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Dear Fellow Floridians:

The 2022 Legislative Session is in full swing and I want to give you some insight into some of our priority bills and how they have progressed through the legislative process.

I'm very pleased to say that the Florida House of Representatives included our "Home Hardening" initiative in their tax package this year. This initiative provides tax relief to homeowners to "harden" their homes from storms by installing impact-resistant windows, impact-resistant doors, and impact-resistant garage doors. My mission is to help homeowners strengthen their home while saving on taxes and insurance premiums.

[House Bill 1115](#) and [Senate Bill 1054](#), regarding financial literacy requirements was reported favorable in the House PreK-12 Appropriations Subcommittee and the Senate Rules Committee. I believe financial literacy is vital to life-long financial stability and this important proposal will require Florida high school students to earn at least one-half credit of instruction in financial literacy or money management and will teach students about banking practices, money management, credit scores, managing debt, loan applications, insurance policies and local tax assessments.

Our fire investigators put themselves in harm's way every day to protect our communities and we must protect them from job-related cancers.

[House Bill 557](#), Fire Investigator Cancer Treatment Benefits, sponsored by Representative Salzman, was reported favorable in the House Appropriations Committee. [House Bill 557](#) adds fire investigators to the existing firefighter cancer coverage. The bill moves next to the House Commerce Committee.

I've also made it my mission every year to fight fraud in our state and [House Bill 749](#) does just that. Sponsored by Representative Clemons, [HB749](#) was recently reported favorable in the House State Administration & Technology Appropriations Subcommittee. This proposal increases penalties on unlicensed public adjusters who break the law; will combat fraudulent telemarketing calls by requiring licensed warranty agencies to identify their full business name and license number immediately; will force big corporations to allow Floridians to easily cancel subscriptions without forcing consumers to hop through a bunch of hoops; and will empower Florida policyholders by ensuring digital insurance applications will communicate with the digital driver's license. The bill moves next to the House Commerce Committee.

These are just a few of the great initiatives we put forth this legislative session to support our first responders, fight fraud, and enhance the services provided by the Department of Financial Services. For more updates, please visit our [DFS News](#) homepage.

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 Patronis Statement on Passage of Insurance Bill from Senate Floor

Tallahassee (02/17/2022) - Florida Chief Financial Officer (CFO) Jimmy Patronis issued the following statement on the Senate's passage of Senate Bill 1058, sponsored by Senator Hutson. Senate Bill 1058 transfers Florida Hurricane Catastrophe Fund coverage for private market insurers who take on certain policies. The bill moves next to the House Floor.

CFO Jimmy Patronis said, "As CFO, I am committed to doing whatever it takes to combat rising insurance rates on Florida families. It is critical Floridians have access to affordable property insurance that they can count on in the horrible circumstance where their home is severely damaged or destroyed. I want to thank Senator Hutson for moving this important legislation forward and thank you to Representative Stevenson for her hard work on the House companion."

[Read more>>](#)

CFO Jimmy Patronis to FCC: Block Spam Calls for Free

Tallahassee (02/17/2022) - CFO Patronis issued a letter to the Federal Communications Commission (FCC) urging it to require all cellphone carriers to provide free, comprehensive spam blocking services to all customers. In 2020, nearly 4 billion robocalls were received by consumers per month, which led to consumers losing \$436 million to fraud via phone. Additionally, CFO Patronis supports Senate Bill 1292 and House Bill 749, which will require salespersons making telephone calls to provide their full legal name, license number, and their telephone number. This legislation will help to protect consumers as would increased efforts by the cellphone carriers to block spam calls for free.

[Read more>>](#)

CFO Jimmy Patronis Statement on Passage of Financial Literacy Bill in House Subcommittee

Tallahassee (02/16/2022) - CFO Patronis issued the following statement on the House PreK-12 Appropriations Subcommittee's favorable hearing of House Bill 1115, sponsored by Representative Busatta Cabrera. This proposal will require Florida high school students to earn at least one-half credit of instruction in financial literacy or money management and will teach students about banking practices, money management, credit scores, managing debt, loan applications, insurance policies and local tax assessments.

[Read more>>](#)

CFO Patronis Statement on "Home Hardening" Inclusion in Tax Package

Tallahassee (02/15/2022) - CFO issued the following statement upon the release of the Florida House of Representative's tax package from the Ways & Means Committee. The House's tax package included the CFO's "Home Hardening" initiative, which provides tax relief to homeowners to "harden" their homes from storms by installing certain materials, including impact-resistant windows, impact-resistant doors, and impact-resistant garage doors.

