

## Unclaimed Property Returns Reach \$900 Million Milestone

Dear friends,

This month, our department reached a significant milestone when the amount of unclaimed property we have returned since January 2011 surpassed \$900 million. I'm very proud of our team's dedication to reunite this money and property with its rightful owners. Their work in the last four years represents nearly 35 percent of all unclaimed property returned since the program's creation in 1961.

Unclaimed property comes from dormant accounts in financial institutions, insurance and utility companies, securities and trust holdings. It can also include tangible belongings such as jewelry, coins, currency, stamps, historical items and other miscellaneous articles from abandoned safe deposit boxes. We work hard to return these unclaimed, lost or unknown funds to their rightful owners because our entire state benefits as a result of the additional discretionary income being circulated back into our local communities and businesses.

Until claimed, unclaimed funds are deposited into Florida's school fund for the benefit of public education. There is no statute of limitations and consumers have the right to claim their property at any time, at no cost.

I encourage anyone who has ever resided in Florida or has relatives who live or have lived in our state to visit [www.fltreasurehunt.org](http://www.fltreasurehunt.org) to learn if there is unclaimed property that we can return to them. Our website has a "search" function, which allows you to create and print claim forms for any accounts to which you are entitled. Each claim form includes instructions and lists the documentation required to prove the claim.

For answers to frequently asked questions about unclaimed property, [click here](#).



**Jeff Atwater**  
**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

### **CFO Atwater Announces Arrest of Orange County Insurance Agent for Stealing More Than One Million Dollars of Client Funds**

Florida Chief Financial Officer Jeff Atwater announced the arrest of Orange County insurance agent Mario Ferreri, 60, for defrauding clients of his financial services company, Financial Management Resources, out of more than \$1 million in life insurance premium payments.

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

### **CFO Atwater Announces Arrest of Hollywood Insurance Representative for Stealing Client Funds**

Florida CFO Atwater announced the arrest of Cynthia Robbins, 62, of Hollywood, on grand theft charges after an investigation revealed that she allegedly stole clients' insurance premium payments while working for an insurance agency in Broward County.

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

### **CFO Atwater Announces Multiple Arrests on Charges of Insurance Fraud and Grand Theft Following Broward Staged Accident**

Florida CFO Atwater announced the arrest of five individuals on grand theft and insurance fraud charges for their involvement in a staged accident that resulted in fraudulent Personal Injury Protection (PIP) billings totaling nearly \$40,000.

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

## CFO Atwater Announces Arrest of Miami Bail Bondsman on Grand Theft Charges

Florida CFO Atwater announced the arrest of Miami bail bondsman David Rodriguez, 47, on grand theft charges. The arrest follows a joint investigation by the Department of Financial Services' Division of Insurance Fraud and its Division of Agent & Agency Services into a 2013 incident in which the defendant stole \$16,000 that was supposed to pay a client's bond.

[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 domain **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.

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## In The Know

- Keeping you informed is what it's all about

### Citizens Training for Personal Lines PolicyCenter

Citizens Property Insurance Corporation's PolicyCenter launch date for personal lines was December 8, 2014. PolicyCenter is replacing ePAS for all personal lines new-business submissions and renewals that are effective on or after February 1, 2015.

Citizens-appointed agents and their staff should complete all PolicyCenter training so they can service their personal lines customers and policies. Training is available on the [Citizens Insurance Suite](#) tab of the [Training and Reference Materials](#) page in the Agents section of their website. [Click here to read more information regarding this from Citizens >>](#)

### 2015 Plan Year Registration Reminder and FFM Health Agent Registration Completion List

Even though open enrollment has begun, it is not too late for agents and brokers to complete the registration requirements for the 2015 plan year. There is no specific deadline; however, until you complete all of these requirements, you are not eligible to sell Marketplace products. If you completed Part I of the registration requirement (training, exams, and Agreements on the Medicare Learning Network) but have not yet completed Part II (creating an FFM user account and completing identity proofing on the CMS Enterprise Portal), there is still time to register at <https://portal.cms.gov>.

To confirm whether you have completed the registration requirements for the 2015 plan year, please reference the [Plan Year 2015 Registration Completion List as of December 1, 2014](#).

This list contains the National Producer Numbers (NPNs) for agents and brokers who have completed FFM registration for the 2015 plan year. CMS posts this list at the start of each calendar month, reflecting data as of the prior calendar month. Users can search NPNs by clicking the arrow in cell A2, or by using the "Ctrl + F" (or "Command + F") keystroke. All NPNs are self-reported by the agent or broker during Part I of FFM registration, and should be validated against state and/or other National Association of Insurance Commissioners records to confirm state licensure.

