

## Understanding How Fraud Costs Consumers

Dear Fellow Floridians:

Last week, we announced two South Florida fraud cases that outline the fantastic work our investigators perform every day. In each case, individuals chose to lie and cheat their way to a cheaper insurance policy premium. By doing so, their scams cause insurance costs to rise for law-abiding families in Florida who pay their fair share for insurance.

In the first case, an insurance agent trusted to assist Floridians make important insurance decisions, helped an individual attain a less expensive but inadequate insurance policy for an assisted living facility in Miami. The business owner applied for a residential homeowner's policy, claiming that the building was used only for personal purposes. Therefore, the policy he ultimately obtained did not cover the business, leaving potential residents liable for any accidents that could have happened.

When individuals lie on insurance applications, the underlying insurance company oftentimes reserves the right to deny all claims because the policy was sold under false pretenses. The ramifications of this activity can be astronomical.

The second case involved an intricate web of lies, during which a South Florida construction company owner used check cashing stores to conceal the number of people he employed and his total payroll amount -- two figures that are key to calculating workers' compensation premiums. Investigators proved an annual payroll of \$8.2 million, far more than the \$112,000 the owner claimed. Because of his lies, he evaded paying more than \$300,000 in workers' compensation premiums, and left his entire workforce vulnerable in the event of an on-the-job injury.

As we debate big insurance issues in our state, such as AOB, PIP and the cost of flood insurance, we cannot overlook the overall cost of fraud within the insurance industry. While looking at ways to drive down the cost of insurance in Florida, I'll keep my eye on continuing to aggressively fight fraud, too.

If you'd like to learn more about these two cases, look for stories in our "[News of Interest](#)" section.

Sincerely,



*Jimmy Patronis*  
Chief Financial Officer  
State of Florida

**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



### Two Arrested in Miami Following Assisted Living Facility Fraud Scheme

Chief Financial Officer Jimmy Patronis and the Department of Financial Services (DFS) announced the recent arrest of insurance representative, Claudia Estevez, and her client, Ariel Mora, following an investigation led by DFS' Bureau of Insurance Fraud. In an alleged attempt to evade a higher insurance premium, Estevez aided Mora by helping him submit a fictitious insurance application allowing Mora to fraudulently obtain a less expensive, inadequate insurance policy.

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

### CFO and State Fire Marshal Jimmy Patronis Offers Full Florida Support to Texas Counterparts

Tuesday evening, CFO and State Fire Marshal Jimmy Patronis spoke to Texas State Fire Marshal Chris Connealy with Texas' Department of Insurance and offered the full support and resources of Florida's fire service community to assist with Hurricane Harvey recovery efforts.

"Even in the heart of a devastating situation, Fire Marshal Connealy remains optimistic about recovery efforts thus far, and was grateful for the support of Florida and other states as Texas begins to pick up the pieces following the worst storm in recent memory," said CFO Patronis. "We know recovery is measured not in days or weeks, but in months and even years, and we're prepared to support Texas recovery efforts for the long haul."

As waters slowly start to recede in Texas, CFO Patronis is also offering the full resources of Florida's experienced insurance fraud investigators, who are trained to combat scams that are common following natural disasters, such as rampant unlicensed contracting and fake FEMA representatives who attempt to charge for assistance with the filing of federal flood insurance claims.



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

## **Workers' Comp Scam Leads to Arrest of Miami Construction Company Owner**

Chief Financial Officer Jimmy Patronis announced the recent arrest of Juan Jose Castro, owner of JACM Construction Corp., after his alleged attempt to operate a shell company with the sole intent of circumventing the state's workers' compensation laws. A "shell company" is an entity that conducts no significant business operations and can be used as vehicle to conduct fraudulent financial transactions, such as workers' compensation fraud.

Castro obtained a workers' compensation policy for JACM Construction Corp. April 25, 2017. When obtaining the policy, Castro provided his business operated with an estimated annual payroll of \$112,000.00 for work classified under the description of wallboard installation and carpentry.

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

## **First 2017 Unclaimed Property Auction Earns \$1.194 Million**

Chief Financial Officer Jimmy Patronis announced that the first of two 2017 unclaimed property auctions, held Saturday in Fort Lauderdale, earned \$1.194 million. All of the auction's nearly 48,000 individual items sold, and the highest grossing individual auction item was a 14k gold ring with a 4.02-carat European cut diamond that sold for \$11,500.

