

## Preparing for Severe Weather

Dear friends,

For the last ten years, Florida has largely been spared the damage and destruction of a major hurricane. We've been lucky and our reprieve has been well-deserved, but Floridians were recently discussing the landfall possibilities of two storms: Hurricane Danny and Tropical Storm Erika.

Tropical Storm Erika's recent presence was a concern for many of us across the state. While forecasts can change, and there's no way to predict the future, Floridians would be well-served by taking this opportunity to shore up their finances and their disaster plans.



Aerial photo of Hurricane Katrina

Whether you're new to Florida or a lifetime resident, we have tools available to make sure your family is prepared for the next hurricane on the horizon. As Floridians we've come to realize that the threat of a storm is not an 'if' but a 'when.'

And especially this month, on the landfall anniversaries of both Hurricane Andrew and Hurricane Katrina, we are reminded of the sheer power and force of Mother Nature. The images of a ravaged South Florida and Gulf Coast are not easily forgotten, and we continue to feel their impacts even today.

I encourage each of you to browse the toolkits and resources available on our [website](#), and once you feel your family is prepared, to lend a hand to a friend or neighbor who may need assistance. Please don't forget that pets are family, too, and remember to [include them](#) in your family's emergency operations plans.

Sincerely,

A handwritten signature in green ink that reads "Jeff Stewart".

**VERIFY**  
**BEFORE** ✓  
**YOU SELL**

Agents should **routinely** verify the licensure of the companies for which they're selling. If you suspect an entity is not authorized or licensed to transact insurance in Florida, from Florida or with residents of Florida, please notify our office. Report suspected unlicensed activity. Call 877-MY-FL-CFO (1-877-693-5236).  
[Read more >>](#)

## News You Can Use

- Updating you on what's going on

### **South Florida Insurance Agent Arrested for Stealing Nearly \$150,000 from Client**

The Florida Division of Insurance Fraud announced the arrest of Shane Kelley, 31, of Lantana on grand theft charges after he allegedly stole \$145,000 from a client's annuity account while working as an insurance agent for Metropolitan (MetLife) Insurance Company.

In the spring of 2014, a MetLife client accused Kelley of stealing from his trust annuity account, and Kelley was fired after failing to cooperate during an internal investigation of the matter. MetLife then contacted the Department's Division of Insurance Fraud and an investigation uncovered multiple cashed checks as well as checks written from the client's account that were not authorized by the client. Records indicated that Kelley used the funds for personal use and purchased multiple cars on the client's dime.

Kelley was arrested and booked into the Martin County Jail where he faces a first degree felony grand theft charge. The case will be prosecuted by the office of Palm Beach State Attorney Dave Aronberg. The Department's Division of Agent and Agency Services, Bureau of Investigation, also participated in the investigation and aims to take administrative action against Kelley's insurance license.

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

### **Former Miami Insurance Representative Arrested for Diverting Premium Funds**

The Florida Division of Insurance Fraud announced the arrest of Tania Michel, 41, for failing to notify the Department of Financial Services of a federal fraud conviction, continuing to work in the insurance industry after her license expired, and knowingly misappropriating premium funds while working at an insurance agency.

For a period of nine months, Michel worked at a North Miami Beach insurance agency with an expired professional license and with an unreported federal felony conviction. By failing to reapply for her license, she was able to further conceal the felony fraud conviction that would cause her to become permanently barred from the insurance industry. She was fired by the insurance agency owners for

suspected misappropriation of funds and sought employment at another Miami insurance agency where she continued the same unlawful behavior of diverting, or stealing, clients' monthly premium payments for personal use.

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

## **Four Miami PIP Fraud Conspirators Arrested**

The Florida Department of Financial Services' Division of Insurance Fraud (DIF) announced four South Florida arrests of individuals on charges related to their involvement in three separate personal injury protection (PIP) fraud schemes that resulted in the billing of more than \$145,000 in fraudulent insurance claims.

Nayef Casas Diaz, owner of Miami PIP clinic M & N Rehabilitation Center, was arrested after allegedly organizing a staged accident scheme. Diaz reportedly paid each participant in the staged vehicle accident \$1,000 to receive treatment from M & N and another clinic, Magic Hands Medical Service, for phony injury claims. As a result, fraudulent claims in excess of \$63,000 were filed against the two insurance carriers.