[Read more>>](#)

CFO Jimmy Patronis Statement on Passage of Financial Literacy Bill in Senate Rules Committee

Tallahassee (02/15/2022) - CFO Patronis issued the following statement on the Senate Rules Committee's favorable hearing of Senate Bill 1054, sponsored by Senator Hutson. This proposal will require Florida high school students earn at least one-half credit of instruction in financial literacy or money management and will teach students about banking practices, money management, credit scores, managing debt, loan applications, insurance policies and local tax assessments.

[Read more>>](#)

CFO Jimmy Patronis Statement on Passage of Fraud Prevention Bill from House Subcommittee

Tallahassee (02/15/2022) - CFO Patronis issued the following statement on the House State Administration & Technology Appropriations Subcommittee's favorable hearing of House Bill 749, sponsored by Representative Clemons. This proposal increases penalties on unlicensed public adjusters who break the law; will combat fraudulent telemarketing calls by requiring licensed warranty agencies to identify their full business name and license number immediately; will force big corporations to allow Floridians to easily cancel subscriptions without forcing consumers to hop through a bunch of hoops; and will empower Florida policyholders by ensuring digital insurance applications will communicate with the digital driver's license. The bill moves next to the House Commerce Committee.

[Read more>>](#)

CFO Jimmy Patronis Returns More Than \$30 Million in Unclaimed Property in January

Miami (02/03/2022) - CFO Patronis announced that more than \$30 million in unclaimed property was returned to Floridians during the month of January 2022. The Division of Unclaimed Property has returned more than \$231 million to Floridians this fiscal year and since CFO Patronis took office in 2017, more than \$1.5 billion has been returned to Floridians in unclaimed property.

CFO Jimmy Patronis said, "While Floridians eagerly await their tax return, don't forget to check and see if you have unclaimed property waiting for you as well. We currently have more than \$2 billion left to be claimed and as Florida's CFO, I have made it my mission to return every cent to the rightful owners. It takes only a few minutes to search and there is absolutely no cost to you. It's your money and it's just waiting to be claimed! Search for unclaimed property now for yourself, your friends, your loved ones, and even your business at FLTreasureHunt.gov."

[Read more>>](#)

CFO Jimmy Patronis Announces Arrest of Miami Chiropractor in \$20,000 Insurance Fraud Scheme

Miami (02/02/2022) - CFO Jimmy Patronis announced the arrest of [REDACTED], for allegedly submitting fraudulent medical bills to Progressive Insurance and Responsive Insurance for medical treatment services that were never provided to patients.

CFO Jimmy Patronis said, "It doesn't matter if you are a career criminal or a trusted physician; if you commit fraud in Florida, you will be found out and held accountable. It is unsettling that someone in a position of trust would try and line their own pockets through deceit. I thank my fraud detectives for their hard work on this case, and applaud Miami-Dade State Attorney Katherine Fernandez Rundle for ensuring justice will be served."

CFO Jimmy Patronis Announces Six Arrests in \$70,000 West Palm Beach Insurance Fraud Scheme

West Palm Beach (02/01/2022) - CFO Jimmy Patronis announced the arrest of Darneshia Hodge, Michelle O'Brien, Martine Charles, Chastity Barry, Cocynthia Hodge and Glennisha Scantlebury for allegedly developing a fraudulent insurance claim scheme involving multiple Aflac insurance claim reimbursement payments totaling more than \$71,000.

CFO Jimmy Patronis said, "Filing fake insurance claims to make a quick buck is an easy way to end up in jail. As CFO, I remain committed to ensuring criminals like this are brought to justice. Fraud affects everyone in Florida as it drives up insurance rates across the board. I applaud the dedication of my fraud detectives for their hard work to uncover this elaborate scheme, and I appreciate the Palm Beach State Attorney's Office's commitment to ensure justice is served in this case."

[Read more>>](#)

OFR Issues Decentralized Finance Advisory

Tallahassee (01/25/2022) - The Office of Financial Regulation (OFR) issued an investor advisory to raise awareness about decentralized finance (DeFi), a relatively new blockchain-based group of financial services gaining popularity.

