

INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

Volume 3, No. 2 - February 2014

Millions of Dollars Recovered for Floridians

Dear friends,

I was very proud to announce this week that the Florida Department of Financial Services helped recover more than \$253 million for Floridians during 2013. The recoveries were made possible by investigative and consumer-driven efforts led by our divisions of Agent & Agency Services and Consumer Services, along with the Bureau of Unclaimed Property.

The Department of Financial Services' Bureau of Investigation, which is housed within our department's Division of Agent & Agency Services, set a new recovery record of \$5,789,589 in 2013. Nearly \$2 million of the amount recovered by the bureau went to senior citizens. The 2013 total surpasses the previous record set in 2010 by nearly \$300,000.

One of the most financially significant cases investigated by our Bureau of Investigation in 2013 resulted in a payment of \$700,000 in restitution to 123 individuals and small businesses. This recovery was made possible after investigators discovered a scheme in which insurance agents specializing in surplus lines risks were found to be over-charging their clients far above the standard commission they earned on commercial surplus lines accounts.

Our department's Bureau of Unclaimed Property also helped return millions of dollars to Floridians. In 2013, the bureau repaid approximately \$221 million in unclaimed property claims payments. These recoveries ranged from money and securities to tangible items such as watches, jewels, historical items and other miscellaneous articles. While the unclaimed money and goods work to supplement the state's education fund, all unclaimed property is available for return to the appropriate consumer at anytime and without charge.

Lastly, our department's Division of Consumer Services' HelpLine helped return more than \$26 million to nearly 6,000 consumers during 2013. The division handled nearly 344,000 calls throughout the year in their efforts to assist Floridians with insurance-related questions, complaints or concerns.

**VERIFY
BEFORE
YOU SELL**

Agents should routinely verify the licensure of the companies for which they're selling.

[Read more >>](#)

I am very proud of all of our department's divisions and their vigilant efforts to find and return money that rightfully belongs in the wallets of hard-working Floridians. I hope our success will discourage fraudsters and encourage more Floridians to contact us with their questions or tips about missing money or fraudulent scams.

For more information on these programs and how the Florida Department of Financial Services can help you claim what is rightfully yours, please visit www.MyFloridaCFO.com.



Jeff Atwater
Chief Financial Officer
State of Florida



News You Can Use

- Updating you on what's going on

CFO Atwater Helps Return More Than \$253 Million to Consumers in 2013

Chief Financial Officer Jeff Atwater announced that the Florida Department of Financial Services helped recover more than \$253 million for Floridians during 2013. The recoveries were made possible by investigative and consumer-driven efforts led by the divisions of Agent and Agency Services and Consumer Services, along with the Bureau of Unclaimed Property.

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

CFO Jeff Atwater Announces 14 Arrests After Investigation Known As 'Operation Flames and Floods' Exposes Multi-Million Dollar Insurance Fraud

CFO Atwater announced the arrests of 14 individuals following a joint investigation between the State Fire Marshal's Office and the Miami-Dade Police Department's Arson Unit. "Operation Flames and Floods," as it was termed upon its inception in November 2012, exposed an extensive scheme to defraud several insurance companies by staging fire and water damage claims to residential homes in Miami-Dade County, Lehigh Acres and Naples. The losses exceeded several million dollars after 13 homes were set on fire and five more reported.

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

CFO Atwater Announces Two Arrests for Personal Injury Protection (PIP) Insurance Fraud

CFO Atwater announced the arrests of Leonardo F. Marquez Garcia and Dayleann Marie Vallejo-Ruiz, of Miami and Orlando respectively, on charges of insurance fraud. An investigation by the Department of Financial Services' Division of Insurance Fraud revealed that Garcia would do supposed 'initial examinations' on crash victims and refer them to the Injury Rehabilitation Center for physical therapy treatments. Vallejo-Ruiz, the owner of the clinic and a licensed massage therapist, had patients sign

blank treatment forms that were sent to the insurance company requesting payment for services never provided.

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

CFO Atwater Announces 12 Arrests in Ongoing Fraud Investigation Known as 'Operation Leaky Pipes'

CFO Atwater announced that the ongoing insurance fraud investigation known as 'Operation Leaky Pipes' has led to the arrests of 12 Miami residents. The investigation uncovered a scheme between a licensed public adjuster and a plumber to coach homeowners on how to file fraudulent insurance claims for pre-existing or non-existent water damage. The homeowners filed fraudulent claims in an attempt to claim money for home remodeling.