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

## **Office Announces 2016 PPACA Individual Market Health Insurance Plan Rates to Increase 9.5% on Average**

The Florida Office of Insurance Regulation announced that premiums for Florida individual major medical plans in compliance with the federal Patient Protection & Affordable Care Act (PPACA) will increase an average of 9.5% beginning January 1, 2016. Per federal guidelines, a total of 19 health insurance companies submitted rate filings for the Office's review in May with final rate determinations due by August 25, 2015. These rate filings consisted of individual major medical plans to be sold both on and off the Exchange. Following the Office's rate filing review, the average approved rate changes on the Exchange range from a low of -9.7% to a high of 16.4%. This information can be located in the "Individual PPACA Market Monthly Premiums for Plan Year 2016" document.

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

## **Miami Couple Arrested For Generating Fraudulent Public Assistance Accounts for Profit**

The Florida Department of Financial Services' Division of Public Assistance Fraud (DPAF) announced the arrest of former Department of Children and Families employee, Clara T. Builes, 54, and her husband, Gonzalo A. Builes, 56, on charges of grand theft and public assistance fraud among many after Mrs. Builes allegedly used her official position with DCF to misappropriate public assistance benefits for a total more than \$19,000 between May 2011 through April 2015.

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

## **Florida CFO Jeff Atwater Secures Multi-Million Dollar Settlement in Large-Scale State Contract Investigation**

Chief Financial Officer Jeff Atwater announced that a \$15.5 million settlement has been secured as a result of a contract investigation involving U.S. Foods, Inc. The investigation conducted by the Department of Financial Services' Office of Fiscal Integrity concluded that U.S. Foods falsely inflated its prices for supply food services to the Florida Department of Corrections (DOC) between 2008 and 2014. Through this deceitful billing practice, U.S. Foods wrongly collected millions in state dollars.

"Stealing from the State of Florida takes money from the pockets of all taxpayers in Florida, and it's absolutely intolerable," said CFO Atwater. "Demanding greater accountability from those who do business with our state is a top priority of mine, and we will continue our efforts to weed out the bad actors."

During the six-year period that U.S. Foods was under contract with the DOC, invoices for food products contained prices that were inconsistent with contract terms. The contract required U.S. Foods to pass along certain discounts received from suppliers to the DOC. Investigators concluded that U.S. Foods failed to do so, causing their costs to remain inappropriately inflated.

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

## **Miami-Dade Duo Arrested in Alleged Investment Scheme**

The Florida Office of Financial Regulation (OFR) announced the arrests of Odalys Cordero-Romero and Richard Steiner. The two are charged with organized fraud and grand theft in connection with an alleged Colorado-based gold-mining investment scheme that bilked \$60,000 out of at least one Florida investor.

"The fraudsters allegedly falsified information about their involvement in a lucrative gold-mining operation, which caused at least one Floridian to lose his hard-earned savings," said OFR Commissioner Drew J. Breakspear. "The Florida Office of Financial Regulation will continue to fight fraud and seek justice for those impacted by these crimes."

"I am proud of our investigative team and their diligent efforts in this case," said OFR Bureau Chief of Financial Investigations Robert Kynoch. "Identifying and halting these schemes is our highest priority."

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

## **Two-Year Insurance Fraud Investigation Lands Multiple PIP Fraud Arrests**

The Florida Department of Financial Services' Division of Insurance Fraud (DIF) announced multiple arrests related to a large-scale personal injury protection (PIP) fraud scheme spanning across Central Florida. Five individuals have been arrested for their various roles in the scheme, and arrest warrants have been issued for three additional individuals whose arrests are pending. Three related arrests have been made in the Fort Myers area.

DIF partnered with the Federal Bureau of Investigation (FBI) to conduct investigations into two personal injury clinics, First Medical Rehab of Bradenton (FMRB) and Kirkman Family Chiropractic Care (KFCC) in Orlando, after insurance carriers and former patients raised allegations of potential illegal activities.

In the early months of 2014, a DIF detective successfully infiltrated the Bradenton clinic by going undercover and posing as a patient. As a direct result, investigators were able to prove that FMRB was billing for medical treatments on injuries that did not exist.

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

## **CFO Jeff Atwater: We're Here to Help as Tampa Area Manages Flood Water Damage**

As flood waters in the Tampa area slowly begin to recede, many residents now face a multitude of insurance-related issues as they survey damages to their homes and vehicles. CFO Jeff Atwater is offering assistance to area residents as they navigate the insurance claims process.

