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Dear Fellow Floridians,

The holidays are here and we are nearing the end of 2020, a year that has impacted many individuals, families and business throughout the Sunshine State. It's important to remember a few safety tips to avoid holiday accidents or becoming a victim of a scam.

As State Fire Marshal, I'm reminding all Floridians of the hazards associated with Christmas trees, lights and decorations. I recently hosted the Tallahassee Fire Department's annual Christmas tree burn. We produced a riveting video demonstration of how a hazard can quickly become a tragedy - you can view the video at [this](#) link. Here are a few tips to stay safe this holiday season.

Five Christmas Fire Safety Tips

1. Check the water in your tree stand every day. When your Christmas tree dries out, it becomes more flammable and can lead to disaster.
2. Never leave tree lights on overnight or while you are out. Not unplugging lighting can be an accident waiting to happen. Additionally, always purchase lights that have been accepted by a national testing organization.
3. Open flames don't belong near your Christmas tree. A lit candle and a Christmas tree can cause a dangerous situation in a hurry.
4. Change out damaged or broken lights. Don't wait until it is too late. If there is a problem with a bulb or string of lights, replace it right away. Always read all manufacturer's instructions prior to making any repairs.
5. Do not store your tree in the home or garage. A dry tree can pose a serious fire risk when left in a garage or car port. Do not place your tree against the home before disposal.
6. As we look forward to the New Year, we have hope for the mitigation and eventual end to the COVID-19 pandemic and a return to more normal personal and professional lives. I look forward to serving our Department licensees and the public as Florida's Chief Financial Officer in 2021 and beyond.

Sincerely,

A handwritten signature in black ink that reads 'Jimmy'.

Jimmy Patronis
Chief Financial Officer
State of Florida



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News You Can Use

CFO Jimmy Patronis Statement on Preventing Negative Impacts on Credit Ratings for Floridians who have Deferred Loan Payments

Tallahassee, Fla. (12/15/20) - Today at the Florida Cabinet, Florida Chief Financial Officer (CFO) Jimmy Patronis called on the Office of Financial Regulation to take steps to protect consumers credit ratings. Based on recent media reports, citizens credit ratings are being negatively affected even though they utilized deferment of payments allowed through the Coronavirus Aid, Relief, and Economic Security (CARES) Act as a result of COVID-19.

[Read more>>](#)

CFO and State Fire Marshal Jimmy Patronis Hosts Annual Christmas Tree Burn Demonstration and Shares Holiday Fire Safety Tips



To view and download video from the event, click [here](#).

Tallahassee, Fla. - Today, Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis hosted his annual Christmas tree burn demonstration with the Tallahassee Fire Department and urged Floridians to know the potential dangers accompanying Christmas trees and holiday decorations. If not maintained and properly removed, trees can become dry and easily ignite. According to the National Fire Protection Association (NFPA), almost 30% of home fires in the United States, that start with Christmas trees, happen in January.

[Read more>>](#)

CFO Jimmy Patronis: Beware of Phony Apple and Amazon Support Phone Calls

Tallahassee, Fla. (12/08/20) - With the holidays around the corner, Chief Financial Officer (CFO) Jimmy Patronis urges Floridians to guard against false calls from scammers pretending to be Apple and Amazon customer support. Consumers concerned about their accounts should contact the company through a verified customer support number or website.

CFO Jimmy Patronis said, "The holiday season is an ideal time for cybercriminals to try and gain access to personal information, especially with so many Floridians doing their shopping online. Don't let the Christmas rush prevent you from being on alert for potential scams. Remember, anytime you receive a suspicious message or phone call, it could be a scammer trying to make you their next victim. If you feel you have been a victim of fraud, report it immediately at FraudFreeFlorida.com."

[Read more>>](#)

CFO Jimmy Patronis: Tips to Reduce Risk During Identity Theft Prevention Month

Tallahassee, Fla. (12/07/20) - In recognition of December as Identity Theft Prevention Month, Chief Financial Officer (CFO) Jimmy Patronis provides tips to protect yourself this holiday season. Experts say identity theft can happen to anyone, and it is important to know what you can do to reduce your risk during this busy time of year.