Also, there is a new feature called "Find Local Help" on [HealthCare.gov](http://HealthCare.gov). This tool enables consumers to identify agents and brokers who can help them complete a Marketplace application. If you complete Part I and Part II of the FFM agent and broker registration requirements for the 2015 plan year, your name will appear in the search results when consumers enter their zip code or city and state to get personal help applying for health coverage. If you would like to change your information as it is displayed on the Find Local Help feature, please send an email to [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

## **Title Agencies: Update Your Info for the 2015 Administrative Surcharge**

Subsection 624.501(27)(e)2, Florida Statutes, requires any title insurance agency licensed in Florida on January 1 of each year to remit an administrative surcharge of \$200 to the Florida Department of Financial Services. Therefore, we are [reminding](#) all title agencies that the 2015 administrative surcharge due date will soon be approaching. NOTE: This surcharge is **not** related to the one imposed on each new policy written due to the receiverships of National Title Insurance Company and K.E.L. Title Insurance Group, Inc.

Any title insurance agency licensed in Florida on January 1, 2015, will be emailed a reminder a few days afterward to the agency's **email address** on file with the Department. To ensure you receive the invoice and avoid failing to pay by the January 30 due date, please log in to the [MyProfile](#) account for your title agency and make sure the correct email address is on file. While doing so, we also recommend you do the same for your individual [MyProfile](#) account.

Occasionally we discover agencies that were not aware of the reminder because of the retirement or termination of the employee assigned to monitor the email address provided to the Department. Failure to open the email sent by the Department containing the administrative surcharge reminder does not release an agency from the January 30 deadline. Please verify your information soon so this does not happen to you. If you need our assistance, you may contact us at [Title@MyFloridaCFO.com](mailto:Title@MyFloridaCFO.com) to assist you through the steps to update your information. Be proactive; not reactive.

Failure to pay the surcharge on or before January 30, 2015 will result in administrative action and/or a fine, in addition to the original surcharge. Payment must be made securely online via the title agency's [MyProfile account](#). Paper checks are not accepted.

## Education Central

- Things to know about your continuing education

### Are You Experienced? You May Qualify for a Reduction of CE!

The Department recognizes that knowledge comes with experience. As such, if you have 25 or more years experience as a licensed insurance representative and have met one of the following additional educational requirements, you may qualify for a reduction in hours of your CE requirement.

- Obtained the Chartered Life Underwriter (CLU) designation; or
- Obtained the Chartered Property and Casualty Underwriter (CPCU) designation; or
- Obtained a Bachelors degree in Risk Management or Insurance.

You must apply and be approved to receive this reduction. To apply, completely fill out the [Application for CLU/CPCU/College Degree & Experience Status form \(DFS-H2-1109\)](#). Proof of obtaining a CLU, CPCU, or college degree in risk management insurance needs to be provided with your application in one of the following formats:

- A legible copy of the certificate including date of conferment; or
- Signed and dated letter from the issuing entity on its letterhead; or
- Official copy of your college transcript.

Once completed, you can either email the completed form and supporting documentation to [AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com).

Reductions cannot be applied retroactively; they can only be applied to current and future CE compliance cycles from the date of approval. Those licensees who are approved for the 25-year reduction will only be required to complete ten hours of continuing education every two years.

The reduction reduces the amount of total hours due, but the adjustment is only made in the electives requirement. It does not reduce the amount of hours due for the 5-hour update course or any other license-specific requirement.

Please note the following license types do not qualify for a 25-year reduction: Customer Representative, Title, Industrial Fire and Burglary, and Bail Bond. A licensee holding any of these

license types would need to hold another license type that does qualify for a reduction in order to receive one.

As always send any comments or questions about CE to [Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com).

## Are You Compliant with Your CE or Not?

If you have ever felt confused about what it means to be continuing education (CE) compliant, you are not alone. That's why we are continuously finding and implementing ways to help you with this. To be CE compliant requires more than just taking CE courses. Below are a few often overlooked 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. The statutory penalty for failure to complete CE is the cancellation of all your appointments, however you may be given the option of paying a \$250 fine instead. Regardless of the penalty assessed, you are still required to complete past due CE requirements.
- Check past 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.

## Education Providers: Avoid the Negative Connotation of an 'Audit'

Being the subject of a Department audit does not infer that you did something wrong and should not be viewed negatively. Step back for a moment and think about why audits are performed. Generally speaking, an audit is used as a tool to identify opportunities for transforming procedures to be more efficient and compliance-aligned, which translates into greater integrity in the marketplace and awareness of applicable Florida Statutes and Administrative Code. Consider a Department audit as a means of managing risk - you may notice some strong similarities to the basic model of risk management:

- **Understand the Responsibilities of an Education Provider**  
Be proactive: prior to even becoming an approved education provider, review the applicable Florida Statutes and Administrative Code that regulate pre-licensing education, continuing education, and providers. This is the basis for identifying and avoiding compliance issues.
- **Evaluate the Issues Identified by the Audit Process**  
A complete comprehension of any issue identified is paramount. Don't just settle for knowing something has gone awry; understand *why*.
- **Implement any Changes**  
Don't procrastinate on this one. Move quickly to plan any changes that your organization may need to make and proceed with implementation.
- **Continue to Monitor and Review**  
Once the audit process has been completed, you should continue to monitor issues identified and work towards resolution.