“Rapidly rising flood waters can wreak havoc and quickly cause thousands of dollars in damage,” said CFO Atwater. “My thoughts and prayers remain with the Tampa community as they continue to deal with the after effects of the recent flood waters. We stand ready and willing to answer any insurance questions residents may have.”

During this time, it is important for policyholders to understand their rights during the claims process. Residents are encouraged to download a copy of the homeowner claims bill of rights, which outlines in plain language what is expected of an insurance carrier once a claim is filed.

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

## **Niceville Hotel Fire Believed to be Arson**

The Florida State Fire Marshal's Office believes that a recent Niceville fire was intentionally set and is looking to the community for information. On August 4th, the Niceville Fire Department responded to a fire at the closed hotel attached to the old Tisa's Pizzeria located at 626 W. John Sims Parkway in Niceville and requested the assistance of the State Fire Marshal's Office.

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

[Click to read more recent news >>](#)

## **Make Sure You Don't Miss Important Information From Us**

We highly recommend that licensees routinely check their [MyProfile](#) account(s) for messages from the Department. We send an email notification at the same time to remind you to check your [MyProfile](#)

account but on rare occasions you may not receive that email. For that reason, we suggest you add our domains **dfs.state.fl.us** and **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive email notifications from us. Licensees who have a valid email address on file with the Department, as required by law, are sent important email notifications when something that affects their 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. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

## In The Know

- Keeping you informed is what it's all about

### **Governor Scott Declares State of Emergency - Notice to Public Adjusters:**

The Governor declared a State of Emergency for the entire state in anticipation of a landfall by Tropical Storm Erika. This means the 10% fee cap for public adjusting contracts for damages caused by Tropical Storm Erika is in effect and those contracts also now can be cancelled five days after execution rather than the normal three days. [s.626.854(7)(11)(b)(1), F.S.]

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

### **Title Insurance Agencies as Escrow Agents**

The Florida Statutes do not prohibit the acceptance of escrow funds outside a title insurance transaction and s.877.101, F.S. specifically identifies licensed title insurance agencies as an entity that may accept escrow funds.

PLEASE NOTE: Accepting escrow funds for a transaction outside one that results in the issuance of a title insurance policy may not be covered under your agency's surety and fidelity bonds. You should also check your agency's errors and omission coverage, too.

### **Closing an Insurance Agency**

Unfortunately, there are times when agents find themselves having to do something they hoped they'd never have to do...close their insurance agency. This article provides general guidelines for insurance agents who are closing an agency location.

#### **Surrender your agency license**

You need to complete form [DFS-H2-1997](#) to cancel the agency's license. It must be signed and dated by an officer of the business. Send the form to us once it is completed.

#### **File a change of agent in charge**

If you are not the owner of the agency, yet you are the agent in charge, you need to log in to the agency's MyProfile account to remove yourself as the agent in charge. This is especially important if the agency has been sold and a new agent will be servicing the policies. This notifies the Department that



you have stopped working at the agency and are no longer responsible for the new activities of the agent and staff in the agency.

### **Submit a change in address**

Florida law states that every licensee must notify the Department within 30 days after a change of name, phone number, e-mail or residence address, principal business or mailing address. Closing an agency indicates that you have relocated your principal place of business and possibly changed your mailing address as well. Simply log in to your MyProfile account for your agent license, and also for the agency license. (Please note that bail bond agents have only 10 working days to notify the Department.)

### **Post office**

Submit a mail forwarding order to the United States Postal Service for the agency mail. This will prevent policies, premiums, notices, etc., from being lost while the permanent address changes are being made.

### **Contact your customers**

Mail a notice to each customer, advising them of the closing of the agency and whom they can contact for service on their existing policies. If the insurance company has not yet approved a new servicing agent, then the notice should direct your customers to contact their insurance company for policy service. This notice should include an office telephone number for the servicing agent or insurance company.

Notify the Department's Division of Consumer Services of your agency's closing in the event your customers contact them. You can do this by going to [AskFLDFS](#) and selecting "Consumer Services" as the recipient.

### **Bank accounts**

It is important to keep all bank accounts active until all outstanding checks have cleared. Checks returned due to insufficient funds will likely trigger a formal investigation by the Florida Department of Financial Services concerning the proper accounting and remittance of insurance fiduciary funds. Reminder: Section 626.611(10), F.S., prohibits withholding moneys belonging to others in the conduct of business under a license issued by the Department.