CFO Jimmy Patronis said, "Florida continues to face a fraud epidemic, as our state currently ranks second in fraud and identity theft reports nationwide. That is why it is so important to educate yourself and stay alert, so you don't fall victim to a scammer looking to make a quick buck during the holidays. If you feel you've been a victim of fraud, report it immediately at FraudFreeFlorida.com."

[Read more>>](#)

CFO Patronis Launches Holiday Money Hunt ~ Initiative aimed at helping Floridians Find Unclaimed Property this Holiday Season ~

Tallahassee, Fla. (11/23/20) - With the holiday season just beginning, Chief Financial Officer (CFO) Jimmy Patronis is encouraging Floridians to join his Holiday Money Hunt and search to see if you or your business has Unclaimed Property in Florida. CFO Patronis is launching the Holiday Money Hunt this

holiday season to spread the word and help Floridians recover and claim cash that has been unknown or lost. Currently, Florida has \$2 billion in Unclaimed Property and CFO Patronis is on a mission to return every last cent back to its rightful owners. Since CFO Patronis took office in 2017, he has returned more than \$1 billion back to Floridians. Follow along this month on Twitter and use the hashtag #FLHolidayMoneyHunt with CFO Patronis as he promotes the Holiday Money Hunt.

[Read more>>](#)



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Important Information Regarding COVID-19 and Business Operations - Licensing

Due to the response to COVID-19, Pearson VUE testing locations continue operating at a limited seating capacity. However, on May 20, 2020, many third party testing locations in Florida began offering our exams, which made additional testing times available throughout the state. To search for test centers and register for exams, please visit <https://home.pearsonvue.com/fl/insurance>.

There continues to be over 40 LiveScan fingerprinting locations open in Florida. To search fingerprint locations and register for fingerprinting services, please visit www.L1enrollment.com/FLInsurance.

Pursuant to the provisions of [CFO Directive 2020-07](#), which established a temporary licensing process to address the lack of examination availability due to COVID-19, Florida ceased accepting applications for temporary licenses as of the close of business November 10, 2020. Questions may be addressed to AgentLicensing@MyFloridaCFO.com.

Temporary licenses **previously** issued were:

Temporary Life and Variable Annuity Contracts (T2-14)
Temporary Health (T2-40)
Temporary Personal Lines (T20-44)

Permanent licenses still remain available for these license types by passing the state exam or qualifying for an exemption (e.g., transfer, certain designations, college degree and required college courses, etc). Review the individual qualification page for the applicable license type to review all the ways to qualify.

In order to continue operating efficiently, we strongly encourage individuals to utilize our Upload Documents feature through their [MyProfile](#) account to submit application deficiency documents, instead of emailing them to us. If the option to upload documents isn't available in someone's account, it will appear within three hours after submitting a new license application in our system. (Note: If an application is submitted through the NIPR, the option will appear once the application reaches our system, typically the day after the application is submitted to the NIPR.)

Registration of Bail Bond Agents - "Odd Year" Requirement

Florida Statutes [s. 648.42](#), F.S. states:

"A bail bond agent may not become a surety on an undertaking unless he or she has registered in the office of the sheriff and with the clerk of the circuit court in the county in which the bail bond agent resides. The bail bond agent may register in a like manner in any other county, and any bail bond agent shall file a certified copy of his or her appointment by power of attorney from each insurer which he or she represents as a bail bond agent with each of such officers. **Registration and filing of a certified copy of renewed power of attorney shall be performed by April 1 of each odd-numbered year. The clerk of the circuit court and the sheriff shall not permit the registration of a bail bond agent unless such bail bond agent is currently licensed and appointed by the department. Nothing in this section shall prevent the registration of a temporary licensee at the jail for the purposes of enabling the licensee to perform the duties under such license as set forth in this chapter.**"

Please be sure to provide a copy of your certified and renewed power of attorney to each county you plan to work in for the next two years by April 2, 2021. **Do not submit copies of power of attorney documents to the Department.**

This law also applies any time a bail bond agent or agency plans to conduct bail bond activities in a new county. If you have questions, please contact BailBond@MyFloridaCFO.com.