OFR Commissioner Russell C. Weigel, III said, "DeFi-based companies offer lending, banking, and investing options that are decentralized and not dependent on traditional financial markets. This evolution of financial services is not necessarily a bad thing and may be a good thing, but before getting involved with a company or product in the DeFi market, take reasonable steps to understand the risks of this emerging blockchain-based technology and market. The Office of Financial Regulation is committed to allowing innovation to grow and thrive while protecting Floridians from bad actors, but the best practice is to educate yourself before risking your money."

Read the full advisory [here](#) to learn what Floridians should consider before using DeFi-based services. The advisory also explains what DeFi is, the technology behind it, how DeFi lending works, potential risks for investors, and how consumers can avoid becoming a victim to a scam.

[Read more>>](#)

****CONSUMER ALERT** CFO Jimmy Patronis: Smishing?! Floridians Must Beware of This Latest Scam Tactic**

Tallahassee (01/24/2022) - CFO Jimmy Patronis is warning consumers of a scam called "Smishing", which is a relatively new form of cyber fraud that's threatening millions of consumers and small businesses around the world. Smishing is a form of "phishing" using SMS or text messages instead of email messages to lure in consumers to click on fraudulent links. According to the FBI, phishing and smishing scams cost victims more than \$54 million in 2020.

CFO Jimmy Patronis said, "With more and more Floridians paying bills, shopping and doing other things electronically, smishing scams are on the rise, so it is important for consumers to remember to never click on a link in an unexpected text message. With tax season upon us, consumers need to be especially vigilant of fraudulent text messages that appear to be from the IRS or from their bank. If you receive a text message that you believe may be fraudulent, verify it by contacting the company using a website or phone number that you know is real. It is critical for Floridians to stay on-guard, and if you are suspicious of fraud, report it immediately at FraudFreeFlorida.com. Always remember to stay vigilant and never give out your personal information and if it sounds too good to be true, it probably is."

[FTC's Tips on How to Recognize Suspicious Text Messages](#)

[Read more>>](#)

CFO Jimmy Patronis Announces 2022 "Born Free" Legislative Priorities

Tallahassee (01/11/2022) - CFO Jimmy Patronis is highlighting his 2022 "Born Free" legislative priorities. The CFO's top priorities include securing \$10 million in funding for Florida's Urban Search & Rescue (US&R - Pronounced 'YOU-SAR') Task Forces, providing tax relief so Floridians can protect their homes and lower their insurance premiums, and continued efforts aimed at protecting consumers.

[Read more>>](#)

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In The Know

Closing An Insurance, Title, or Bail Bond Agency

GUIDELINES TO CLOSE AN INSURANCE AGENCY:

Contact the insurance companies

Notify each insurance company that you represent of your intention to close the agency. Make arrangements to return the marketing materials and insured files, unless the company allows you to find a new servicing agent. The department requires that existing customers continue to be serviced either by a properly licensed and appointed agent, or by the company's office personnel. Insurance agents who close an agency and do not make arrangements to properly service existing customers risk regulatory action by the department.

Notify your premium finance companies

It is important that you alert any premium finance companies used by your agency. Let them know how to contact you if they have any questions about your existing book of business. If the insurance company has approved a new servicing agent, then you should give the premium finance companies that information.

The premium finance companies are not required to accept new business from the servicing agent, but may do so at their discretion. Finance companies hold you responsible for bank drafts considered to be in your possession.

Bank Accounts

It is important to keep all bank accounts active until all outstanding checks have cleared. Checks returned due to insufficient funds will likely trigger a formal investigation by the Florida Department of Financial Services concerning the proper accounting and remittance of fiduciary funds. Reminder: Section [s. 626.9541\(1\)\(0\)](#), F.S., prohibits withholding moneys belonging to others in the conduct of business under a license issued by the department.

Surrender your agency license

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

Bureau of Licensing stating that you wish to surrender your license. Please include the following:

- Name
- Florida License ID Number
- Mailing address
- Telephone number
- Enclose your Florida insurance license ID or a statement indicating that you do not have the ID
- Signature of the licensee

The letter can be [emailed](#) to the Department or uploaded in the agency's [MyProfile](#) account.

Or mailed to:

Florida Department of Financial Services
Division of Insurance Agent and Agency Services
Bureau of Licensing
200 East Gaines Street
Tallahassee, FL 32399-0319

Submit a change of address

Florida law states that every licensee must notify the department within 30 days after a change of name, phone number, e-mail or residence address, principal business or mailing address. Closing an agency indicates that you have relocated your principal place of business and possibly changed your mailing address as well. Simply log in to your [MyProfile](#) account and submit the change.