### **Agency files and records**

Florida law requires every licensee to preserve books and records pertaining to insurance transactions for a minimum of five years [[s.626.748](#), F.S.] and for premium payment, at least three years after payment [[s.626.561](#), F.S.]

Any agent closing an insurance agency must make provisions for the records to be available for inspection in accordance with law. You can comply with the law by transferring the files to a new servicing agent or returning the files to the appropriate insurance company. Keep detailed records of any files you have transferred. Do not throw documents containing confidential or personal information into the garbage without following the appropriate destruction methods. Keep in mind other rules such as the HIPAA Privacy Rule when transferring or disposing of agency files and records.

### **Next month - Closing a Bail Bond Agency**

## **The 2015 Florida Statutes Now Available Online**



## Education Central

- Things to know about your continuing education

### How to Keep CE non-compliance from Costing You Your Job

Now that you have worked so hard to get your license the last thing you want to do is lose it. One of the most important things to remember is the completion date of your continuing education (CE) requirements. You have two years to complete each CE requirement cycle, but don't make the mistake of procrastinating until the last minute, then blame the dog for eating your homework when you fail to comply. It is important to know your due date but not completing any CE until the last minute could create unintended consequences to your license standing. A good rule of thumb is to complete your CE requirements as early as possible so if you run into any issues, you won't be scrambling at the last minute to get them resolved.

If you wait too long and fail to comply with CE requirements, several negative actions may occur: you may be charged a \$250 fine, or face termination of your appointments. Either could create a burden on you and your employer. The Florida Insurance Code requires that a licensee maintain at least one appointment order to lawfully conduct insurance business. Lack of an appointment clearly places you and your employer in an undesirable position. If you lose your appointment(s) and eventually complete your CE requirements your employer will be required to reappoint you be charged a \$60 fee per appointment. Appointments are made at the discretion of your employer and it may choose not to reappoint you. Finally, after you have not held an appointment for 48 consecutive months your license will automatically expire and you will need to reapply for a license as a first time applicant. Don't find yourself playing the lead role in this scenario.

The responsibility to maintain your license requirements falls on your shoulders. An important resource the Department offers to keep you updated is your [MyProfile](#) account. Make it a habit to log-in regularly to review what is there. [MyProfile](#) is the main portal the Department uses to communicate with you about your license and review your CE requirements. You can check your CE status by clicking on the blue button labeled 'Click to check CE Status' - you will find your due date, your individual requirements and any completed course credits that have been applied to your transcript.

We understand that you may forget to check your [MyProfile](#) account and or read Department emails. The Department sends correspondence to you that is important for you to read. If you receive a Department message via email or in your [MyProfile](#) account, take the time to read it. If you don't understand what you are reading or how it may affect your license, call our Helpline at 1-877-693-5236 for assistance. Monitoring your CE status could mean the difference between earning a paycheck or not.

# Are You Compliant with Your CE or Not?

To be CE compliant requires more than just taking CE courses. Below are a few suggestions for remaining CE compliant:

- **CE requirements change.** You should regularly review your CE status through your [MyProfile](#) account. Your total hours have specific allocation requirements that must be met. Be sure to take all the right categories of CE courses.
- **Check for late hours.** Hours taken after your due date will still post on your compliance evaluation screen, but they will be noted as "Late". Though your hours requirement may have been met, late completion of your continuing education requirement will result in penalties.
- **Check prior evaluation periods.** Always check previous compliance periods to make sure you are not delinquent for a prior period. Be sure to click on **VIEW ENFORCEMENT NOTICE** just below the **Not Compliant** text to check for any outstanding fines.
- **Check your transcript.** The **same course** cannot be taken with the **same provider** within a three-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

We wish you success in completing your hours to remain knowledgeable in an ever-changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

## 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 by listing those courses approved by the Department.

1. Go to our website at [www.MyFloridaCFO.com/Division/Agents](http://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 versus the [public search option](#), which limits the results to the first 100 course offerings.

## Compliance Corner

This section has been created to assist you in keeping your insurance business in compliance. The items are intended as reminders only. Note: Division publications may include references to the [Florida Statutes](#) and/or the [Florida Administrative Code](#). The laws noted in our publications are/were in effect at the time of publication but may have been repealed, amended or replaced and new laws may have been enacted subsequently.