Items included in the Department of Financial Services' unclaimed property auctions come from abandoned safe deposit boxes. Despite at least five years of exhaustive efforts, no rightful owner or entitled heir stepped forward to claim the boxes or the items contained within them. However, the proceeds earned from the sale of auction items can be claimed at any time and at no cost should an owner ever come forward.

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

## **Contracted Probation Officer Arrested After Fraudulently Collecting More Than \$19,000 in Public Assistance Benefits**

Chief Financial Officer Jimmy Patronis and the Department of Financial Services (DFS) announced the recent arrest of an Oviedo woman, Kistin Bentley, following her alleged submission of fraudulent applications for public assistance benefits to the Department of Children and Families. As a result of her actions, Bentley received \$19,322 in Supplemental Nutrition Assistance Program benefits, also known as food stamps or SNAP, and Medicaid benefits that she did not qualify for.

From May 2014 through September 2016, investigators with DFS' Division of Public Assistance Fraud (DPAF) discovered that Bentley submitted multiple applications for public assistance. On those applications, Bentley stated the only income made available to her household was through her husband's employment, allowing Bentley to qualify for public assistance.

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

## Tarpon Springs Man Enters Guilty Plea in Investment Fraud Scheme

The Florida Office of Financial Regulation (OFR) announced that John Edward Simpson, 64, entered a plea of guilty to eight felony counts of grand theft, 12 felony counts of securities fraud, 12 felony counts of failing to register a security, and 12 felony counts of failing to register as a securities dealer. Simpson, a resident of Tarpon Springs, perpetrated an investment fraud scheme out of Safety Harbor.

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

## Office Statement on Annual Workers' Compensation Rate Filing

The Office of Insurance Regulation has received the 2018 Florida workers' compensation rate filing by the National Council on Compensation Insurance (NCCI), which proposes a statewide average premium decrease of 9.6%. This includes a statewide average rate decrease of 9.3% and a reduction of the fixed expense cost applicable to every workers' compensation policy in Florida from \$200 to \$160. The new rates would become effective January 1, 2018.

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

## CFO Jimmy Patronis Appoints John McKay to Citizens Board of Governors

Chief Financial Officer Jimmy Patronis announced the appointment of John M. McKay to the Citizens Property Insurance Corporation Board of Governors.

McKay, of Bradenton, is president of The Riverside Real Estate Company, and he brings more than 35 years of real estate and property management experience to the board of governors. McKay served in the Florida Senate from 1990-2002, also serving as Senate President from 2000-2002.

McKay earned his bachelor's degree from Florida State University, where he also completed post-graduate studies. He has remained involved in his community, serving as board chairman for the Manatee Rural Health Foundation and the McKay Academy. He is a former board chairman for the Lakewood Ranch Medical Center and Ringling Museum of Art.

McKay succeeds former board member, Juan Cocuy, for a three-year term ending July 31, 2020.

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

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

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

We highly recommend licensees routinely check their [MyProfile](#) accounts for messages from the Department. We send an email notification when a message has been sent to remind you to check your [MyProfile](#) account, but on rare occasions you may not receive that email. For this 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 affecting 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.

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# INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

Volume 6, No. 8 - August 2017

## In The Know

- Keeping you informed is what it's all about

### Sale of an Insurance Agency

If you sell your insurance agency you can arrange for the business name, assets, liabilities, building and equipment to transfer to the new owner as part of the sale, however, neither your agency's license or appointments are transferable. A license or appointment issued under the Florida Insurance Code is valid only to the person or entity named and is not transferable to another person. [See [s.626.441](#), F.S.]

The new owner(s) of the agency will need to apply for an agency license and designate a full-time agent in charge. Application, qualifications and instructions can be viewed on our agency information licensing page on our [website](#). Florida Statutes [s. 626.0428\(4\)](#) provides detailed information about the designation, duties and responsibilities of the agent in charge.

Visit our website for more information about [Closing an Insurance Agency](#).



### FinCEN Targets Shell Companies in Recent Advisory

FinCEN (Financial Crimes Enforcement Network) recently published an [Advisory](#) to provide financial institutions and the real estate industry with information on the money laundering risks associated with real estate transactions, including those involving luxury property purchased through shell companies, particularly when conducted without traditional financing.