It's all about attitude. Approach a Department audit with a positive, cooperative disposition. We're here to help individual organizations analyze internal practices or policies that may inhibit compliance or the effectiveness of an educational program. For more information on the laws, rules, and guidelines follow the links on the Education Central section of our website located at [www.MyFloridaCFO.com/Division/Agents/Licensure/Education](http://www.MyFloridaCFO.com/Division/Agents/Licensure/Education).



## Compliance Corner

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.

### Life and Health Agents: Working from Home?

Many life and health agents rent space in a "virtual office" that are typically just conference rooms where the agent can meet with the clients outside of their home. However, the agent's home is usually the place where records are stored. Therefore the agent's home address should be listed as the business address on file with the Department, not the location of the rented space.

You can easily update your address (and other demographic information) online via your [MyProfile](#) account.

[See Sections [626.551](#) and [626.749](#), Florida Statutes]

### Working in the Industry After Being Suspended or Revoked

The Florida Insurance Code clearly states that it is unlawful during the period of suspension or revocation of a license or appointment for the former licensee to engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required. This prohibition extends until the license is reinstated or, if revoked, a new license issued. Furthermore, the former licensee or appointee may not directly or indirectly own, control, or be employed in any manner by an agent, agency, adjuster, or adjusting firm.

Any former licensee or appointee in violation of this law commits a felony of the third degree, subjecting themselves to further action by the Department up to and including criminal prosecution.

Before hiring someone to work at your agency or firm we suggest you check to ensure that their license is not currently suspended or revoked.

[See Sections [626.015](#) and [626.641](#), Florida Statutes]

## **Bail Bond Agents: Temporary Bail Bond Agent Employment Reports**

A temporary bail bond agent must be employed full time at the time of licensure, and at all times throughout the existence of the temporary license, by only one licensed and appointed supervising bail bond agent at a time. The supervising bail bond agent is the individual who supervises the work of the temporary bail bond agent and is responsible for their conduct in the bail bond business.

The temporary bail bond agent along with the supervising bail bond agent are required to certify under oath monthly to the Department the hours worked each month. The employment reports are to be submitted no later than the last day of the month following the month being reported.

Failing to timely file an employment report is grounds for the temporary and supervising bail bond agents to be fined \$500 each. Repeated violations are grounds to suspend the licenses of the supervising and temporary bail bond agents.

Filing a false certification is grounds for the immediate suspension of the license and imposition of a \$5,000 administrative fine.

[See [648.355\(1\)\(e\)](#), Florida Statutes, and Rule [69B-221.051\(4\)](#) and [69B-241.110\(6\)](#), Florida Administrative Code]

## **Title Agents: Title Insurer Rehabilitation Assessment Reimbursement, Policy Surcharge**

We wanted to remind everyone of the new title insurance policy surcharge amount that will be added to any settlement statement (HUD-1) forms that include title insurance. This began effective September 2, 2014. NOTE: This surcharge is **not** related to the annual administrative surcharge of \$200 due to the Florida Department of Financial Services ("Department").

The Department was appointed as the receiver for two (2) Florida based title insurers: National Title Insurance Company and K.E.L. Title Insurance Group. Under section [631.400](#), Florida Statutes, all title insurance underwriters writing business in Florida are liable for the expenses of the receivership. This is accomplished by assigning each title insurer with a share of the expenses that is proportionate to the share of the title insurance business written by that underwriter. For example, if a title insurer wrote 20% of all the title insurance policies issued in Florida last year, then they will pay 20% of the expenses.

The Florida Statutes (section [631.401](#)) also provide for the current title insurers to be reimbursed for the amount they were assessed as their share of the receivership expenses. This is done by adding an amount to each new policy written until the full amount has been repaid. The per policy amount (surcharge) is calculated by the Office of Insurance Regulation. It is to be collected by the title insurer's agents until the assessment is paid in full.

The current amount of the surcharge is \$3.28 per policy. This amount is comprised of:

- National Title Insurance Company \$ 0.28
- K.E.L. Title Insurance Group \$ 3.00

This amount is to be listed on the settlement statement form as a separate line item. It is not a premium and it is not listed as a premium on the settlement statement form. These amounts are indirectly assets of the estate of the insurer in rehabilitation.