### Reimbursement for Credit Card Fees - Agents Only

If a credit card company charges a fee for payments of policies/premiums, then in accordance with [s.626.9541\(1\)\(o\)2](#), F.S., a licensed agent or agency may charge the exact amount of the fee charged by a credit card facility in connection with the use of a credit card in addition to the premium required by the insurer.

A licensed agent can collect or transmit premiums through the arrangement or facilities of a credit card facility or organization, for the purpose of insuring credit card holders or prospective credit card holders IF:

- The insurance or policy which is the subject of the transaction is noncancelable by any person other than the named insured, the policyholder, or the insurer;
- Any refund of unearned premium is made to the credit card holder by mail or electronic transfer; and
- The credit card transaction is authorized by the signature of the credit card holder or other person authorized to sign on the credit card account .[ [s.626.9541\(1\)\(q\)](#), F.S.]

### Reimbursement for Credit Card Fees - Bail Bond Agents

It remains unlawful for a bail bond agent or agency to seek reimbursement for credit card fees charged for the use of a credit card to pay bail bond premiums [[s.648.33\(2\)](#), F.S., [69B-221.105](#) and [69B-221.145\(4\)\(a\)](#), F.A.C.] Reimbursement for credit card fees is allowed up to the exact amount charged to the cardholder for sums charged to a credit card for securing a bail bond using a credit card. [[s.648.571\(3\)\(b\)](#), F.S.]

### Title Insurance Agency Supervision

Changes that became effective January 1, 2015 under [s.626.0428](#), F.S. regarding agency supervision also

apply to title insurance agencies. The law requires that each place of business established by an agency must be in the active full-time charge of a licensed agent.

The licensed agent in charge of one agency may also be the agent in charge of additional branch office locations provided no title insurance activities are transacted at the branch location unless a licensed title insurance agent is physically present and unlicensed employees do not engage in activities that require a title agent's license.

If one agent is designated agent in charge of multiple locations, that agent will be accountable for misconduct or violations committed by the licensee (agency), title agents, or any person under his supervision while acting on behalf of the agency.

## **Insurance Agency Names**

Since the enactment of the Affordable Care Act, the Department has seen an increase in applications for agencies with names that are potentially misleading to the public. Florida law prevents you from naming your agency anything that would be misleading or deceptive in any way. Names chosen should not imply that the agency is an insurance company, governmental agency, or any other national or state organization. We will not allow any agency to use a name that does not meet this criteria. [[s.626.602](#), F.S.]

## **Compliance Information**

Department licensees and consumers can access compliance information at the Division's web page [Compliance Information](#). Additional information is available by type of license at our [Frequently Asked Questions](#) web page.

## 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:** Investigators were alerted by a bail bond agent that several bail bond agents were employing a former temporary bail bond agent as a "bounty hunter". At least three bail bond agents hired the self-styled "bounty hunter" to apprehend defendants and remand them to jail. Bounty hunters are illegal in the State of Florida.

**Disposition:** The "bounty hunter" was arrested for kidnapping, aggravated assault with a deadly weapon, and unlicensed bail bond activity. The subject pled guilty to two felonies and was sentenced to three years in prison. The three bail bond agents were arrested for assorted felonies including kidnapping with a firearm, false imprisonment and furnishing supplies to an unlicensed person. One bail bond agent entered into an agreement with the State Attorneys' office and as a condition, agreed to the permanent revocation of her bail bond agent's license. The other two bail bond agents' criminal cases are pending.

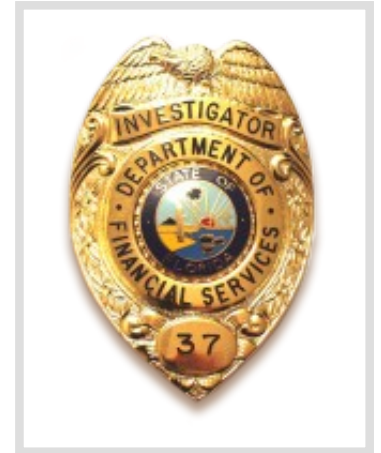
**Case:** Investigators became aware of a sign used by an agent advertising "free insurance" if a consumer earned less than \$45,000. "Free insurance" is prohibited by the Florida Insurance Code.

