former agent remained unlicensed. The former agent indicated to the consumer that she would receive a "free" life insurance policy regardless whether she was approved for the health plan. When the consumer received her bank statement and discovered withdrawals from the life insurance company, she learned that she had a life insurance policy without her knowledge. Obviously, the life insurance wasn't free.

Disposition: The former agent was permanently barred from any and all participation in the insurance industry.

Case: An auto warranty agent operated a call center, which was licensed as an auto and service warranty firm, that engaged in the illegal practice of "robo dialing" and "voice blasting" to solicit auto warranty business nationwide. The calls, described as relentless and nearly impossible to stop, misled consumers into believing that their factory warranty was or had expired. He then sold them auto warranties from third party companies that were inferior to the ones they presently owned. He also failed to return premiums due consumers and used a non-working phone number that appeared in the consumers' caller ID.

Disposition: Both licenses were revoked. Federal authorities prosecuted the agent and sentenced him to five years in prison.



Case: An investigation revealed that a life agent failed to report administrative action taken by the Florida Office of Financial Regulation (OFR). The OFR had issued a Default Final Order against the agent, another individual, and a firm. They were collectively assessed an administrative fine of \$27,000 by the OFR for failing to file their annual report.

Disposition: Life agent's license revoked.

Case: A consumer filed a complaint with the Department that an agent sold her and her husband products that were inappropriate for their financial condition and never disclosed the risk. The consumers had purchased in excess of \$7 million in life insurance, much of it that was financed. When the loan was cancelled by the finance company after two years, after cashing out the policy value, the consumer was left owing more than \$200,000. During the investigation, it was discovered that the application noted it had been signed in another state, where the consumers own a second home. Since the husband had a physical in Florida the next day (as well as an active business), the investigation revealed that the transaction had occurred in Florida. The product sold was not available in Florida at the time of the transaction, hence the use of the other state's address. After contacting the other state's insurance regulator and the company, it was determined that had the company known where the policy was sold it would not have issued the policy. This was a violation of both Florida law and the other state's.

Disposition: Fined \$50,000 and placed on probation for one year.

Case: An investigation of a life including variable annuity & health agent alleged he was charging a 1% annual service fee to consumers who had purchased annuities, indexed life, mutual funds, and other products from him. He told the consumers the fees were for his financial planning services. The services included annual reviews, tax information, asset rebalancing, estate planning, withdrawals and deposits to their accounts, beneficiary, ownership, and address changes, and other things.

Disposition: Agent refunded monies collected back to the impacted consumers; fined \$7,500 and placed on probation for one year.

Case: An investigation of a public adjuster alleged that she was charging excessive fees for services, disseminating misleading advertisements, and failing to include all statutorily-required provisions in contractual agreements.

Disposition: Suspended for one year; to be placed on two years probation if reinstated following the suspension; complete an additional two hours of CE on ethics; and make restitution to the impacted consumers.

Case: A bail bond agent was determined to be in violation of Florida Statutes for improper advertising and failing to maintain an agency that was open during reasonable business hours.

Disposition: Fined \$1,000, placed on probation for one year, and shall maintain an office that is open and accessible during reasonable business hours and all advertising shall include the agency address.

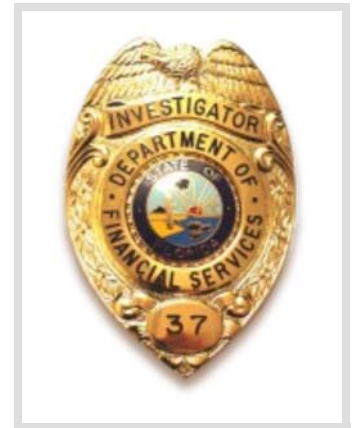
Enforcement Actions

- July 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 [email](#).