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

### FLSO Adds Diligent Effort/Disclosure Matrix to Manual

The Florida Surplus Line Service Office (FLSO) announced it has added a [Diligent Effort/Disclosure Matrix](#) to the revised Agent Procedures Manual. The new matrix is located in the [Compliance Guidelines](#) section of the manual and contains a detailed listing of all residential and non-residential coverages with the corresponding required form. FLSO has also released a new [Diligent Effort form](#) which allows for electronic declinations.





## Accepting Referral Fees from Property Inspectors or Inspection Companies is Prohibited

An insurance agent, insurance agency, customer representative, or insurance agency employee is prohibited from directly or indirectly accepting any compensation, inducement, or reward from an inspector for the referral of the owner of the inspected property to the inspector or inspection company. This prohibition applies to an inspection intended for submission to an insurer in order to obtain property insurance coverage or establish the applicable property insurance premium. [See [s.626.621\(14\)](#), F.S.]

## Public Adjusters: Hurricane Season Continues...Reminder

Hurricane Season is nearing its mid-point - make certain you are prepared if a storm approaches. This is a short checklist to ensure your license is in good standing:

- Is your license active?
- Are you self-appointed or appointed by an adjusting firm?
- Do you have the required \$50,000 surety bond?
- Are you compliant with your continuing education requirements?
- Has a primary adjuster been designated for your firm?
- Is all contact information up-to-date? You can update it at [MyProfile](#).
- Are any apprentices licensed and appointed?
- Do you have your Department issued license with you?



## 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]





## The 2017 Florida Statutes Are Available Online

The Florida Statutes can be viewed at [Online Sunshine - Title XXXVII Insurance](#).

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## Education Central

- Things to know about your continuing education

### Long Term Care Education

Most insurance agent education requirements are mandated by state laws. However, the education requirement for Long Term Care (LTC) insurance is a Federal mandate and compliance with that mandate is not regulated by the Florida Department of Financial Services. The Federal mandate places the responsibility on the insurer to make sure agents are in compliance. Because the LTC education requirement is passed down to the insurer, the enforcement of the regulation is monitored by the Florida Office of Insurance Regulation.

An outline of the LTC “producer training requirements” can be found in section 9 of the NAIC’s Long Term Care Insurance Model Act, which was last updated in the 1st Quarter of 2017.

The Federal LTC mandate requires a onetime 8-hour LTC training followed by a 4- hour LTC refresher every 2 years. Florida’s newly established insurance CE requirements have made it easier for insurance agents taking courses to satisfy multiple requirements. The timeframe has been reduced from three years to two years for repeating the same course. There should no longer be any concern for insurance agents wishing to have course credits satisfy their Florida CE requirement as well as the Federal LTC requirement.

Note: This article originally appeared in [Provider Insights](#), Summer Edition 2017.

### 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 two-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.

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.

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## 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.



## Compliance Topic of the Month ~ "Reciprocal Action" Authority Expands

Since the reciprocal action statute ([s. 626.621\(13\)](#), F.S.) went into effect on January 1, 2011, the Department has taken the following enforcement actions against licensees and have other cases pending:

- 86 revocations
- 31 suspensions
- 15 probation and/or monetary penalty
- 14 open investigations

On July 1, 2017, [s. 626.621\(15\)](#), F.S. became effective. This law broadens the Department's authority to take enforcement action against licensees for the "Denial, suspension, or revocation of, or any other adverse administrative action against, a license to practice or conduct **any** regulated profession, business, or vocation by this state, any other state, any nation, any possession or district of the United States, any court, or any lawful agency thereof."

## Surplus Lines Export Eligibility ~ Q & As

From time to time, we publish questions and answers that may be of interest to our licensees active in the surplus lines market:

**Question:** If the total dwelling replacement cost of residential structures insured by one policy totals \$1 million or more, but no one individual structure has a dwelling replacement cost of \$1 million or more, would this exemption requiring only one declination apply? For example, if there were 3 separate condominium structures each with a dwelling replacement cost of \$400,000 covered under one policy for a total of \$1.2 million.

**Answer:** No, the exemption requiring only one declination will not apply if there is no single residential structure with a dwelling replacement cost of \$1 million or more. Even though one policy will be issued to cover all of the buildings included in a single condominium association, an agent cannot use the aggregate replacement cost value of the buildings to reach the threshold. This is because the language in the statute specifically refers to “the residential structure.” The agent will only need one declination if any residential structure has a dwelling replacement cost of \$1 million or more, but the qualifying structure must be “residential.” It must have dwelling units and cannot be solely a pool, commercial unit, or other common area.