COVID-19 Extension for Customer Representatives Expires January 2, 2021

Governor Ron DeSantis issued [Executive Order 20-213](#) to extend Executive Order 20-52, which declared a public health emergency in Florida. As a result of this extension, the Directive of CFO Jimmy Patronis that allows 4-40 licensees to work remotely also has been extended until the expiration of the Governor's Order.

Unless the Order is extended, **the guideline expires after January 2, 2021** and customer representatives may no longer work from locations other than the agency they are employed by.

We recommend all affected agencies, agents in charge, supervising general lines agents and customer representatives continue to monitor future developments on this topic under "Industry Alerts" on the Division's [website](#) to maintain compliance.

Agents should always verify the companies they sell for are authorized to do business in Florida. If you suspect an entity is not authorized to transact insurance in Florida, please notify our office. Call **877-MY-FL-CFO** (1-877-693-5236).

**VERIFY
BEFORE
YOU SELL**

[Read more](#)



The Florida Statutes can be viewed online at [Online Sunshine](#)

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Title Agencies: Update Your Info for the 2021 Administrative Surcharge

Subsection [624.501\(27\)\(e\)2](#), F.S., 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.

Title insurance agencies licensed in Florida were emailed a reminder this month to the agency's email address on file with the Department. All title insurance agencies licensed in Florida on or around January 1 will be sent a courtesy email reminder in early January. To ensure you receive follow-up emails, please log in to the [MyProfile](#) account for your title agency and make sure the correct email address is on file. We also recommend you do the same for your individual [MyProfile](#) account. Demographic changes made to an agency's profile do not populate the profiles of licensees associated with the agency.

Please verify/update your information to ensure you receive all correspondence from 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. If you need assistance updating your information, please contact us at AgentLicensing@MyFloridaCFO.com.

Be *proactive*; do not *procrastinate*. Failure to pay the surcharge on or before January 30, 2021 may result in administrative action which could include a fine in addition to the original surcharge and/or suspension or revocation of the agency's license. Payment of the surcharge must be made securely online via the title agency's [MyProfile](#) account. Paper checks are not accepted.

More info can be found at:
www.myfloridacfo.com/Division/Agents/Industry/Laws-Rules/TitleSurcharge.htm

Unlicensed Agency Personnel

Unlicensed personnel have limited discretion as to how they can support the operations of an insurance agency. Permitted and prohibited activities are described in Rule Chapter [69B-222](#), F.A.C. Incidental activities and

compensation are two of the most important points to remember when employing unlicensed personnel. Incidental activities as described in the rules cannot exceed 10% of an employee's overall activities and compensation cannot be made based on the individual production of the unlicensed person. **The following actions are never allowable by unlicensed personnel:**

- Comparing insurance products; advising as to insurance needs or insurance matters; or interpreting policies or coverage.
- Binding new, additional or replacement coverage for new or existing customers; or binding coverage on or recording additional property under existing policies.
- Soliciting the sale of insurance by telephone, in person, or by other communication. However, the unlicensed person may telephone persons to set appointments for licensed and appointed agents, customer representatives, or to obtain basic policy information as to existing insurance coverage. The unlicensed person may not engage in a substantive discussion of insurance products.

Transacting insurance without the appropriate license and appointment, regardless of the line of business, is a third-degree felony, punishable as provided in [s. 775.082](#), [s. 775.083](#), or [s. 775.084](#), F.S.

Customer Representatives and the Supervising Agent - Reminder

The supervising agent must complete the "Designation of Supervising Agent for Customer Representatives or Limited Customer Representatives" form [DFS-H2-1124](#) on behalf of the 4-40 licensee, and submit it to the Bureau of Licensing. A copy of the completed current form must also be maintained at the agency. If you have not submitted a current copy of this form to the Department for your customer representative(s), then it is highly recommended you come into compliance immediately.