Agency Files And Records

Florida law requires every licensee to preserve books, accounts and records pertaining to a premium payment for **at least three years after payment**. Any agent closing an insurance agency must make provisions for the records to be available for inspection in accordance with law. You can comply with the law by transferring the files to a new servicing agent or returning the files to the appropriate insurance company. Keep detailed records of any files you have transferred. **Do not** throw documents containing confidential or personal information into the **trash** without following the appropriate destruction methods.

Consumer Notification

Notify the Department's Division of Consumer Services of your agency's closing in the event your customers contact them. You can do this by submitting a request for insurance assistance at [this link](#) to our Division of Consumer Services.

Contact your landlord

Any lease or rental agreement entered into by you for conducting your agency business likely remains binding until both parties agree to end the contract. Closing the agency doors and not returning to the location does not end your obligation to pay rent. This is true of all rental agreements, including those for computers, postage machines, copiers, telephone systems and fax machines. You are responsible for paying all utility bills until the utility company terminates or transfers the account. If you have any questions regarding these matters, seek private legal counsel.

Additional items to consider or complete when closing an agency can be review at [this link](#) to our website.

[GUIDELINES TO CLOSE A TITLE AGENCY:](#)

Contact the Insurance Companies

Contact the insurance companies that you represent and advise them of your decision to close the agency and ask them for guidance on the proper handling of the records for the policies issued for their company. The Florida Statutes require the title agent or insurer to maintain records pertinent to the issuance of the title policies. If your title agency will be closed, the insurer may need to make arrangements for maintaining your files.

Escrow Funds

The title agency escrow account needs to remain open until all outstanding checks have cleared. You should contact your attorney to arrange to transfer the funds in any open escrow accounts to the appropriate underwriter, or for remittances outstanding for over five years, to the [Florida Unclaimed Property Fund](#). ([s. 626.8473\(7\)](#), F.S.)

Notify the Department of Financial Services

Once you have made the arrangements noted above, send a letter on your title agency letterhead to the Department of Financial Services, along with your license. The letter must indicate you want the title agency's license terminated, the last day business was conducted by the title agency, and should include the location of your records and contact information for the records custodian.

The letter of termination can be [emailed](#) to the Department or uploaded in the agency's [MyProfile](#) account. It may also be mailed to:

Florida Department of Financial Services
Bureau of Licensing
200 East Gaines Street
Tallahassee FL 32399-0319

Notify the Department's Division of Consumer Services of your agency's closing in the event your customers contact them. You can do this by submitting a request for insurance assistance at [this link](#) to our Division of Consumer Services.

Contact your landlord

Any lease or rental agreement entered into by you for conducting your agency business likely remains binding until both parties agree to end the contract. Closing the agency doors and not returning to the location does not end your obligation to pay rent. This is true of all rental agreements, including those for computers, postage machines, copiers, telephone systems and fax machines. You are responsible for paying all utility bills until the utility company terminates or transfers the account. If you have any questions regarding these matters, seek private legal counsel.

Additional items to consider or complete when closing an agency can be review at [this link](#) to our website.

[GUIDELINES TO CLOSE A BAIL BOND AGENCY:](#)

Bank Accounts

It is important to keep all bank accounts active until all outstanding checks have cleared. Checks returned due to insufficient funds will likely trigger a formal investigation by the Florida Department of Financial Services concerning the proper accounting and remittance of fiduciary funds. Reminder: Section [648.295](#), F.S., prohibits withholding moneys belonging to others in the conduct of business under a bail bond license

issued by the department.

Agency files and records

Florida law requires every licensee to preserve books, accounts and records pertaining to a premium payment for at least three years after the liability of the surety has been terminated. Any agent closing a bail bond agency must make provisions for the records to be available for inspection in accordance with law. You can comply with the law by transferring the files to a new servicing agent or returning the files to the appropriate surety company. Keep detailed records of any files you have transferred. Do not throw documents containing confidential or personal information into the trash without following the appropriate destruction methods. ([s. 648.36](#), F.S.)

Contact the surety companies

Notify each surety company that you represent of your intention to close the bail bond agency. Be sure to obtain formal guidance on the proper handling of your agency's records, including unused powers and the collateral in your possession for the bail bonds issued for their company.