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

PIP Premiums Going Down for Most Florida Drivers

The Florida Office of Insurance Regulation (OIR) released a preliminary analysis of the rates submitted by the top 20 automobile insurance companies writing Personal Injury Protection (PIP) insurance and encompassing more than 75% of the Florida market. PIP insurance accounts for only a small portion (about 25%) of a consumer's total auto insurance premium cost; therefore, a statewide average decrease of 13.2% in PIP will result in an overall reduction of 3-4% for a policyholder depending on the coverage purchased.

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

Boca Raton Area Man Charged with Theft in Investment Scheme Resulting in \$800,000 Loss to Investors

The Florida Office of Financial Regulation (OFR) announced the arrest of Victor Bauza, 49, by the Palm Beach County Sheriff's Office. Bauza was charged by the Florida Office of Statewide Prosecution with securities violations, grand theft and organized scheme to defraud. The defendant allegedly solicited more than \$800,000 from 20 investors to purchase shares of Medical Informatics Xchange (MIX).

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

Seminole Man Arrested in \$6 Million Ponzi Scheme

The Florida Department of Law Enforcement (FDLE) Tampa Bay Regional Operations Center arrested David George Dreslin, 54, on charges of racketeering, conspiracy to engage in a pattern of racketeering activity, three counts of sale of an unregistered security, three counts of sale of a security by an unregistered dealer, security fraud and organized fraud. Dreslin turned himself into the Pinellas County Jail Thursday afternoon. This was a joint investigation with the Office of Financial Regulation and FDLE. Attorney General Pam Bondi's Office of Statewide Prosecution will prosecute the case.

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

FSLSO Service Fee to Decrease from 0.2% to 0.175%

The Florida Surplus Lines Service Office (FSLSO) has issued a bulletin to notify surplus lines agents that the service fee charged by the FSLSO will be decreased from 0.2% to 0.175% effective April 1, 2014.

All new and renewal surplus lines policies/certificates with an effective date on or after April 1, 2014 will incur a service fee of 0.175% of the total gross premium as defined in 626.9325, Florida Statutes. All new and renewal surplus lines policies/certificates with an effective date prior to April 1, 2014 will incur a service fee of 0.2% of the total gross premium. The service fee percentage charged on the premium is based on the effective date of the policy. The FSLSO service fee is applicable to single state Florida policies only.

The service fee for all endorsements, audits, installments, cancellations or return of premium transactions applicable to policies/certificates effective prior to April 1, 2014 will be the same percentage as the inception date of the policy/certificate being endorsed.

[Click here to read the FSLSO bulletin >>](#)

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

Make Sure You Don't Miss Important Information From Us

We highly recommend licensees to 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

Opening an Insurance Agency

So, you're thinking about opening your own insurance agency? Well, before you open the doors for the first time, a review of the laws and rules affecting insurance representatives and the operation of Florida insurance agencies could be very beneficial to you. After all, you want to maintain a compliant agency. Insurance laws are located in [Title XXXVII of the Florida Statutes](#) and in [Chapter 69B of the Florida Administrative Code](#).



Here's a quick overview of the laws and procedures that new (and not-so-new) agents frequently inquire about, along with the applicable legal citations, for opening a major lines* insurance agency. If that's not for you, you can also read the guidelines for opening a [title insurance agency](#) and [bail bond agency](#) on our website.

*For clarification, when we refer to "major lines" we are referring to those agencies that sell property, casualty, health, and/or life insurance including annuities and variable contracts.

Naming your agency

Florida law prevents you from naming your agency anything that would be misleading or deceptive in any way. Names chosen should not imply that the agency is an insurance company, governmental agency, or any other national or state organization. We will not allow any agency to use a name that does not meet this criteria. [s. [626.602](#), F.S.]

Obtain an agency license

No individual or business can act as an insurance agency unless they possess an insurance agency license for each place of business where insurance is transacted. You apply for a license through [MyProfile](#) using the agency's information (Federal Employer Identification Number, etc.). Your agency license must be renewed every three years. [s. [626.172](#), F.S.]