**Disposition:** The agent was fined \$1,500.

**Case:** An insurance company notified investigators that a public adjuster had entered into a contract with a consumer that violated Department regulations. Investigators determined the contract failed to indicate the type of claim involved, did not include an attestation that the public adjuster's compensation would not exceed the limits established by the Insurance Code, and did not include the signatures of all insureds or provide an affidavit from the other insured giving rights to the consumer who contracted with the public adjuster to settle the claim.

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

**Case:** An insurer notified the Department about a complaint involving a senior consumer. The consumer received a cancellation notice for nonpayment of premium for her homeowner's policy. The consumer had paid the entire annual premium in cash to the agent in charge at her insurance agency. The insurance company conducted an audit, and found the consumer had paid the full annual premium. The consumer provided investigators with receipts signed by the general lines agent indicating the policy premiums had been paid in full. In addition to the diversion of premium funds, investigators found that three customer representatives employed at the agency were not properly appointed, and a fourth



employee had lost their customer representative license for lack of appointment and had been working at the agency without a license for nine months.

**Disposition:** Suspended for 12 months. Upon expiration of the suspension, and successful reapplication for her license, the agent will be placed on probation for one year. The Division of Insurance Fraud later arrested the agent, charging her with grand theft of a person 65 years or older, and reporting and accounting of funds, both felonies. If found guilty, the agent will be ineligible to obtain a license with the Department.

**Case:** A customer representative, licensed for 15 years, collected cash payments from numerous agency clients totaling more than \$24,000 and failed to turn the monies over to her supervisor causing numerous policies to cancel for nonpayment of premium, and created an assortment of problems for others. The customer representative told investigators that she was sorry, that she needed the money and had every intention of repaying the money. Instead, she got in over her head and started moving fully paid policies to monthly without the consumers' knowledge.

**Disposition:** License revoked.

**Case:** A licensed bail bond agent recommended an attorney to a principal seeking to post a bond, failed to timely refund premium to an indemnitor after surrendering a principal, failed to provide a statement of surrender to the principal, and failed to notify the Department of her address change.

**Disposition:** Fined \$3,000, ordered to pay \$900 restitution and complete a five hour continuing education course in ethics.

**Case:** The Department discovered regulatory action was taken against an insurance agency by the Financial Industry Regulatory Authority (FINRA), imposing a censure and \$175,000 fine. The action was not reported to the Department within 30 days as required by Florida Statutes.

**Disposition:** Fined \$1,500 and placed on probation for one year.

**Case:** The general lines agent submitted two homeowners applications to an insurer but failed to submit the premium, which was paid in cash by the consumers. The consumers provided investigators with receipts bearing the agent's signature proving the premiums were paid in cash.

**Disposition:** Suspended for two years.

# INSURANCE *Insights*

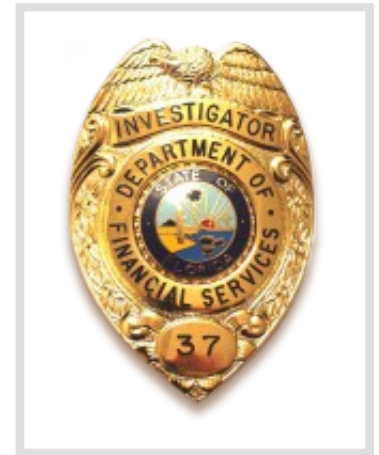
DIVISION OF AGENT AND AGENCY SERVICES

Volume 4, No. 8 - August 2015

## Enforcement Actions

- July 2015

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement 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. The license or registration status may have changed since the filing of these orders. We suggest that you search the [Licensee Search](#) or make a [public records request](#) to verify the current status of any license or registration.



**IMPORTANT NOTE:** Copies of previous and current enforcement action documents, which include the allegations, can be located by searching the [Division of Legal Services' database](#). For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

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 626.954(1)(c), Florida Statutes.