The surcharge will usually be listed in the 1100 section of the current HUD-1 form as it is directly related to the title insurance industry. This will change next year when the current HUD-1 form is replaced by the new forms, which do not include the same line or section numbers.

It is important that each agency track these surcharge payments for each policy and forward them to the appropriate title underwriter in a timely manner. Failure to do so could result in action being taken by the against the title agency.

[See section [631.400](#) and [631.401](#), Florida Statutes]

## Website with Compliance Information

There is a [section on our website](#) solely dedicated to compliance information. The section also provides consumers and licensees with an overview of the investigative process and many functions performed by our Bureau of Investigation. We encourage you to visit this section of our website and come back often as we update and add more information to it. You can visit the compliance site at [www.MyFloridaCFO.com/Division/Agents/Compliance](http://www.MyFloridaCFO.com/Division/Agents/Compliance).

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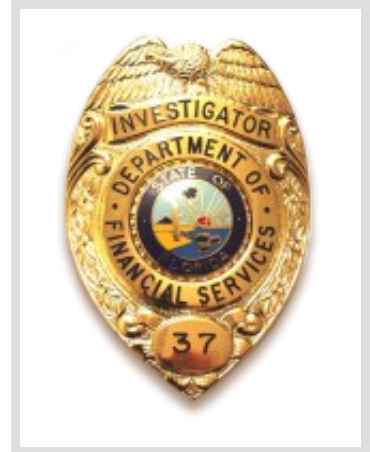
## Case Notes

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 of a life & health and general lines agent alleged that she convinced an elderly consumer to write her personal check in the amount of \$4,825.75 payable to the agent under the guise that she would then make payments for the consumer's property, auto insurance and other bills for medical expenses incurred as a result of an auto accident. Because the consumer was elderly and felt like she needed help with her bills, she wrote a check made payable to the agent, which she cashed and used for her personal use. The consumer's homeowner, rental dwelling and automobile policies were already in a paid status at the time and no premium was due on any policy. The elderly consumer's son questioned the check when reviewing her bills and filed a complaint with the Department.

**Disposition:** License revoked and permanently barred from the insurance industry. She was arrested by the Division of Insurance Fraud and pled to felony theft from a person 65 years or older. She was ordered to pay restitution and placed on felony probation for four years.

**Case:** An investigation of a general lines agent revealed that he had devised a multifaceted scheme to defraud consumers. The first phase involved his systematic practice of pocketing premiums that were paid in full by unsuspecting consumers. In numerous cases, the agent would then finance the premiums with a premium finance company, and use his agency address on the finance contracts to conceal his scheme from the consumers. In other instances, he would send invoices to various lenders requesting they send him escrow checks made payable to his agency. He would then cash the checks and divert the premiums to feed his lavish lifestyle while he left countless consumers in the dark without homeowner's insurance. At times, the agent's methods were less sophisticated, and he simply pocketed consumer premiums, and provided bogus insurance binders to the consumers. However, things began to unravel when he was arrested by the Division of Insurance Fraud and charged with Grand Theft and issuing a false Workers' Compensation certificate. Subsequently he was rearrested and charged with Misappropriation of Insurance Funds. It was around that time that the Department suspended his license under an Emergency Order of Suspension and Prohibition. The Department's Division of Agent & Agency Services helped recover \$61,780.22 in restitution for the insurance victims.



**Disposition:** License revoked and permanently barred from the insurance industry. He pled guilty to the False Certificate of Insurance and Misappropriation charges and sentenced to three years of felony probation.

**Case:** An investigation of a general lines agent revealed that she wrote a commercial policy with a premium of more than \$68,000 that was paid in full by the insured but was premium financed by the agent using a post office box that the agent owned as the consumer's address. The post office box was in the name of a law firm that the agent was not a member of nor did she have any association with other than she was previously their agent. The policy later canceled and the agent received a credit of more than \$30,000 but failed to return the money to the consumer alleging that the consumer owed her money on a different account. An attorney for the insured made a formal request to the insurer who then returned the money directly to the insured.

**Disposition:** License revoked. The Division of Insurance Fraud arrested the agent who pled to Misappropriation of Insurance Premium. She was sentenced to felony probation and ordered to pay restitution. Additionally, she surrendered the license of her insurance agency.

**Case:** The Department was notified by an insurance company that they had terminated the appointment of a life & health agent for cause. This was done due to allegations that he represented himself as applicants during verification calls on electronic applications, which were submitted by him. He allegedly also posed as applicants to move their policy effective dates and request cancellations as though he was the insured. The investigation revealed that these applicants did not exist. A former employee of the agent contacted the company and questioned why her bank account had been drafted when she didn't even have a policy with them. Further, the unauthorized draft was done with the same bank account that the agent used to direct deposit her pay when she worked for him. It was this call that prompted the insurance company to perform their internal investigation. It was determined that there were six bogus applications that were placed using the phone or work phone of the agent. On three applications he used the banking information of previous applicants. The policies that were mailed to proposed insureds were returned by the post office as undeliverable.