When you apply for an agency license, you will be asked when the agency began transacting. The transaction date requested is the date the agency began transacting insurance business in the State of Florida. This is not the date the agent became licensed nor the date the agency became incorporated. Current fingerprints will need to be submitted to us, if they have not been already, for any individual who is not currently licensed and appointed as an agent, such as an officer or director. Also, if the agency changes its agent in charge, or officers, the agency has **30 days** to inform us of the changes. [s. [626.541](#), F.S.]

Designating an agent in charge

Each person operating an insurance agency and each location of a multiple-location agency is required to designate a **licensed and appointed** agent in charge for each location. You do this when you're applying for your agency license, but if it changes you can let us know through the agency's [MyProfile](#) account. [s. [626.172](#) and [626.747](#), F.S.]

On a related matter, you are required to notify us within **30 days** if there is a change in your name, residence address, principal business street address or mailing address, email address, or telephone numbers. This is quickly and easily done by logging in to the [MyProfile](#) account for you and/or the agency, depending on what needs to be changed and for whom. Don't forget that there is a [MyProfile](#) account for your **agent** license and a separate account for your **agency** license. [s. [626.551](#), F.S.]

Display of Agency License or Registration Required

All Florida insurance agencies are required to display the Department-issued agency license or registration prominently and in a manner that makes the certificate clearly visible to any customer or potential customer who enters the agency. Posting your Department-issued agency certificate provides consumers with the information they need to verify an agency's license/registration status before they make a financial decision. Failure to comply with this statute may result in disciplinary action against the agency. Please be sure you've prominently posted your agency certificate today! [s. [626.172\(4\)](#), F.S.]

[Click here to read more information and links to pertinent laws >>](#)

Education Central

- Things to know about your continuing education

Three Important Tips for Remaining CE Compliant

You're in the insurance business to help people protect their dreams, livelihood, and the well being of their loved ones. It took you time, energy, and money to qualify for the license allowing you to do that. You want to be sure that non-compliance with continuing education never denies you the right to continue on this journey.

Below are three tips to help you:

Tip #1: Review Your Transcript Regularly

Have you ever found you were denied credit for a course because you took it twice within a three year period? Have you ever questioned if an education provider reported your course completion to the Department? You may have even invested time and money forwarding certificates of completion to the Department just to make sure the course is reported.

We have news for you. You can save that time and money, erase those questions from your mind, and prevent possible credit denial by continually reviewing your transcript.

You can review your transcript by logging in to your [MyProfile](#) account and clicking the blue 'CE Status' button. The transcript is a running log of all the courses you have ever completed with related information pertaining to each one, including name and dates.

Before you sign up for a course, check to make sure you have not already taken the course within the last three years. After you complete a course, check your transcript to verify it has been reported. Education providers have 21 days from the date of completion to report the course; however, the majority are reported within 10 days. Keep the certificates of completion for your own records.

Tip #2: Monitor your CE Compliance Evaluation Screen

Now that you know where all your completed courses are recorded, find out how they are applying to your requirements for continuing education. In your [MyProfile](#) CE Status page you should see the option to view your current and previous cycles of continuing education requirements.

This screen will give you a breakdown of the total hours due and the specific breakdown of those requirements. Depending on your license and the specific cycle(s) you need to satisfy, you may have to take an ethics, mitigation, suitability or even a 5-hour Law and Ethics Update course.

You will also see which requirements you have satisfied and which are still deficient. If you are deficient in any area, be sure to take courses that will satisfy that specific requirement. Lastly, check that date showing just above the requirement table to know when you must complete your courses. The date usually reflects the last day of your birth month.

Tip #3: Ask Questions

You are now educated on what you have completed, what you still need to complete, and the deadline. Go take those courses. To make sure you take the right ones, ask questions!

Unfortunately, there are people who do not have your best interest at heart and may try to offer you a course that is not approved by the Department (see below on how to find those). Therefore get necessary information from anyone advertising courses that will satisfy your CE requirement.

Here are some good questions to ask:

Are you an approved CE provider and what is your approved number with the State of Florida?

Is this course approved and what is the approved course number with the State of Florida?

Will I get credit for this course?

How many hours is the course approved for? Are those hours split between multiple requirements?

Will this course apply to the specific requirements I need?