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE / COST	CITY, STATE	DOCUMENT
A Auto Insurance World of Stuart		L050088	None	Cease and Desist		Port Saint Lucie, FL	<a href="#">Cease and Desist Order</a>
Abaga	Augustin	P092309	Life, Variable Annuity, Health	License Revoked		Aventura, FL	<a href="#">Search</a>
Action Immigration Bonds and Ins Svc Inc		L052854	Agency	Administrative Cost	\$17,500	Fort Lauderdale, FL	<a href="#">Search</a>
Alamo	Janet	P030715	Customer Representative	License Suspended		Ft Myers, FL	<a href="#">Search</a>
Alexson	Robert	P228528	Bail Bond	License Suspended		Bushnell, FL	<a href="#">Search</a>



Archie	Robert	A007847	Life, Variable Annuity, Health and Title	Probation, Fine and Title License Surrendered	\$3,000	Longwood, FL	<a href="#">Consent Order</a>
Baldinger	Marc	A012293	Life, Variable Annuity, Health	Probation and Fine	\$1,500	Jensen Beach, FL	<a href="#">Consent Order</a>
Bates	Jessie	W178012	Customer Representative	License Suspended		Lakeland, FL	<a href="#">Search</a>
Bauman	Brian	E161677	Public Adjuster	License Suspended 3 Month(s)		Venice, FL	<a href="#">Search</a>
Benavides	Blanca	P234926	Legal Expense	License Revoked		Orlando, FL	<a href="#">Order of Revocation</a>
Bravman	Steven	A029210	Life, Variable Annuity, Health, Customer Representative	License Suspended 1 Year(s)		Clearwater, FL	<a href="#">Consent Order</a>
Brognano	Amy	A030957	General Lines	License Revoked		Vero Beach, FL	<a href="#">Order of Revocation</a>
Brothers	Shawn	W129893	All Lines Adjuster	License Revoked		Pensacola, FL	<a href="#">Search</a>
Calonge	Heidi	D044896	Life, Variable Annuity, Health, General Lines	License Suspended		Lakeland, FL	<a href="#">Search</a>
Carrigg	John	A041615	Life, Variable Annuity, Health	License Revoked		Shalimar, FL	<a href="#">Search</a>
Cavazos	Julia	A043863	General Lines	License Suspended 9 Month(s)	\$500	Port Saint Lucie, FL	<a href="#">Order of Suspension</a>
Colon	Deysi	W131898	Bail Bond	License Suspended		Bradenton, FL	<a href="#">Search</a>
Daub	Susan	D048829	Life, Variable Annuity, Health	License Suspended		Coral Springs, FL	<a href="#">Notice of Temporary Suspension</a>
Davis	Christopher	W128297	Life, Variable Annuity, Health	License Revoked		Valrico, FL	<a href="#">Order of Revocation</a>
Evans	Tanya	W154890	Personal Lines	License Revoked		Norfolk, VA	<a href="#">Search</a>
Fallis	Toby	W150281	Life, Variable Annuity	License Suspended		Wesley Chapel, FL	<a href="#">Search</a>

Fernandez	Patricia	D064206	General Lines	License Suspended		Miami Beach, FL	<a href="#">Search</a>
Fernandez	Patricia	D064206	General Lines	License Suspended 12 Month(s)		Miami Beach, FL	<a href="#">Consent Order</a>
Frederick	Leigh	E140644	Title	License Suspended		Ormond Beach, FL	<a href="#">Notice of Temporary Suspension</a>
Garavito	Gabriel	P091522	Health	Fined	\$1,500	Tamarac, FL	<a href="#">Search</a>
Gomez	Richard	A099733	Life, Variable Annuity, Health, General Lines	License Suspended 18 Month(s)		Miami, FL	<a href="#">Consent Order</a>
Gonzalez	Jesus	A100088	Bail Bond	Probation, Fine and Administrative Cost	\$1,750 and \$1,750	Coral Springs, FL	<a href="#">Search</a>
Grace Tax Advisory Group		L022812	Agency	Fined	\$2,500	Ft Myers, FL	<a href="#">Search</a>
Horton	Seth	W185301	Customer Representative	License Suspended		Lehigh Acres, FL	<a href="#">Search</a>
Jacobs	Jerry	A129373	Life, Variable Annuity, Health	Fined	\$1,500	Miami Beach, FL	<a href="#">Search</a>
Jugov	Brandi	W168380	Bail Bond	License Suspended		Bushnell, FL	<a href="#">Search</a>
Kaye	Herbert	A137727	Life, Variable Annuity, Health	License Suspended 3 Month(s)		Delray Beach, FL	<a href="#">Consent Order</a>
Keaton	Darrell	A137946	Bail Bond	Fined	\$1,500	Miami, FL	<a href="#">Search</a>
Kelly	June	A294721	Customer Representative	License Revoked		Port Saint Lucie, FL	<a href="#">Search</a>
Kelly-Jameson	Sonja	E075632	Bail Bond	Fined	\$1,500	Labelle, FL	<a href="#">Search</a>
LeBrun	Ulricka	P014937	General Lines	License Suspended		Miami, FL	<a href="#">Notice of Temporary Suspension</a>
Masso	Daniel	P106894	Public Adjuster	Probation and Fine	\$3,000	Miami, FL	<a href="#">Consent Order</a>
Molina	Karen	P232841	Customer Representative	License Suspended 1 Year(s)		North Miami Beach, FL	<a href="#">Order of Suspension</a>
Moore	Jamma	A183312	Life, Health, General Lines, All Lines Adjuster	License Revoked		Ormond Beach, FL	<a href="#">Order of Revocation</a>