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# | LICENSE TYPE | DISPOSITION | FINE and/or COST | RESTITUTION | CITY, STATE | DOCUMENT |
|---------------------------|------------|----------|---|---|------------------|-------------|----------------------|-------------------------------------|
| Abbiati | Luciana | E022006 | Customer Representative | License Revoked | | | Hollywood, FL | Order of Revocation |
| Alexander, Jr. | Jack | A003228 | General Lines | Cease & Desist | | | Port Charlotte, FL | |
| Alfonso, Jr. | Frank | P147984 | Public Adjuster | License Suspended 3 Months | | | Miami, FL | Order of Suspension |
| Anderson | Joanne | P227281 | General Lines, Life, Health, Variable Annuity | License Suspended 12 Months | | | Hallandale Beach, FL | Consent Order |
| Asset Title Services, LLC | | P006245 | Title Agency | License Suspended 3 Months | | | Clermont, FL | Order of Suspension |
| Benco Insurance Planners | | L051881 | Insurance Agency | Probation, Fined and Restitution | \$2,000 | \$21,020 | Ocala, FL | Consent Order |

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|--------------------------------|-----------|---------|------------------------|---|---------|------------|---------------------|--|
| Blanding | Beverly | A303345 | Bail Bond | License Suspended 2 Months | | | Port Charlotte, FL | Order of Suspension |
| Blue Title Services Corp. | | E126651 | Title Agency | License Suspended 2 Months | | | Miami, FL | Order of Suspension |
| Bret Jones Title, LLC | | E170380 | Title Agency | Fined | \$500 | | Clermont, FL | Consent Order |
| Chairman Title of Florida, LLC | | W051562 | Title Agency | Fined | \$750 | | Lutz, FL | Consent Order |
| Choice 1 Title Co., Inc. | | E129304 | Title Agency | License Suspended 3 Months | | | Louisville, KY | Order of Suspension |
| Coffman, Jr. | William | A050175 | Public Adjuster | Fined | \$500 | | Miami Beach, FL | Consent Order |
| Collins | Ricky | D058563 | Bail Bond | License Suspended | | | Orlando, FL | Notice of Temporary Suspension |
| D' Alessandro | Nicholas | P199823 | Public Adjuster | License Suspended, Restitution Ordered | | \$874.47 | West Palm Beach, FL | Consent Order |
| Emanuel | Marcus | P221318 | Bail Bond | Fined | \$1,250 | | Lake Worth, FL | |
| Espinosa | Carlos | E169416 | Public Adjuster | License Suspended 3 Months | | | Miami, FL | Order of Suspension |
| Finlay, Jr. | Francisco | E018980 | Public Adjuster | Fined | \$500 | | Miami, FL | Consent Order |
| Gacet Lopez | Rebecca | P094705 | Public Adjuster | Probation, Fined and Restitution | \$750 | \$2,666.92 | Miami, FL | Consent Order |
| Gonzalez | Marisabel | E132747 | Public Adjuster | Probation, Fined and Restitution | \$1,500 | \$925.19 | Miami Lakes, FL | Consent Order |
| Hicks-Robinson | Maud | W045990 | Life, Variable Annuity | License Revoked | | | Orlando, FL | Consent Order |
| Hogan | Carla | P057294 | Public Adjuster | License Suspended 3 Months | | | Stuart, FL | Order of Suspension |
| Invernizzi | Soraya | P081715 | Public Adjuster | Probation, Fined and Restitution | \$2,000 | \$466.41 | Miami, FL | Consent Order |