**Question:** Also, If an individual coverage such as liability was written on a residential structure with a dwelling replacement costs of \$1 million or more, would the one declination exemption apply?

**Answer:** Yes. So long as the residential structure has a dwelling replacement cost of \$1 million or more, any type of coverage that requires a diligent effort would require only the one declination. Section 626.914(4), Florida Statutes, does not limit the type of coverage sought to a property policy. It specifically states: “diligent effort means seeking coverage from and having been rejected by at least one authorized insurer currently writing this type of coverage and documenting this rejection.”

## Title Agency Data Call 2017

2017 marked the third year title insurance agencies were required under [s.626.8437\(11\)](#), F.S. to submit information to the Florida Office of Insurance Regulation (OIR) under the data call required by [s.627.782\(8\)](#), Florida Statutes. Title agencies had until June 1, 2017, to make their submission to the OIR

According to OIR, more than 300 agencies failed to comply with the requirements of the data call. Agencies that did not comply by the June 1, 2017 deadline are being reviewed for possible disciplinary action against their license.

Each year, many agencies can avoid unintentional non-compliance by making sure the data was submitted to the OIR. An agency's submission is not considered to be complete until the agency receives an email receipt showing the agency's file log number. If you submitted your information, but did not received a confirmation email, you should contact the OIR immediately.

If you have any questions regarding this filing process, please contact the OIR's Market Data Collections Unit at 850-413-3147 or via email: [TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com).

## Compliance Information

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

**Note:** Some information in archived articles may now be out of date or superseded by changes in Florida law. Please be sure you refer to the most current law.

## 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 Investigative & Forensic Services](#) for criminal investigation.



**Case:** A complaint was received that an agency was operating without being properly licensed. Our investigation confirmed the agency was operating and marketing itself to Florida consumers. Florida Statutes require that any business, firm or entity holding itself out to the public as an insurance agency must obtain a license to lawfully transact insurance business in the state.

**Disposition:** The agency was required to obtain a license, fined \$2,500 and placed on probation for one year.

**Case:** Investigators received a referral from our Division of Consumer Services alleging a general lines agent allowed a Customer Representative to transact insurance outside of the office without the required supervision by the general lines agent, who was the CR's designated supervising general agent.

Investigators obtained a statement from a consumer and documents from the insurer and premium finance companies which proved the CR charged the consumer's credit card for the total policy premium **and** contracted for premium financing without the consumer's knowledge and consent. Unearned premium paid by the consumer was refunded to her after the Department intervened.

**Disposition:** Fined \$3,500 and suspended for six months.

**Case:** A consumer notified the Department that a bail bond agent was soliciting at the jail, charging excessive fees, and was using other people's collateral for his personal benefit.

Our investigation discovered this bail bond agent kept an indemnitor's vehicle for more than a year after the bail bond was discharged to use for his personal benefit. We also learned the indemnitor had been charged more than \$5,000 in storage fees, while the vehicle was at the bail bond agent's home. An agency audit was conducted and we found other bail bonds that had been discharged and the collateral was not returned, and this bail bond agent had employed a person who had pled no contest to a felony charge.

**Disposition:** License suspended for 24 months.

**Case:** This case was opened after an insurance company notified the Department a life, health, variable annuity and general lines agent signed a consumer's name on a life insurance application. Investigators reviewed recordings between the consumer and an insurance company employee, during which the consumer stated she never received or signed an application. The agent admitted to signing the consumer's name on the application in a statement recorded by the insurance company claiming the consumer gave him permission and he did "not see anything wrong with it".

**Disposition:** Fined \$3,500 and placed on probation for one year.

**Case:** An investigation was opened based on a referral from our Division of Consumer Services alleging an unappointed all-lines adjuster was conducting business as a public adjuster.

Consumer Services determined the subject delivered and executed a public adjusting contract to the consumer. Investigators obtained a statement from the consumer who identified the subject as the person sent by the adjusting firm to determine the scope of the damages and solicit the public adjusting contract. The subject provided a statement to investigators claiming his duties were limited to estimating, appraisal and conducting inspections.

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

**Case:** This case was opened on a life and health agent after receiving a complaint the subject had used false and deceptive practices to gain access to schools for the purpose of soliciting insurance business. The complaint also alleged the agent presented false and misleading information to school employees while attempting to sell them insurance products and retirement planning services. During the course of the investigation, investigators obtained statements from several school employees confirming the subject misled them to believe he represented the Florida Retirement System and an insurer he was not actually appointed with, and gave inaccurate information to several employees about their retirement eligibility.