**Disposition:** License revoked. He was arrested by the Division of Insurance Fraud and charged with one count of scheme to defraud, four counts of identity theft and seven counts of false and fraudulent insurance application fraud. His criminal case is still ongoing.

**Case:** An investigation was conducted based on a referral from the Florida Workers' Compensation Joint Underwriting Association (FWCJUA). The referral indicated that a general lines agent issued a fraudulent certificate of insurance to a consumer who happened to be the agent's father, which stated that they had workers' compensation insurance coverage with the FWCJUA. However, the coverage was never purchased, placed or issued. The agent did not have binding authority with the FWCJUA to issue certificates of insurance. An inspection conducted of the agency records revealed two additional certificates of insurance had been issued prior to the actual effective dates of coverage with Citizens Property Insurance Corporation.

**Disposition:** License of the agent surrendered and permanently barred from the insurance industry. The insurance agency involved was fined \$7,500 and its license placed on probation for two years.

**Case:** An investigation of a customer representative alleged while working at an agency she quoted auto policies, collected premiums totaling \$2,690.00, and issued generic auto insurance ID cards. However, the applications and premiums collected were never forwarded to the insurance

company. The total premium collected was refunded to the consumers once the Department was involved.

**Disposition:** License suspended for six months and her application for a personal lines agent license was not approved.

**Case:** A referral received regarding a general lines agent alleged that she submitted fraudulent Uniform Mitigation Verification Inspection (UMVI) reports to two different insurance companies on seven different insureds. On all seven insureds either a valid UMVI was completed and then altered or the agent completed the UMVI and forged the signature of an inspector. According to one insurance company the falsified UMVI forms resulted in a decrease of premiums of between \$3,500 and \$78,000.

**Disposition:** License suspended 12 months and fined \$7,500. The Division of Insurance Fraud arrested the agent on charges of grand theft and obtaining property by fraud.

**Case:** An investigation of a life, health & variable annuity agent was opened when the Department became aware of an administrative action taken against the agent by the Securities Exchange Commission (SEC). It was alleged the agent allowed forms for 12 deferred variable annuities to be submitted that overstated the investment periods and time horizons. This caused the annuities to be approved on false terms. Had any of the annuities been submitted with the correct investment periods and time horizons, they would have never passed the review resulting in them being denied. This resulted in the agent agreeing to pay a total of \$185,794.09 in disgorgement, interest, and penalties to the United States Treasury. The agent failed to report the administrative action taken by the SEC to the Department.

**Disposition:** License surrendered and can not apply for a license for two years.

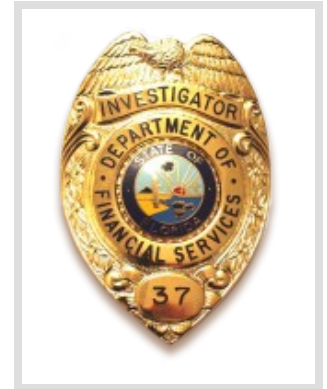
**Case:** An investigation of a bail bond agent was opened when the Department received copies of three judgments against the agent along with certificates of non-payment. The judgments were satisfied six months after the payment was due to the courts. The Department subsequently discovered another judgment that was one month late being paid. It was determined that the bail bond agent executed multiple bonds while final judgments remained unpaid for more than 35 days without depositing the amount of the judgment with the Clerks of Court.

**Disposition:** Fined \$3,000.

## Enforcement Actions

- September, October, & November 2014

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 626.9541(1)(c), Florida Statutes.

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE/COST	RESTITUTION	CITY, STATE	DOCUMENT
A&G Insurance, Inc.		L005930	Insurance Agency	Fined	\$1,500		Hialeah, FL	<a href="#">Consent Order</a>
Acosta	Adrian	P063707	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Antonelli	Nickie	E135053	Public Adjuster	License Suspended 3 Months			Hollywood, FL	<a href="#">Order of Suspension</a>
Azerzer	Eric	P190907	Bail Bond	License Revoked			Orlando, FL	<a href="#">Search</a>
Barrientos	Noel	W106550	Customer Representative	License Revoked			Miami, FL	<a href="#">Order of Revocation</a>
Batista	Ramon	P216659	Public Adjuster	License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Bell	Joanne	A018251	All-Lines Adjuster	License Revoked			Tampa, FL	<a href="#">Notice of Revocation</a>
Binday	Michael	A309476	Life, Health, Variable Annuity	License Revoked			Scarsdale, NY	<a href="#">Notice of Revocation</a>