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.
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: Conference Call Tips

The Education Unit recently conducted a test conference call in an effort to work out any system issues and enhance the conference call experience. During the test, we found that several callers were receiving a message stating that some presenting features are not available and those callers were not able to view the presentation being shared through Microsoft Lync. We have designed the March conference call around this. If you log on to the conference call and receive this type of error message please stay on the Lync session. As we move through the agenda, the material will be updated and will become viewable.

Test callers also reported an issue with the sound. These callers were not able to hear the audio through the computer speakers. The reason for this is because these callers did not have a microphone and speaker attached to their computer. If you would like to view the presentation and hear the audio through your speakers, you will need to make certain you have a microphone and speaker attached to your computer. When you join the online meeting, select the "Use Lync (integrated audio and video)" option. Otherwise, you will need to call in and listen to the audio over the phone. In that event, you can still watch the presentation on your computer. You will need to download the mini version of Lync, join the online meeting and choose the "Do not join audio" option.

The conference call is held on or around the second Tuesday of every other month. Our next conference call is scheduled for March 11, 2014 at 2:00pm EST. The calls only last 30 minutes and are packed with vital information specific to Florida insurance education providers. We are asking providers to invite the members of their team that handle the items that are submitted to the Department so that we may be able to address any questions or concerns that they may have.

If you have any questions related to the Education Conference Call, please email Education@MyFloridaCFO.com.

Education Providers: How to Survive a Department Audit

Grab your audit survival kit and follow the step-by-step directions. With these tips you won't have to worry about heartburn the next time your school is audited by the Department.

Being the subject of a Department audit does not infer that you did something wrong and shouldn't be viewed negatively. Step back for a moment and think about why audits are performed. It's a process to address procedures that may be in need of attention. So, very generally speaking, an audit is meant to be used as a tool to identify opportunities for transforming procedures to be more efficient and effective moving forward.

Taking that logic and applying it to Department audits we can surmise that they help to maintain the integrity of the education marketplace and promote awareness of the rules and guidelines that are set forth by the Florida Statutes and Florida Administrative Code.

So how do you keep your blood pressure in check? Here are a few tips that will help you survive a Department audit:

- **Know the Laws and Rules**

Just by knowing the laws and rules you are governed by gives you a huge advantage. This can help keep you out of the penalty box and in the game without missing a beat.

- **Remain Calm and Collected**

By keeping your cool and maintaining your composure you will go through the audit process with ease. Mastering this key point will allow you think clearly and act quickly so that you can manage your time appropriately to continue focusing your attention on your daily job priorities and fulfill the audit requirements simultaneously.

- **Gather Requested Documentation**

Gather the requested documentation and submit it immediately so that you can move on. The faster you leap over this hurdle the easier it will be to finish the race leaving you feeling energized and prepared rather than emotionally drained and physically exhausted.

- **Stick to the Deadline**

Don't procrastinate. It is human nature to procrastinate when the deadline seems so far away. Instead, move quickly to gather the necessary information and submit everything so that you have plenty of time without scrambling at the last minute to get the documentation submitted prior to the deadline.

- **Review the Audit and Work Toward Improvement**

Once the audit has been released to you for review, look it over and make notes so that you can immediately address the areas that need attention and praise your staff for the items that received higher marks. From here you will be able to make a cohesive plan of action to improve the areas that need attention.

Take these tips and implement as many as you can immediately. Change any part of your process that is not in line with the laws, rules, and guidelines that are set forth. Once audit time rolls around again, you will be much more confident which will keep you from reaching your boiling point. For more information on the laws, rules, and guidelines follow the links on the Education Central page located at www.MyFloridaCFO.com/Division/Agents/Licensure/Education.

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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 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.

Records Retention and Department Access to Records

With respect to access to records, the Florida Statutes require licensees to have their records readily accessible to the Department. Similarly, the Florida Statutes require that records be made freely available to the Department. The statutes do not allow licensees or agency staff to set pre-conditions on access to records such as making an appointment in advance or sending a letter in advance of what is wanted.

There appears to be some confusion over how long records need to be kept. The Florida Statutes require licensees to preserve their books, accounts and records for at least three (3) years. The preservation of records by computer or photographic reproductions or records in photographic form is sufficient to be compliant, as long as they can be made available immediately upon request.