National Dealer Services of America		P136159	Automobile Warranty	License Revoked		Pompano Beach, FL	<a href="#">Order of Revocation</a>
Oakley III	Cledith	A194195	Life, Variable Annuity, Health	Permanently Barred		Boynton Beach, FL	<a href="#">Consent Order</a>
Paneque	Ruben	E162649	Public Adjuster, Customer Representative	License Revoked		Cooper City, FL	<a href="#">Search</a>
Panzella	Meghan	W042776	Life, Variable Annuity, Health	License Revoked		Tampa, FL	<a href="#">Order of Revocation</a>
Patzlaff	Davin	W107208	Personal Lines	License Revoked		Sioux Falls, SD	<a href="#">Notice of Revocation</a>
Petersen	Randall	A205349	Life, Variable Annuity, Health	License Revoked		Pensacola, FL	<a href="#">Notice of Revocation</a>
Petty	Lindsay	P142793	Customer Representative	License Revoked		Pensacola, FL	<a href="#">Notice of Revocation</a>
Pilkington	Timothy	W190452	Life, Variable Annuity, Health	Fined	\$2,500	Covington, TN	<a href="#">Search</a>
Prager	Judy	A210882	General Lines, Bail Bond	Fined	\$8,750	Plantation, FL	<a href="#">Search</a>
Prager	Robert	A210886	Bail Bond	Fined	\$8,750	Plantation, FL	<a href="#">Consent Order</a>
Prophet	Susan	A212264	Bail Bond	Fined	875	Sanford, FL	<a href="#">Consent Order</a>
Rengifo Sr	Jhonny	P203500	Public Adjuster	License Suspended 3 Month(s)		Boca Raton, FL	<a href="#">Order of Suspension</a>
Ridgeway & Conger Inc		L059057	Agency	Probation and Fine	750	New Woodstock, NY	<a href="#">Search</a>
Ruth	Pamela	W099618	Public Adjuster	License Suspended 3 Month(s)		Oakland Park, FL	<a href="#">Order of Suspension</a>
Sanchez	Yaima	W095810	Life, Variable Annuity, Health, Customer Representative	License Suspended		Lehigh Acres, FL	<a href="#">Search</a>
Santino	Scott	W058997	All Lines Adjuster	License Revoked		Ft Pierce, FL	<a href="#">Search</a>

Smith	Deborah	E021133	Health	License Revoked		Miami Beach, FL	<a href="#">Notice of Revocation</a>
Spaulding	Kristin	W097179	Customer Representative	License Revoked		Port Saint Lucie, FL	<a href="#">Search</a>
Vazquez	Luis	A272729	General Lines	License Suspended 1 Year(s)		Miami, FL	<a href="#">Consent Order</a>
Webster	Kevin	E083382	Life, Variable Annuity, Health	License Revoked		Pensacola, FL	<a href="#">Search</a>
Williams	Candia	A285369	Bail Bond	License Suspended		Jacksonville, FL	<a href="#">Search</a>
Williams	Jimmy (James)	P229384	Bail Bond	Fined and Administrative Cost, 5 Hours CE	\$1,500 and \$1,500	Cocoa, FL	<a href="#">Search</a>
Yore	Frank	D049472	Title	License Revoked		Crawfordville, FL	<a href="#">Consent Order</a>
Zimmerman	Misty	A294056	Bail Bond	License Revoked		Green Cove Springs, FL	<a href="#">Consent Order</a>
Zweifel Jr	Ernest	A294586	Bail Bond	Fined	\$1,750	Jacksonville, FL	<a href="#">Search</a>

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

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