Blatt	Peter	E001195	Life, Variable Annuity	License Suspended 3 Months and Fined	\$20,000		Palm Beach Gardens, FL	<a href="#">Consent Order</a>
Carter	Angeleatia	P137879	Bail Bond	Fined	\$2,000		Fort Lauderdale, FL	<a href="#">Search</a>
Cavaliere	Sharon	D081794	Public Adjuster	License Suspended 3 Months			Bayonet, FL	<a href="#">Order of Suspension</a>
Celec	Melody	E122905	Bail Bond	Fined	\$2000		Alva, FL	<a href="#">Consent Order</a>
Cicetti	Robert	A047406	Life, Health, Variable Annuity	License Suspended 6 Months			Palm Harbor, FL	<a href="#">Search</a>
Clark, Jr.	William	P067370	Bail Bond	License Suspended			Pensacola, FL	<a href="#">Search</a>
Coast to Coast Insurance & Financial Services Property & Casualty Division, Inc.		L009903	Insurance Agency	License Revoked			Cape Coral, FL	<a href="#">Consent Order</a>
D S Air Conditioning, Inc.		E058102	Service Warranty	Fined	\$1,000		Jensen Beach, FL	<a href="#">Search</a>
Delaney	Catherine	A303906	Title	License Revoked			Cape Coral, FL	<a href="#">Search</a>
Dubose	Carlos	A072540	Bail Bond	License Revoked			Tavares, FL	<a href="#">Order of Revocation</a>
DuBose	Donald	A072544	Customer Representative	License Revoked			Panama City Beach, FL	<a href="#">Search</a>
Elezi	Dashnor	E004184	Life, Variable Annuity	License Suspended 3 Months			Fort Myers, FL	<a href="#">Consent Order</a>
Ellis	Geeta	P112167	Life, Health, Variable Annuity	License Revoked			Jacksonville, FL	<a href="#">Order of Revocation</a>
Espinosa	Carlos	E169416	All-Lines Adjuster	License Suspended 2 Months and Fined	\$500		Miami, FL	<a href="#">Order of Suspension</a>
Fleuridor	Brian	W132871	Life, Health, Variable Annuity	License Revoked			Delray Beach, FL	<a href="#">Search</a>
Folino	Diana	P233299	Life, Health, Variable Annuity	License Suspended 18 Months			Ponte Vedra Beach, FL	<a href="#">Consent Order</a>
Foster	Blair	A087891	Bail Bond	License Revoked			Cocoa, FL	<a href="#">Order of Revocation</a>



Francois	Jean	P139971	Life, Health, Variable Annuity, Customer Representative	License Suspended			Coral Springs, FL	<a href="#">Search</a>
Freed	Edward	A089603	Life & Health	License Suspended 1 Year			Plantation, FL	<a href="#">Consent Order</a>
Furer	Dove	P175696	Public Adjuster	License Suspended 3 Months			Tamarac, FL	<a href="#">Order of Suspension</a>
Garza	Steven	P196325	Public Adjuster	License Suspended 3 Months			Lutz, FL	<a href="#">Order of Suspension</a>
Gilford	William	P238534	Life, Health, Variable Annuity, General Lines	License Revoked			Ruskin, FL	<a href="#">Consent Order</a>
Gonzalez	Jesus	A100088	Bail Bond	Fined	\$250		Coral Springs, FL	<a href="#">Search</a>
GSS Title, LLC		P065973	Title Agency	Cease & Desist and Fined	\$2,500 / \$2,500		Sarasota, FL	<a href="#">Search</a>
Guichard	Gary	E037494	Public Adjuster	License Suspended, Fined and Administrative Cost	\$2,000 / \$3,000		Jacksonville, FL	<a href="#">Search</a>
Guichard	Wakamba	E023742	Public Adjuster	License Suspended 3 Months			Oviedo, FL	<a href="#">Order of Suspension</a>
Guthrie Sr	Kevin	P015811	Life, Health, Variable Annuity, Customer Representative, All-Lines Adjuster	License Suspended			Palm Beach Gardens, FL	<a href="#">Search</a>
Hainsworth	Michael	D038074	Life, Health, Variable Annuity	Probation and Fined	\$5,000		N Ft Myers, FL	<a href="#">Search</a>
Hall	James	E162822	Life, Health, Variable Annuity	License Suspended 3 Months			Orlando, FL	<a href="#">Order of Suspension</a>
Hansen	Kim	A110399	General Lines	License Suspended 1 Year			Jupiter, FL	<a href="#">Order of Suspension</a>
Happy People Corp dba Englico Insurance & Financial Services		R000537	Insurance Agency	Registration Surrendered			Fort Lauderdale, FL	<a href="#">Consent Order</a>