Catching Bad Actors Committing Application Fraud

When submitting an application for insurance coverage, the applicant and the agent are both attesting the information supplied on the application is accurate, true, and correct. This includes the information about the policyholder, their contact information, the risk to be covered and the banking information from which premium will be drawn. An agent who intentionally falsifies or misrepresents any information on an application violates [s. 626.9541\(1\)\(k\)](#), F.S. This can take the form of submitting an application without the knowledge or consent of the proposed insured, impersonating the proposed insured in phone interviews with the carrier, and often includes providing a bank account that is not in the control of the proposed insured. Any of these acts can result in administrative action up to and including suspension or revocation of an insurance license pursuant to [s. 626.611\(1\)](#), F.S. The agent may also incur criminal charges.

As an agent, it is equally important that you protect your credentials from being used for these purposes by someone else. You should check your license status and appointments regularly to ensure all licenses and appointments on record were applied for by you or someone authorized by you to do so. It is also recommended that you change your [MyProfile](#) password occasionally, especially when changing employers. If you find

appointments or licenses for which you have not applied, you should contact the [Bureau of Licensing](#) and the carrier in question immediately. Doing so will not only help prevent someone from using your credentials for these purposes but will also allow you to find and resolve any issues before they become a problem for you, such as receiving a 1099 tax form for earnings you didn't actually receive.

Life and Health Advertising

Life and health advertising must have prior approval from the benefiting insurance company before being disseminated. Any advertisements approved by the insurer should be used exactly as approved. See Rule [69B-150.013\(10\)](#), F.A.C.

When advertising for life, health or annuity products, if there is a reference in the advertisement to a specific policy feature, interest or bonus rate, premium amount, etc., the name of the insurer issuing the policy needs to be disclosed in the advertisement. Furthermore, the insurer needs to approve the advertisement prior to dissemination. Making any alterations to an advertisement that has been approved by the insurer could cause it to no longer be compliant. See [69B-150.013\(10\)](#) and [69B-150.114](#), F.A.C.

Compliance Information

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

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 licensees important emails to keep you informed on issues regarding application, license, continuing education, or when appointment(s) occur. We suggest adding our domains **dfs.state.fl.us** and **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you receive email notifications from us.

Update your contact information TODAY through your [MyProfile](#) account to ensure you remain informed. You are required to abide by the Florida Insurance Code regardless of whether you read the information we provide.



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Education Central

Staying Educated During Changing Times

This year has shown us that unexpected changes are a part of our lives. There have been many changes in the insurance industry as a result of COVID-19. The changes include increases in remote learning and working, to modifications to how personal and sporting events are conducted.

The insurance industry has not been immune and has had to make necessary changes to adapt to the effects of the COVID-19 pandemic.

These changes that have impacted our industry reemphasize the ever-present need to keep our education updated. Our education providers have been responsive by offering classes related to the impact of the pandemic. Below are examples of topics directly related to the pandemic:

- Claims handling
 - Impact on supply chains
 - Conducting recorded statements and depositions in a virtual world
- Increase in cyber security threats
- Surges in certain types of claims due to the corona virus
- Impacts to clients' financial positions and risk tolerance
- Impacts to underwriting certain types of risks including life, health and business interruptions
- Government involvement in insuring future pandemic related losses

This may be good time to search for courses that provide educational opportunities about changes within the insurance industry and the possible impact your clients' risk exposures, and how you may need to adjust your business activities.

To search for courses, go to our website or go to this link https://dice.fldfs.com/public/pb_srch_adv.asp, and select a course authority related to the line of insurance applicable to you. The search results provide the following information for each course offering to help you decide which course to enroll in:

- Course name
- Dates courses are offered
- Study method (In person or self-study) Note: Webinars have "Webinar" listed in the course title
- Approved educational provider
- Location of course
- Name of Instructor

If you have any questions about a course, you may reach out to the approved educational course provider or email us at Education@MyFloridaCFO.com.

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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Case Notes

Case: The Bureau of Investigation received an insurer's notice of the termination for cause alleging a life insurance agent had committed fraudulent, illegal and dishonest acts. The insurer alleged the agent knowingly, with intent to defraud the insurer, submitted an application to insure a deceased person.

During the course of the investigation, evidence obtained confirmed the agent made fraudulent representations on the application. The agent also impersonated the deceased applicant-insured to confirm the false medical history represented on the application during a telephone interview with the insurer's representative.