There also seems to be some confusion over whether or not the Department is capable of maintaining confidentiality over the records we obtain. The Florida Statutes clearly state that the complaint and any information obtained pursuant to an investigation by the Department is confidential. The records could become a matter of public record if charges are filed or any type of disciplinary action is taken.

[See Sections [624.318\(2\)](#), [626.561\(2\)](#), [626.601\(6\)](#), [626.748](#), [648.26](#), [648.295\(2\)](#), [648.36](#), and [648.46](#), Florida Statutes]

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]

Title Agents: Advertising to Cover Fees is a Marketing No-No

As a marketing idea you want to offer to cover the wire fee from your customer's bank. Their wire fee is \$25 or less so that should not constitute going over the advertising fee limit, correct? No.

The \$25 fee that is stated in Section 626.9541(1)(m), Florida Statutes, is for advertising gifts, ONLY.

This fee is the limit each article of merchandise must not exceed when a licensee wants to give a person something that will remind that person of that licensee and his/her services. The examples we often use are coffee mugs, umbrellas, portfolios, pens, key fobs, etc. containing the licensee or business name.

It is important to note that the statute clearly states this must be an article of **merchandise**. Food does not qualify as merchandise. Gift cards are not considered merchandise.

Offering to cover any fee or charge could be considered to be a violation of Section 626.9541(1)(h), Florida Statutes.

Payment of the customer's bank wire fee by a licensee would be an inducement for a person to use one title agent's services over another.

[See Section [626.9541](#), Florida Statutes]

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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: The Department received a complaint from an insurance carrier that an insurance agency was allowing used car dealerships to issue auto policies for consumers. Because the sales people were not licensed insurance agents, incorrect discounts were applied, addresses were incorrect, and when the consumers were unable to reach the agent in charge, they contacted the carrier for assistance. The Department found the agency was being operated by a customer representative and an unlicensed individual. The general lines agent in charge was allegedly "out on an appointment" - the same excuse given to several consumers who attempted to contact the agency for help.

Disposition: Licenses of the agent and the agency were both revoked.

Case: A general lines agent pocketed more than \$1,200 of a consumer's insurance premium that was earmarked for a community association's general liability policy. The agent's actions not only put the insured at risk, but also exposed the community's homeowners to a potential loss. Compounding matters, the agent defiantly rebuffed the Department's requests to obtain her agency records on the transaction.

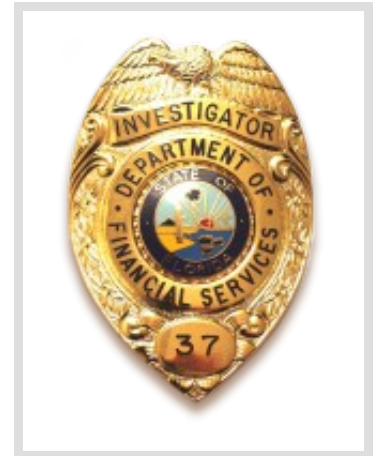
Disposition: License revoked.

Case: A general lines agent worked for an agency where cash premium payments were made by consumers. It was determined that she would often collect a lesser than required premium, provide a receipt for the full amount due and then issue a check from the agency's trust account to the insurance company. This agency was a satellite office in another city and therefore, the ownership was unaware until the owner of the agency, during a visit, had a consumer walk in and offered to pay him less than what the monthly premium was.

Disposition: License surrendered for two years.

Case: An investigation revealed that a bail bond agent failed to remit premiums owed in the amount of \$4,020.00 to a surety company. It was also discovered the bail bond agent failed to perform all contractual obligations with the Managing General Agent, failed to notify the Department of a change in business location, and failed to make records available to the Department.

Disposition: License suspended for 18 months.



Case: A general lines agent was the manager and direct supervisor of a customer representative at a branch office of an insurance agency. In order to meet quotas set by the agency, the agent instructed the customer representative to alter county property appraiser records to falsely show the insurance applicant's home ownership on 27 applications for auto insurance, lowering the premium and generating additional business.

Disposition: License of general lines agent suspended for 18 months and customer representative's license was revoked.

Case: A life and health agent received two group applications from another agent and then submitted the two group applications as her own to an insurer. The agent forged the business owner's signatures on acceptance forms and forged each employee applicant's signature on the individual applications. In the agent signature area, the agent attested to "personally" contacting and verifying the information for the two groups.