Notify the Department

Send a letter to us advising the date your bail bond agency will close, the location of your agency's files, the location of the collateral being held on the bonds written and an explanation of how consumers will receive the return of their collateral at the conclusion of their cases. This should be done within 10 working days of the closing. The letter may be emailed to BailBond@MyFloridaCFO.com or uploaded in the agency's [MyProfile](#) account.

You will need to remove the bail bond agency's registration and delete the designated primary bail bond agent for the agency as well in the bail bond agency's [MyProfile](#) account. If you have not created the bail bond agency's MyProfile account yet, you will need to do that first, enter the owner information, and proceed accordingly. [[s. 648.387](#), F.S.]

For more instructions, please see our [Bail Bond Agency Primary Agent User Guide](#).

On a related matter, a bail bond agent must notify us within 10 working days if you change your name, residence address, principal business street address or mailing address, e-mail address, or contact telephone numbers. This is quickly and easily done by logging in to your individual [MyProfile](#) account. [[s. 648.421](#), F.S.]

Contact your customers

Mail a notice to each customer (defendants and indemnitors), advising them of the closing of the agency and whom they can contact regarding their bonds. If the managing general agent (MGA) or surety company has not yet approved a new servicing agent, then the notice should direct your customers to contact the MGA or surety company. The notice should include an office telephone number for the servicing agent or surety company.

Notify the department's Division of Consumer Services of your agency's closing in the event your customers contact them. You can do this by submitting a request for insurance assistance at [this link](#) to our Division of Consumer Services.

Bank accounts

It is important to keep all bank accounts active until all outstanding

checks have cleared. Checks returned due to insufficient funds will likely trigger a formal investigation by the Florida Department of Financial Services concerning the proper accounting and remittance of fiduciary funds. Reminder: Section [648.295](#), F.S., prohibits withholding moneys belonging to others in the conduct of business under a bail bond license issued by the department.

Agency files and records

Florida law requires every licensee to preserve books, accounts and records pertaining to a premium payment for at least three years after the liability of the surety has been terminated. Any agent closing a bail bond agency must make provisions for the records to be available for inspection in accordance with law. You can comply with the law by transferring the files to a new servicing agent or returning the files to the appropriate surety company. Keep detailed records of any files you have transferred. Do not throw documents containing confidential or personal information into the garbage without following the appropriate destruction methods. ([s. 648.36](#), F.S.)

Contact your landlord

Any lease or rental agreement entered into by you for conducting your agency business likely remains binding until both parties agree to end the contract. Closing the agency doors and not returning to the location does not end your obligation to pay rent. This is true of all rental agreements, including those for computers, postage machines, copiers, telephone systems and fax machines. You are responsible for paying all utility bills until the utility company terminates or transfers the account. If you have any questions regarding these matters, seek private legal counsel.

Additional items to consider or complete when closing an agency can be review at [this link](#) to our website.

Beyond Open Enrollment: Helping Consumers Throughout the Year

The Centers for Medicare & Medicaid Services (CMS) and the Center for Consumer Information & Insurance Oversight (CCIIO) have produced a guide to inform agents of the ways they can provide assistance to their Marketplace policyholders throughout the year. You can view a copy of the guide using [this link](#) to the REGTAP website.

Title Agencies: The 2022 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.

A number of agencies have not paid the surcharge and are subject to enforcement action. If your agency has not paid the surcharge, we encourage you to do so immediately to avoid enforcement action which could include a fine, in addition to the original surcharge, and/or suspension or revocation of the agency's license.

If your agency ceased conducting title insurance prior to January 1, 2022 and will not conduct business in 2022, the agency can request termination of its license.

Additional guidance for the steps to take when closing a title insurance agency are provided at [this link](#).

More information can be found at:

<https://myfloridacfo.com/division/agents/industry/title-administrative-surcharge>

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).



[Read more](#)



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



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Education Central

Continuing Education Compliance Tips

When discussing Continuing Education (CE) compliance at the Department, we've found that the biggest impediment to a licensee maintaining their CE compliance is procrastination.

Too often we see licensees falling out of compliance because they completed a course(s) after midnight on their due date. When this occurs, we inevitably get inquiries asking for assistance and concessions. The only assistance that can be offered at that point is if the individual qualifies for an extension by meeting "Good Cause" (see Rule [69B-228.230](#), F.A.C. for more details). If you qualify for an extension, please do your best to submit those requests to us on the approved form, a minimum of 30 days before your due date and include supporting documentation.