**Disposition:** Fined \$2,500.

# INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

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## Enforcement Actions

- July 2017

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:** Actions taken before July 1, 2015 are located at [FLDFS Final Orders](#). Actions taken after July 1, 2015, can be searched for at the Florida Division of Administrative Hearings' (DOAH) [website](#). 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 so could be in violation of Section 626.9541(1)(c), Florida Statutes.

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
ACT TITLE SERVICES LLC		W335955	Title Agency	Suspension 3 Months	FORT LAUDERDALE, FL	<a href="#">ORDER OF SUSPENSION</a>
AHMAD	ZAHIR	E107180	Life, Health, Variable Annuity, General Lines	Suspension 6 Months	ORLANDO, FL	<a href="#">CONSENT ORDER</a>
AMERICAN HOME TITLE OF TAMPA BAY INC		E000344	Title Agency	\$1,500 Monetary Penalty	TAMPA, FL	<a href="#">CONSENT ORDER</a>
AMERICAN KEY TITLE, LLC		W160706	Title Agency	<b>Suspension 3 Months</b>	NAPLES, FL	<a href="#">ORDER OF SUSPENSION</a>
AMERICAN TITLE INSURANCE COMPANY		W084769	Title Agency	\$750 Monetary Penalty	CAPE CORAL, FL	<a href="#">CONSENT ORDER</a>
APS ADVISOR LLC		W318358	Title Agency	Suspension 3 Months	HALLANDALE, FL	<a href="#">ORDER OF SUSPENSION</a>



BAGGERLY	MARK	D053421	Life, Health, Variable Annuity	Revocation	DAPHNE, AL	<a href="#">ORDER OF REVOCATION</a>
BASTARDO-PENA	ROBERTO	W294483	Life, Variable Annuity	Revocation	JUPITER, FL	<a href="#">ORDER OF REVOCATION</a>
BEHNKE	JASON	E081044	General Lines	\$1,500 Monetary Penalty, Suspension 3 months	MIAMI BEACH, FL	<a href="#">CONSENT ORDER</a>
BLACKSTONE TITLE COMPANY, INC.		W070668	Title Agency	Suspension 3 Months	WINTER PARK, FL	<a href="#">ORDER OF SUSPENSION</a>
BRUCKER	KAREN	W001485	General Lines	Suspension 9 Months	PUNTA GORDA, FL	<a href="#">CONSENT ORDER</a>
CAPITAL TITLE, INC.		W203605	Title Agency	\$1,500 Monetary Penalty	MARGATE, FL	<a href="#">CAPITAL TITLE, INC</a>
COMPETITION TITLE LLC		W276310	Title Agency	Suspension 3 Months	PALM BEACH GARDENS, FL	<a href="#">ORDER OF SUSPENSION</a>
DEL GALLO	MICHAEL	W223770	General Lines	Revocation	SARASOTA, FL	<a href="#">NOTICE OF REVOCATION</a>
ESPINOZA	ARTHUR	A078923		Revocation	PORT ST. LUCIE, FL	<a href="#">CONSENT ORDER</a>
FIRST TITLE OF BROWARD INC		W147948	Title Agency	\$500 Monetary Penalty	FORT LAUDERDALE, FL	<a href="#">CONSENT ORDER</a>
FULL CIRCLE TITLE & REALTY		W375705	Title Agency	\$1,500 Monetary Penalty	DORAL, FL	<a href="#">CONSENT ORDER</a>
GOLBOM	JAKE	P226203	Life, Health, Variable Annuity	Revocation	ST PETERSBURG, FL	<a href="#">NOTICE OF REVOCATION</a>
GOMEZ	MARIA	W245315	Life, Variable Annuity, Legal Expense	Suspension 1 Year	HIALEAH, FL	<a href="#">CONSENT ORDER</a>
GONZALEZ	MADELAINE	A100172	Customer Representative	\$2,500 Monetary Penalty	CORAL GABLES, FL	<a href="#">CONSENT ORDER</a>
GRANITUR	ERIC	P085370	Life, Variable Annuity	Indefinite Suspension	VERO BEACH, FL	<a href="#">FINAL ORDER</a>
HENNING	MICHAEL	W292999	Health	Revocation	MELBOURNE, FL	<a href="#">ORDER OF REVOCATION</a>
INVESTMENTS C AND C, INC. DBA AMERICAN LATIN TITLE		W155701	Title Agency	Suspension 3 Months	ORLANDO, FL	<a href="#">ORDER OF SUSPENSION</a>
JIMENEZ	MELISSA	W146981	All Lines Adjuster	Revocation	HOMESTEAD, FL	<a href="#">ORDER OF REVOCATION</a>