Disposition: Fined \$6,000 and placed on probation for two years. The insurer canceled their contract with the agent.

Case: An investigation of a bail bond agent revealed that she executed bail bonds while a judgment entered on a bond issued by the agent remained unpaid for more than 35 days.

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

Case: An investigation of a title insurance agent alleged that she failed to take reasonable measures to identify the persons executing documents in a real estate transaction. Because of this numerous problems ensued. She was charged with disbursing escrow funds to parties not entitled to receive the monies.

Disposition: Fined \$1,000 and placed on probation for six months.

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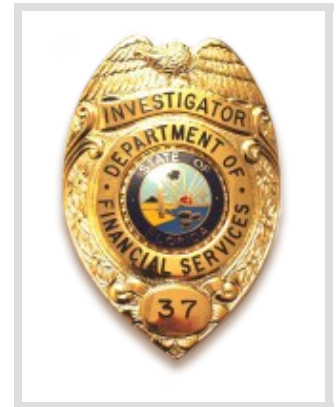
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Enforcement Actions

- December 2013 & January 2014

Some of the following disciplinary actions were resolved through a settlement process resulting in an order for discipline. Notification of disciplinary actions is in the public interest. While every effort is made to provide correct information, our readers are cautioned to check with the department before making a decision based upon this listing. This listing does not reflect pending appeals or requests for hearings.

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.



IMPORTANT NOTE: Copies of enforcement action documents can be located by searching the [Division of Legal Services' database](#). After clicking the **Locate** link below and the database opens, click on **Final Orders** on the left, followed by **Dept of Financial Services**, then **Agent and Agency Services**, then **Final Orders 2013** or **Final Orders 2014** (depending on when the Order was issued).. You will then be able to locate the document by the first letter of the individual's last name or business name. For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE/COST	RESTITUTION	CITY, STATE	DOCUMENT
Allen	Tiffany	W126158	Bail Bond	License Suspended			Tamarac, FL	Locate
Almeyda, Sr.	Hector	No License	Bail Bond (Revoked)	Cease & Desist			Miami, FL	Locate
Alvarez	Roberto	P062863	Public Adjuster	Permanently Barred			Hialeah, FL	Locate
Backlinie	Leigh	P150301	Bail Bond	Fined & Civil Assessment	\$6,000		San Antonio, FL	Locate
Banville	Jessica	W111989	Life, Health, Variable Annuity	Probation and Fined	\$2,500		Spring Hill, FL	Locate
Banville	Richard	E115246	Life, Health, Variable Annuity	Probation and Fined	\$5,000		Spring Hill, FL	Locate

Barnhill	Rebecca	P116447	Customer Representative	License Revoked			Melrose, FL	Locate
Bell	Byrallaine	W040145	Bail Bond	Probation and Fined	\$1,250		Tampa, FL	Locate
Berry, Jr.	John	A020621	General Lines	License Revoked			Tampa, FL	Locate
Bragg	Willie	A028480	Life, Health, Variable Annuity	Permanently Barred			Jacksonville, FL	Locate
Bray, III	Robert	E165172	Public Adjuster	License Suspended 3 Months			Hollywood, FL	Locate
Brower	William	P122750	Bail Bond	License Revoked			Tampa, FL	Locate
Brown	William	A032971	Life, Health, General Lines	Probation and Fined	\$3,000		Miami, FL	Locate
Browning	Anne	E165226	Credit	License Revoked			Lakeland, FL	Locate
Byer	Drew	W038150	Public Adjuster	Fined	\$1,750		Homestead, FL	Locate
Certain, Jr.	Alan	P165376	Bail Bond	Fined	\$650		Fort Lauderdale, FL	Locate
Chan	David	A044927	Life, Health, Variable Annuity, General Lines	Probation and Fined	\$5,000		Coral Springs, FL	Locate
Choice Plans LLC		W043540	Automobile Warranty	License Revoked			Miramar, FL	Locate
Christian	LaDonna	P055726	Bail Bond	Probation and Fined	\$1,000		Maitland, FL	Locate
Clifton	Allen	P170574	Life, Health, Variable Annuity	License Revoked			Gainesville, FL	Locate
Connolly	Melissa	E128720	Service Representative	License Revoked			Tampa, FL	Locate
Cruz	Jose	E077163	Life, Health, Variable Annuity	License Suspended 2 Months			Winter Park, FL	Locate
Cummings	Glenn	A059210	Life, Health, Variable Annuity	Probation and Restitution		\$10,107.75	Brandon, FL	Locate