Hayes	William	W170189	Life, Health, Variable Annuity	License Revoked			Chicago, IL	<a href="#">Consent Order</a>
Henderson	Christopher	W023771	Health	License Revoked			Jacksonville, FL	<a href="#">Order of Revocation</a>
Hopkins	Kristin	E114255	Customer Representative	License Revoked			Punta Gorda, FL	<a href="#">Search</a>
IBCS Fidelity, Inc.		L052491	Insurance Agency	Fined	\$3,500		Winter Haven, FL	<a href="#">Search</a>
Insurance Wholesalers Group, Inc.		L066653	Insurance Agency	License Revoked		\$2,570.96	Casselberry, FL	<a href="#">Consent Order</a>
Johnson, III	John	W019654	Bail Bond	Probation and Fined	\$3,500		Crawfordville, FL	<a href="#">Search</a>
Kuchar	Gregg	A146520	Life, Health, Variable Annuity	License Revoked			Asheville, NC	<a href="#">Consent Order</a>
Langley	Mary	P020651	Life, Health, Variable Annuity	License Revoked			Spring Hill, FL	<a href="#">Search</a>
Lazzara	Frank	A151411	Bail Bond	Probation and Fined	\$750		Riverview, FL	<a href="#">Search</a>
Lockhart, Jr.	Lawrence	W076010	Automobile Warranty	License Revoked			Orlando, FL	<a href="#">Order of Revocation</a>
Martin	Nivis	D051501	General Lines	License Suspended 1 Year			Miami, FL	<a href="#">Consent Order</a>
Mason	Scott	A167571	Life, Variable Annuity	Probation and Fined	\$1,500		Debary, FL	<a href="#">Search</a>
Mattio	Jessica	W138967	Personal Lines	License Revoked			Valrico, FL	<a href="#">Order of Revocation</a>
McKinzie	Bruce	E121080	Life, Health, Variable Annuity	License Suspended			Melbourne, FL	<a href="#">Search</a>
Mena	Noelle	P011473	Public Adjuster	Fined	\$500		Miami, FL	<a href="#">Consent Order</a>
Mesadieu (Dorest)	Maxo	A070725	Life, Health, General Lines	Probation and Fined	\$7,500		Lauderdale Lakes, FL	<a href="#">Search</a>
Michaels, Jr.	Norman	A177955	Life & Health	License Revoked			White Plains, NY	<a href="#">Search</a>
Millen	Yehuda	W012592	Public Adjuster	License Suspended 3 Months			Boynton Beach, FL	<a href="#">Order of Suspension</a>
Mills	Thomas	A180292	Public Adjuster	License Suspended 3 Months			Chesterfield, VA	<a href="#">Order of Suspension</a>
Mitchell	Eric	W028829	Bail Bond	License Suspended 2 Months			Jacksonville, FL	

Mt Vernon Title Company		E088177	Title Agency	Suspended 3 Months			Coral Gables, FL	<a href="#">Order of Suspension</a>
Munoz	Joseph	E118143	Public Adjuster	Probation and Fined	\$5,000		Bay Harbor Islands, FL	<a href="#">Consent Order</a>
Novak Agency, Inc.		L038389	Insurance Agency	Probation, Fined and Cost	\$3,000 / \$5,000		Largo, FL	<a href="#">Search</a>
Novak, Jr.	Frank	A193641	Surplus Lines, General Lines, Life, Health	Probation, Fined and Cost	\$3,000 / \$5,000		Largo, FL	<a href="#">Search</a>
Nunez	Alina	A193916	Public Adjuster	Permanently Barred			North Miami, FL	<a href="#">Consent Order</a>
Olson	Gary		No License	Cease & Desist			Kissimmee, FL	<a href="#">Consent Order</a>
Onuska	Heather	W058213	Life, Health, Variable Annuity, General Lines	License Revoked Permanently			Lake Mary, FL	<a href="#">Order of Permanent Revocation</a>
Pantin	Victor	A199757	Life, Health, General Lines	License Revoked			Miami, FL	<a href="#">Order of Revocation</a>
Papaleo	Daniel	D049143	Life, Health, Variable Annuity	License Revoked			St Petersburg, FL	<a href="#">Search</a>
Parsons, II	Walter	A201088	Life, Health, Variable Annuity	License Suspended			Kissimmee, FL	<a href="#">Search</a>
Pena	Daniel	W104081	Health	License Suspended 3 Months			Riverview, FL	<a href="#">Search</a>
Perez	Gabriel	P065429	Public Adjuster	License Suspended 3 Months			Fort Lauderdale, FL	<a href="#">Order of Suspension</a>
Pham	Phu	W086795	Public Adjuster	License Suspended 3 Months			Rowlett, CA	<a href="#">Order of Suspension</a>
Pinel	Steven	W142920	Customer Representative	License Revoked			Bradenton, FL	<a href="#">Search</a>
Pound	Kevin	E097860	Life, Health, Variable Annuity, General Lines	License Revoked			Jacksonville, FL	<a href="#">Consent Order</a>
Premier Title and Research, Inc.		D032618	Title Agency	License Suspended 3 Months			Miami, FL	<a href="#">Order of Suspension</a>
Pribil	John	P139920	Life, Health, Variable Annuity	License Revoked			North Miami, FL	<a href="#">Order of Revocation</a>