KELLEY	SHANE	P236609	Life, Health, Variable Annuity	Revocation	WEST PALM BEACH, FL	<a href="#">ORDER OF REVOCAION</a>
KURIT	ERIC	A146941	Life, Health, Variable Annuity, General Lines	Suspension 6 Months	PALM BEACH GARDENS, FL	<a href="#">CONSENT ORDER</a>
KURIT & ABRAMS INSURANCE SERVICES, INC.		L074382	Agency	Suspension 6 Months	PALM BEACH GARDENS, FL	<a href="#">CONSENT ORDER</a>
MAJOR AMERICAN MARKETING INTERNATIONAL CO DBA MIAMI INSURANCE BROKERS		L064497	Agency	\$7,500 Monetary Penalty	AVENTURA, FL	<a href="#">CONSENT ORDER</a>
MENENDEZ	JACLYN	P173778	Public Adjuster	Suspension 3 Months	MIAMI, FL	<a href="#">ORDER OF SUSPENSION</a>
MERCER	TRINA	W225628	Legal Expense	Revocation	PALM BAY, FL	<a href="#">ORDER OF REVOCAION</a>
MOMENTUM TITLE & SETTLEMENT SERVICES LLC		W299993	Title Agency	\$500 Monetary Penalty	NAPLES, FL	<a href="#">CONSENT ORDER</a>
MORRIS	MEGAN	W046960	Life, Health, Variable Annuity	Administrative Surrender	FORT MYERS, FL	<a href="#">CONSENT ORDER</a>
OSULLIVAN	TRACY	A197748	General Lines	Suspension 6 Months	POMPANO BEACH, FL	<a href="#">CONSENT ORDER</a>
PATTON	MACEY	W221448	Customer Representative	Revocation	LAKELAND, FL	<a href="#">NOTICE OF REVOCAION</a>
PROVIDENCE TITLE COMPANY, LLC		W165396	Title Agency	\$1,500 Monetary Penalty	GAINESVILLE, FL	<a href="#">CONSENT ORDER</a>
SANTISTEBAN FERRER	PEDRO	A231800	General Lines	Indefinite Suspension	MIAMI, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
SOUTHERN PREMIER TITLE, LLC DBA OLD SOUTHERN TITLE		W036526	Title Agency	<b>Suspension 2 Months</b>	CAPE CORAL, FL	<a href="#">ORDER OF SUSPENSION</a>
SUMMERS	RONALD	A257987	Life, Health, Variable Annuity	\$2,500 Monetary Penalty	AVENTURA, FL	<a href="#">SEARCH</a>
TRI-COUNTY FLORIDA TITLE COMPANY		D045126	Title Agency	\$1,500 Monetary Penalty	HOLLYWOOD, FL	<a href="#">CONSENT ORDER</a>



## Contact Us

- We're always here for you

### Bureau of Licensing

General inquiries for everybody - Agents, Adjusters and Agencies

[AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com)

[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.

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.

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

### Bureau of Investigation

Compliance issues, licensees and insurers **ONLY**:

[Title@MyFloridaCFO.com](mailto:Title@MyFloridaCFO.com) - For title insurance compliance matters **NOT** related to Licensing or Education.

[BailBond@MyFloridaCFO.com](mailto:BailBond@MyFloridaCFO.com) - For bail bond compliance matters **NOT** related to Licensing or Education.

[Adjusters@MyFloridaCFO.com](mailto:Adjusters@MyFloridaCFO.com) - For adjuster compliance matters **NOT** related to Licensing or Education.

[askDFS@MyFloridaCFO.com](mailto:askDFS@MyFloridaCFO.com) - For all other compliance matters **NOT** related to Licensing or Education.

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

### Title Insurance Data Call

[TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com) - For questions about the filing process

[TitleDataCall@flor.com](mailto:TitleDataCall@flor.com) - For all other questions about the data call

## ***Insurance Insights* Editor/Publisher**

[Susan Jordan](#)

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