Disposition: Suspended for three months, fined \$1,500, and ordered to pay administrative costs of \$2,000.

Case: A case was opened when a property and casualty agent filed a complaint against a customer representative. The agent alleged that while conducting a background check during the hiring process, she discovered the subject had placed ads on social media falsely representing herself as a licensed general lines agent offering homeowners, auto and commercial insurance products to the public. The ads also indicated the subject was operating an insurance agency at her residence. The hiring agent also noted the subject had been appointed and unappointed nine times in the last eight months which she felt was very unusual.

During the course of the investigation, evidence proved the subject unlawfully advertised as a general lines agent offering insurance products on social media. Customer representatives are prohibited from soliciting to the insurance buying public, or holding themselves out to the public as a general lines agent. The subject did not hold an agency license for the entity advertised. When questioned by investigators, the subject admitted she did not apply for or possess an agency license, but had thought about opening one.

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

Case: The Department received a consumer complaint alleging a general lines agent accepted a premium payment to add commercial equipment to an existing policy, which did not exist. The equipment was financed and was required to include physical damage coverage. The subject issued a Certificate of Coverage for the equipment and provided it to the consumer and the finance company. The equipment was damaged in a fire and the insurance company informed the consumer that there was no coverage, and the claim was denied.

Evidence obtained included documentation received from the insurance company, copies of the consumer's premium payment, as well as copies of documents from the named agent. This evidence showed the policy had not been renewed prior to the equipment being added, although the premium had been paid. In addition, the equipment was not eligible to be added to the consumer's General Liability policy and should have been insured on a separate Inland Marine policy.

A second consumer was identified who paid the agent premium for her homeowner's policy. The agent did not submit the application and premium to the insurance company and a policy was never issued.

Disposition: Suspended for three months and fined \$2,000.

Case: A life insurance agent was alleged to have named herself and members of her family as the beneficiaries of several life insurance policies. The Florida Statutes prohibit a licensee from naming themselves or family members as beneficiaries of any life insurance policy without a demonstrated insurable interest in the life of the insured.

Statements were obtained from several of the involved insureds. The insurer's representative provided an affidavit along with extensive documentation of the information maintained by the insurer.

The insurer's documents indicated the agent had designated both herself and her family members as beneficiaries on numerous applications. To conceal her actions, the subject made a series of false representations on the applications. Many of the insureds were indigent, suffered from mental illness, and had no knowledge of the applications or the insurance policies issued.

Disposition: License revoked.

Case: A health insurance agency hired a third-party administrator (TPA) and allowed it to offer coupons for discounted insurance rates on its website. A review of the website found coupons offering several unlawful inducements to purchase insurance including 50% off insurance premiums, "10% off", "\$10 off "sign-up", and "special offers". When a consumer clicked on a coupon, the website routed the user to the agency's website, suggesting the reader "quote and save today".

Disposition: The agency was fined \$1,000.



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Enforcement Actions - August, September and October 2020

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. Please check with the Department before making a decision based upon this listing as information may have changed/been updated. 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 searching the [Licensee Search](#) page 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 found on the Florida Division of Administrative Hearings' (DOAH) [website](#). For further information, you may make a public records request via [email](#) or contact the [Office of Open Government](#).

Please note: This list cannot be used by a licensee to gain an unfair competitive advantage over other businesses or individuals 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
ALBRITTON	DIANE	D006257	Life, Health, Variable Annuity, General Lines	\$2,500 Monetary Penalty, Probation 1 Year	BRADENTON, FL	CONSENT ORDER
BRAY-POOLE	TRELLANIE	E010516	Bail Bond	\$3,500 Monetary Penalty, Probation 2 Years	BOYNTON BEACH, FL	CONSENT ORDER
BRYANT	JEREMY	W230330	Life, Health, Variable Annuity, Personal Lines	Revocation	SAINT PETERSBURG, FL	FINAL ORDER