Dahdah	Mercedes	P039207	Public Adjuster	License Revoked			Miami, FL	Locate
Envoy Insurance & Financial Services, Inc.		L019833	Insurance Agency	Probation, Fined and Restitution	\$25,000	\$29,492.31	Coral Springs, FL	Locate
Evans	Bridgett	E045656	Bail Bond	License Suspended 3 Months			Tampa, FL	Locate
Fantini	Thiago	P203498	Public Adjuster	License Suspended 3 Months			Boynton Beach, FL	Locate
Farmer, II	Arthur	W063147	All-Lines Adjuster	License Revoked			Margate, FL	Locate
Fernandez (Gonzalez)	Rosemary	A319111	Customer Representative	License Revoked			Hialeah, FL	Locate
Florida Direct Insurance Agency, Inc.		R005580	Insurance Agency	License Surrendered			Sarasota, FL	Locate
Foresman	Dannielle	W073173	Life, Variable Annuity	License Suspended 18 Months			Tallahassee, FL	Locate
Global Warranty Group LLC		No License		Cease & Desist and Fined	\$17,500		St James, NY	Locate
Gonzalez	Caridad	A099936	Customer Representative	License Revoked			Miami, FL	Locate
Graham	David	A101976	Life & Health	Fined	\$6,500		Apollo Beach, FL	Locate
Guerrier	Emmanuel	E161190	Bail Bond	Fined	\$2,500		Tallahassee, FL	Locate
Guerrisi	Sean	P218430	Personal Lines	License Revoked			Orlando, FL	Locate
Gutierrez	Carlos	E122348	Life, Health, Variable Annuity, General Lines	License Revoked			Coral Springs, FL	Locate
Gutierrez	Nicole	P107688	General Lines	Probation and Fined	\$10,000		Coral Springs, FL	Locate
Hayes, III	Randy	P089189	Life, Health, Variable Annuity	License Revoked			Greenacres, FL	Locate
Hobdy	James	A120307	Bail Bond	License Suspended 18 Months			Micanopy, FL	Locate

Huggins	Lester	D019894	Bail Bond	Fined	\$250		Miramar, FL	Locate
Inoa	Jose	E161906	General Lines	Fined	\$10,000		Orlando, FL	Locate
Jimenez	Adriano	P068067	Public Adjuster	License Suspended 3 Months			Coral Gables, FL	Locate
Jones	Larry	A134458	Bail Bond	License Revoked			Fort Lauderdale, FL	Locate
Joseph	Shnidine	W062523	Health	License Revoked			Orlando, FL	Locate
Joyce	Alan	A135489	Life	Probation and Fined	\$4,000		Jacksonville, FL	Locate
Jump, Sr.	Richard	E003856	Bail Bond	Probation and Fined	\$2,000		Margate, FL	Locate
King	Samantha	P202629	Bail Bond	License Surrendered			Spring Hill, FL	Locate
Leoni	Gabriel	P195476	Public Adjuster	Fined	\$500		Biloxi, MS	Locate
Martinez	Randy	No License		Cease & Desist			Hialeah, FL	Locate
Mata	Luis	E182186	General Lines, Surplus Lines	Fined	\$7,500		Miami, FL	Locate
McManigal	Michael	E109802	Public Adjuster	Fined	\$500		Pembroke Pines, FL	Locate
Metter	Kathleen	W079580	Life, Health, Variable Annuity	License Revoked			Addison, TX	Locate
Metter, Jr.	Louis	A177420	General Lines	License Suspended 3 Months			Tampa, FL	Locate
Montes De Oca	Chandra	P166888	Bail Bond	License Suspended 6 Months			Cape Coral, FL	Locate
Monzon	Ayleen	P062503	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate
Negron	Kurt	W050671	Life, Health, Variable Annuity	License Revoked			Orlando, FL	Locate
Newkirk	Carol	A003875	Life, Health, Variable Annuity	Fined	\$5,000		Deland, FL	Locate