Pullen	Doreen	A212772	Life, Health, Variable Annuity, General Lines	Permanently Barred			Cape Coral, FL	<a href="#">Consent Order</a>
Ranford	Tyree	W141639	Life, Health, Variable Annuity	License Revoked			Tampa, FL	<a href="#">Order of Revocation</a>
Rios	Reuben	W025972	Life, Variable Annuity, Legal Expense	License Revoked			Windermere, FL	<a href="#">Search</a>
Robles	Tracy	E064847	Life, Variable Annuity, Customer Representative	License Suspended			Tampa, FL	<a href="#">Search</a>
Rodas	Vincent	A223353	Bail Bond	Probation			Fort Lauderdale, FL	<a href="#">Consent Order</a>
Rodriguez	David	E051146	Bail Bond	License Revoked			Miami, FL	<a href="#">Order of Revocation</a>
Sadighi	Amir	E014802	Life, Health, Variable Annuity	License Revoked			Tampa, FL	<a href="#">Search</a>
Sandoval	Alvaro	A231375	All-Lines Adjuster	Probation and Administrative Cost	\$1,000		Coral Springs, FL	<a href="#">Search</a>
Scarborough	Yvonne	P110202	General Lines	Fined	\$3,500		Charlottesville, FL	<a href="#">Search</a>
Schneider	Arleen	W012603	Life, Health, Variable Annuity	License Surrendered			Boca Raton, FL	<a href="#">Consent Order</a>
Seybert	Lee	W092229	Life, Health, Variable Annuity	License Revoked			Bradenton, FL	<a href="#">Order of Revocation</a>
Stephen	Ayeodeli	P228497	General Lines	License Revoked			Kissimmee, FL	<a href="#">Order of Revocation</a>
Supanik	Bruce	A258287	Life, Variable Annuity	License Revoked			Miami, FL	<a href="#">Consent Order</a>
Superior Insurance Group		L009226	Insurance Agency	License Revoked			Miami, FL	<a href="#">Consent Order</a>
Suris	Jose	A258359	Surplus Lines, Life, Health, Variable Annuity, General Lines	License Suspended 1 Year			Miami, FL	<a href="#">Order of Suspension</a>
Tarrance	Matthew	E045777	Life, Health, Variable Annuity	License Suspended 3 Months			St Petersburg, FL	<a href="#">Order of Suspension</a>
TCB Envirocorp, Inc.			No License	Cease & Desist and Fined	\$1,500		St Augustine, FL	<a href="#">Search</a>

The Benefit Depot		L082261	Insurance Agency	Probation and Fined	\$5,000		Coral Springs, FL	<a href="#">Search</a>
Thomas	Jardian	W141633	Customer Representative	License Revoked			Chiefland, FL	<a href="#">Order of Revocation</a>
Thompson	Jacki	P151751	Public Adjuster	License Suspended 3 Months			Fort Worth, TX	<a href="#">Order of Suspension</a>
Title Pros of Florida, Inc.		E075562	Title Agency	License Suspended 3 Months			Daytona Beach Shores, FL	<a href="#">Order of Suspension</a>
Toro	Eduardo	W016813	Life, Health, Variable Annuity	License Revoked			Miami, FL	<a href="#">Search</a>
Tuttle	Kevin	A269814	Life, Variable Annuity	Fined	\$1,500		Orlando, FL	<a href="#">Search</a>
Vazquez	Joshua	E123940	Bail Bond	License Suspended			Tavares, FL	<a href="#">Notice of Temporary Suspension</a>
Vento	Allyn	D010932	Bail Bond	License Suspended 1 Year			Miami, FL	<a href="#">Consent Order</a>
Villalobos	Karyann	P124595	General Lines	License Suspended 6 Months			Minneola, FL	<a href="#">Consent Order</a>
Wade	William	P063690	Bail Bond	License Revoked			Old Town, FL	<a href="#">Order of Revocation</a>
Walker (Chalker)	Kathreen	A300131	General Lines	License Suspended 2 Years			Lynn Haven, FL	<a href="#">Order of Suspension</a>
Windham	Christopher	P059180	Bail Bond	License Suspended			Daytona Beach, FL	<a href="#">Search</a>



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