BUCKLES	GARRETT	W212377	Life, Health, Variable Annuity, General Lines	Revocation	CAPE CORAL	NOTICE OF REVOCATION
CHILDERS	CHRISTOPHER L.	E021660	Life, Health, Variable Annuity	Suspension 4 Months	DES MOINES, IA	CONSENT ORDER
CURTIS	MATTHEW	W322235	Life, Health, Variable Annuity	Revocation	SPRING HILL, FL	NOTICE OF REVOCATION
DEL RIO	DAVID	P051360	Life, Health, Variable Annuity	Indefinite Suspension	FORT MYERS, FL	NOTICE OF TEMPORARY SUSPENSION
DESAI	NEAL	W188968	Life, Health, Variable Annuity, General Lines	Indefinite Suspension	FORT LAUDERDALE, FL	NOTICE OF TEMPORARY SUSPENSION
ECEMENDIA	MIRLA	W209676	Customer Representative	Revocation	MIAMI, FL	NOTICE OF REVOCATION
FELIPE	JOSE S	P142485	Life, Health, Variable Annuity	Suspension 9 Months	TAMPA, FL	CONSENT ORDER
GARCIA	KIRENIA	W492220	Life, Health, Variable Annuity	Suspension 6 Months	MIAMI BEACH, FL	CONSENT ORDER
GEDEUS	ROODY	W409505	All Lines Adjuster	Suspension 24 Months	MIAMI, FL	FINAL ORDER
GOLDEN	DEEDRE	E173394	Bail Bond	\$2,500 Monetary Penalty, Probation 6 Months	EASTPOINT, FL	CONSENT ORDER
GRABE	STEPHEN	W220278	Life, Health, Variable Annuity	Revocation	OCALA, FL	NOTICE OF REVOCATION
HAJI	RENAS S	W525313	Life, Health, Variable Annuity	Revocation	NASHVILLE, TN	ORDER OF REVOCATION
HOSNER	JAMES H	A123589	Life, Health, Variable Annuity, General Lines	Revocation	SAFETY HARBOR, FL	NOTICE OF REVOCATION
JAXTHEIMER	EVAN	P149784	Life, Health, Variable Annuity	Suspension 6 Months	POMPANO BEACH, FL	CONSENT ORDER
MARINO	THOMAS	E011503	Life, Health, Variable Annuity	\$1,500 Monetary Penalty	BRADENTON, FL	CONSENT ORDER
MARTINEZ	ZAHIRAH	W496781	Life, Variable Annuity	Revocation	LITHONIA, GA	CONSENT ORDER
NEW PATH TITLE, LLC		W565663	Title Agency	\$750 Monetary Penalty	WEST PALM BEACH, FL	CONSENT ORDER
PEOPLE TRUCKING INSURANCE		L083415	Agency	\$1,500 Monetary Penalty	MIRAMAR, FL	CONSENT ORDER
PEREZ	ERIK	E022177	Life, Health, Variable Annuity, General Lines	\$5,000 Monetary Penalty	MIAMI, FL	CONSENT ORDER
PEREZ	JESSICA	W555896	Life, Health, Variable Annuity, Personal Lines	\$1,500 Monetary Penalty, Probation 12 Months	WINTER HAVEN, FL	CONSENT ORDER
PINEAPPLE TITLE AGENCY, LLC		W478445	Title Agency	Administrative Surrender	TAMPA, FL	CONSENT ORDER
PROFESSIONAL INSURANCE AGENCY GROUP INC DBA MORION INSURANCE AGENCY		L053362	Agency	\$5,000 Monetary Penalty, Probation 1 Year	HIALEAH, FL	

REBOLLEDO	JOSE	W551060	All Lines Adjuster	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
RICE, JR	ORLIN	A219236	Life, Health, Variable Annuity	\$3,500 Monetary Penalty, Suspended 3 Months	JACKSONVILLE, FL	CONSENT ORDER
SAVAGE	GARRY	A232650	Life, Health, Variable Annuity	Suspension 1 Year	HURON, OH	
SCHNATTER	KIMBERLY	W366789	Health	Revocation	STUART, FL	FINAL ORDER
TACK	ANDREW	W150012	General Lines, Personal Lines	Suspension 2 Years	SARASOTA, FL	CONSENT ORDER
VIDAL	CONCHITA	A273691	General Lines	Suspension 6 Months	MIAMI, FL	CONSENT ORDER
WADE	KORY	P063692	Bail Bond	Suspension 3 Months	CROSS CITY, FL	CONSENT ORDER
WARD	JAMES	W092428	Life, Health, Variable Annuity	Administrative Surrender	FORT MYERS, FL	CONSENT ORDER
WEST, JR	ARTHUR	E096619	Life, Health, Variable Annuity	\$2,500 Monetary Penalty, Probation 1 Year	WILDWOOD, FL	CONSENT ORDER
WILLIAMS	GERDA MAE	W332940	Life, Health, Variable Annuity	Revocation	MIRAMAR, FL	CONSENT ORDER
YORK	TIMOTHY	A292282	Public Adjuster	\$2,500 Administrative Penalty	FORT PIERCE, FL	CONSENT ORDER