Nietsch	Stephen	E121393	Life, Health, Variable Annuity	License Suspended 6 Months and Fined	\$250		West Palm Beach, FL	Locate
North	Tanya	P104580	Bail Bond	License Revoked			Lake Worth, FL	Locate
Nozick	I George	P116340	General Lines	Probation and Fined	\$1,500		Alpharetta, GA	Locate
Nunez	Justin	W003012	Bail Bond	License Suspended			Orlando, FL	Locate
One Stop Insurance Agency		L043576	Insurance Agency	Fined	\$5,000		N Miami Beach, FL	Locate
Painter	Donald	A199023	Life, Health, Variable Annuity	License Revoked			University Park, FL	Locate
Papaleo	Kathleen	E052647	Life, Health, Variable Annuity, General Lines	License Suspended 18 Months			Ft Myers, FL	Locate
Perrault	Ronald	D040734	Life, Health, Variable Annuity	License Revoked			Bradenton, FL	Locate
Piloto	Ictiandro	P049239	General Lines	Fined	\$5,000		Miami, FL	Locate
Pimentel	Lisbeth	P160873	Customer Representative	License Suspended 1 Year			Pembroke Pines, FL	Locate
Pomales	Luis	E015643	General Lines	License Suspended 6 Months			Casselberry, FL	Locate
Potter	Laurence	W017644	Personal Lines	License Revoked			Lake Mary, FL	Locate
Redding	Virginia	A296667	Bail Bond	Probation and Fined	\$1,500		Orlando, FL	Locate
Richard Banville LLC		L073502	Insurance Agency	Probation and Fined	\$2,500		Spring Hill, FL	Locate
Robison	Adrian	E052761	Life, Health, Variable Annuity	License Revoked			Idaho Falls, ID	Locate
Rodriguez	Francisco	E010401	Public Adjuster	Fined and Restitution	\$1,000	\$4,836.99	Miami, FL	Locate
Rosal	Julia	E044002	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate

Rossi	Antonio	E160888	Life, Health, Variable Annuity	License Revoked			Tallahassee, FL	Locate
Sands	Lauren	E036617	Bail Bond	Probation and Fined	\$1,500		Tampa, FL	Locate
Schaap	Cory	P232987	Public Adjuster	License Suspended 6 Months			Middleburg, FL	Locate
Seligson	Richard	D004962	Life, Health, Variable Annuity	Fined	\$5,000		Boca Raton, FL	Locate
Simmons	Vernard	W042826	Bail Bond	License Revoked			Jacksonville, FL	Locate
Stewart	Joseph	W047466	Life, Health, Variable Annuity	License Revoked			Ocala, FL	Locate
Sullivan	John	A257723	Life & Health	License Revoked			Sarasota, FL	Locate
Suydam	Kenneth	E147825	Public Adjuster	License Revoked			Spring Hill, FL	Locate
Tetzeli	Monica	A262730	Health	Permanently Barred			Orlando, FL	Locate
Total Title Solutions		P193033	Title Agency	Fined	\$5,000		Clearwater, FL	Locate
Valdes	Francisco	P166867	Public Adjuster	Fined	\$500		Hialeah, FL	Locate
Valladares, Jr.	Eduardo	P100767	Customer Representative	License Revoked			Miami, FL	Locate
VG Insurance Corp		L016707	Insurance Agency	Fined	\$1,500		Miami, FL	Locate
Wade	Marla	W000336	Bail Bond	License Suspended 2 Months, Probation and Fined	\$1,500		St Petersburg, FL	Locate
Watson, Sr,	Mitchell	E000973	Bail Bond	License Suspended 9 Months			Arcadia, FL	Locate
Watson, Sr.	Travis	E002887	Bail Bond	License Suspended 9 Months			Arcadia, FL	Locate
Williams-Perkins	Delorise	A263561	Bail Bond	Probation and Fined	\$2,000		Jacksonville, FL	Locate

Zandman	Jay	W156831	General Lines	Probation and Fined	\$2,500		Atlanta, GA	Locate
Zemlock	Jordan	A293703	Life & Health	License Revoked			Englishtown, NJ	Locate
Zuniga	Yvette	E175917	Life, Health, Variable Annuity	License Revoked			San Antonio, FL	Locate



Contact Us

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