| | | | | | | | | |
|-----------------------------|-----------|---------|---|---|---------|---------|---------------------|--|
| Johnson | Denise | D027052 | Bail Bond | License Suspended | | | Ft Lauderdale, FL | Notice of Temporary Suspension |
| Jones, Sr. | Sylvester | A134850 | Bail Bond | Fined | \$1,000 | | Daytona Beach, FL | Consent Order |
| Koths | Kevin | W013488 | Public Adjuster | License Suspended 3 Months | | | Arlington, TX | Order of Suspension |
| Levine | Harry | A154299 | General Lines, Life, Health, Variable Annuity | Probation and Fined | \$6,000 | | Orlando, FL | Consent Order |
| Leyendecker | Dannyn | E004080 | Bail Bond | Fined | \$2,000 | | Gainesville, FL | |
| Madison Title Agency, LLC | | P241457 | Title Agency | Probation and Fined | \$2,500 | | Lakewood, FL | Consent Order |
| McGoey | Kevin | A172650 | Bail Bond | Fined | \$1,750 | | Fort Lauderdale, FL | |
| Nolan | Adolphus | A192800 | Life, Health, Variable Annuity | License Suspended | | | Desoto, TX | Order of Suspension |
| Otano, Sr. | Luis | P023804 | Public Adjuster | Probation, Fined and Restitution | \$4,000 | 1115.54 | Hialeah, FL | Consent Order |
| Pernas | Jesus | P156952 | Public Adjuster | License Suspended 3 Months | | | Pembroke Pines, FL | Order of Suspension |
| Polanco | Gabriela | P073959 | General Lines | License Revoked | | | Miami, FL | Order of Revocation |
| Prendes | Ryan | P176308 | Public Adjuster | License Suspended 3 Months | | | Coral Gables, FL | Order of Suspension |
| Professional Closing, Inc. | | E064493 | Title Agency | Fined | \$500 | | Palm Coast, FL | Consent Order |
| Quintana | Michael | A213639 | Public Adjuster | License Suspended | | | Tampa, FL | Order of Suspension |
| Rahn | Scott | D042700 | Life, Health, Variable Annuity | License Suspended 12 Months | | | West Palm Beach, FL | Order of Suspension |
| Realty Title Services, Inc. | | A216109 | Title Agency | Fined | \$500 | | Miami, FL | Consent Order |
| Rhaheed | Inuka | A318998 | Life, Variable Annuity, Bail Bond | License Revoked | | | Ft Pierce, FL | Order of Revocation |

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|-------------------------|----------|---------|--------------------------------|---|---------|--|-------------------|--|
| Rich, III | Ray | E062891 | Bail Bond | License Suspended 2 Years | | | Palatka, FL | Consent Order |
| Robinson | Lawrence | P114374 | Life, Variable Annuity | License Revoked | | | Orlando, FL | Consent Order |
| Robles | Laura | D021572 | General Lines | License Suspended 3 Months and Fined | \$2,500 | | Miami, FL | Consent Order |
| Roca | Marlo | P130990 | Health | License Suspended | | | Boca Raton, FL | Order of Suspension |
| Rodriguez | Michael | E175411 | Public Adjuster | License Suspended 3 Months | | | Miami, FL | Order of Suspension |
| Rogers | Michael | P184099 | Bail Bond | License Suspended | | | Wellborn, FL | Notice of Temporary Suspension |
| Romo | Nubia | P122049 | Public Adjuster | License Suspended 3 Months | | | Hialeah, FL | Order of Suspension |
| Sepulveda | Geovanny | P024553 | General Lines | License Suspended 2 Months | | | Orlando, FL | Order of Suspension |
| Stanton | Robert | E092781 | Bail Bond | License Suspended | | | Ocala, FL | Notice of Temporary Suspension |
| Stewart-Harris | Eugenia | P134357 | Life, Health, Variable Annuity | Probation and Fined | \$1,000 | | Clearwater, FL | Consent Order |
| Title Review Group, LLC | | W043235 | Title Agency | License Suspended 3 Months | | | Coral Springs, FL | Order of Suspension |
| Vazquez | Evelyn | E080719 | Customer Representative | License Suspended 12 Months | | | Tampa, FL | Order of Suspension |
| Williams | George | P112121 | Health | License Revoked | | | Orange City, FL | Consent Order |



Contact Us

- We're always here for you

Bureau of Licensing

AgentLicensing@MyFloridaCFO.com - For general inquiries about licensing.

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

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

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.

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Bureau of Investigation

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BailBond@MyFloridaCFO.com - For bail bond matters

askDFS@MyFloridaCFO.com - For all other matters not related to licensing or education

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

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