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Case Notes

Case: The Bureau of Investigation received an insurer's notice of the termination for cause alleging a life insurance agent had committed fraudulent, illegal and dishonest acts. The insurer alleged the agent knowingly, with intent to defraud the insurer, submitted an application to insure a deceased person.

During the course of the investigation, evidence obtained confirmed the agent made fraudulent representations on the application. The agent also impersonated the deceased applicant-insured to confirm the false medical history represented on the application during a telephone interview with the insurer's representative.

Disposition: Suspended for three months, fined \$1,500, and ordered to pay administrative costs of \$2,000.

Case: A case was opened when a property and casualty agent filed a complaint against a customer representative. The agent alleged that while conducting a background check during the hiring process, she discovered the subject had placed ads on social media falsely representing herself as a licensed general lines agent offering homeowners, auto and commercial insurance products to the public. The ads also indicated the subject was operating an insurance agency at her residence. The hiring agent also noted the subject had been appointed and unappointed nine times in the last eight months which she felt was very unusual.

During the course of the investigation, evidence proved the subject unlawfully advertised as a general lines agent offering insurance products on social media. Customer representatives are prohibited from soliciting to the insurance buying public, or holding themselves out to the public as a general lines agent. The subject did not hold an agency license for the entity advertised. When questioned by investigators, the subject admitted she did not apply for or possess an agency license, but had thought about opening one.

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

Case: The Department received a consumer complaint alleging a general lines agent accepted a premium payment to add commercial equipment to an existing policy, which did not exist. The equipment was financed and was required to include physical damage coverage. The subject issued a Certificate of Coverage for the equipment and provided it to the consumer and the finance company. The equipment was damaged in a fire and the insurance company informed the consumer that there was no coverage, and the claim was denied.

Evidence obtained included documentation received from the insurance company, copies of the consumer's premium payment, as well as copies of documents from the named agent. This evidence showed the policy had not been renewed prior to the equipment being added, although the premium had been paid. In addition, the equipment was not eligible to be added to the consumer's General Liability policy and should have been insured on a separate Inland Marine policy.

A second consumer was identified who paid the agent premium for her homeowner's policy. The agent did not submit the application and premium to the insurance company and a policy was never issued.

Disposition: Suspended for three months and fined \$2,000.

Case: A life insurance agent was alleged to have named herself and members of her family as the beneficiaries of several life insurance policies. The Florida Statutes prohibit a licensee from naming themselves or family members as beneficiaries of any life insurance policy without a demonstrated insurable interest in the life of the insured.

Statements were obtained from several of the involved insureds. The insurer's representative provided an affidavit along with extensive documentation of the information maintained by the insurer.

The insurer's documents indicated the agent had designated both herself and her family members as beneficiaries on numerous applications. To conceal her actions, the subject made a series of false representations on the applications. Many of the insureds were indigent, suffered from mental illness, and had no knowledge of the applications or the insurance policies issued.

Disposition: License revoked.

Case: A health insurance agency hired a third-party administrator (TPA) and allowed it to offer coupons for discounted insurance rates on its website. A review of the website found coupons offering several unlawful inducements to purchase insurance including 50% off insurance premiums, "10% off", "\$10 off "sign-up", and "special offers". When a consumer clicked on a coupon, the website routed the user to the agency's website, suggesting the reader "quote and save today".

Disposition: The agency was fined \$1,000.