Another all too frequent cause of a missed deadline is because reminder notifications are being sent to an invalid email address. If you do not have an active email address on file with us, it is easy to miss CE reminders or other important messages from the Department. Not only can this cause issues with CE compliance, it is also a violation of statute (see [ss. 626.551](#) and [648.421](#), F.S.) All licensees are required to update their demographic information in their [My Profile](#) account within 30 days of a change, except Bail Bond agents must update this information within 10 days. Failure to do so can result in enforcement action by the Department, including monetary penalties.

The last common mistake we see are licensees completing a 4-Hour Update course with the wrong course authority. Please take notice of your license type and the course authority for the 4 Hour-Update course you are interested in taking and make sure they match. Otherwise, you could end up with those precious hours being allocated to your Electives and not satisfying your CE compliance cycle.

No one wants to be in a situation where they must pay a fine to preserve their appointments or tell their carries they lost the appointment because they couldn't get their CE done on time. For these reasons and many more, please remember the Education Team is always standing by ready and willing to assist and answer any education related questions you may have. Please reach out to us at Education@MyFloridaCFO.com as often as necessary and we will do our best to help you stay CE-compliant.

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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Adjusting Firm Licensing

The Department continues to receive the **obsolete** registration/designation form from adjusting firms. **The form is no longer accepted as the Bureau of Licensing's adjusting firm license application became available November 18, 2021.**

Please take time now to ensure your firm has applied for licensure as an adjusting firm. An adjusting firm that is owned and operated by a single licensed adjuster conducting business in his or her individual name and not employing or otherwise using the services of, or appointing, other adjusters, is exempt from the adjusting firm licensing requirements. This means an individual public adjuster can no longer personally appoint a public adjuster apprentice. As soon as a public adjuster decides to use the services of at least one apprentice, that public adjuster must now hold an adjusting firm license to be compliant with [s. 626.112\(9\)](#), F.S.

Attorneys at law duly licensed to practice law in the courts of this state, and in good standing with The Florida Bar, are not required to be licensed as an adjuster to adjust or participate in the adjustment of any claim, loss, or damage arising under policies or contracts of insurance. However, this exemption does not apply to non-attorneys working on behalf of, for, or with a law firm, attorney's office, or other entity providing legal services (collectively referred to hereinafter as a "law firm"). If a law firm conducts adjusting business under a name other than the name of the law firm, or the firm employs licensed insurance adjusters performing services within the scope of the Florida Insurance Code, the firm will need to be licensed as an adjusting firm in accordance with Chapter 626, Florida Statutes.

Information about the adjusting firm licensing process is available at [this link](#) to our Firm License qualifications page.

The Department is reviewing adjusting firms for compliance with the licensing law. Any adjusting firm that is found to be operating in Florida and unlicensed will be reminded to obtain a license as required by the Florida Insurance Code.

After the adjusting firm license application has been available for six months, the Department will start opening formal investigative cases on any adjusting firms that are not in compliance.

Once your firm is licensed, you may access e-Appoint via your adjusting firm's [MyProfile](#) account to appoint licensed adjusters or apprentices.

Please make sure to monitor and update your adjusting firm's [MyProfile](#) account with any changes to its email address to make sure it receives

emails from us.

Title Agencies: Data Filing 2022

The Florida Office of Insurance Regulation (Office) is conducting its annual Title Agencies Data Filing pursuant to sections [624.307](#) and [627.782, F.S.](#) and [Rule 69O-186.013, F.A.C.](#)

Title Insurance Agencies licensed at any time during Calendar Year 2021 are required filers. There are no exceptions - even if your agency closed during 2021.

Your submission is due to the Office no later than 11:59 PM ET on **Sunday, May 31, 2022.**

The Office's reporting system is called the Insurance Regulation Filing System. Here is the link: <https://irfs.fldfs.com/>

A How To guide is also available at:
<https://flor.com/siteDocuments/TitleFilingInstructions.pdf>

Further instructions are available on OIR's website at:
http://flor.com/tool_and_data/data_call_reporting

If you have questions regarding this filing process, please email the Office at TitleAgencyReporting@flor.com or contact the Market Data Collections Unit at 850-413-3147. **If phone lines are busy you are encouraged to send your questions by email. Your email may request that a representative from Market Data Collections call you (remember to provide your number). Calls will be returned in the order your email messages are received.**

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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Case Notes

Case: The Department conducted an investigation of a life, health, and general lines agent after receiving information from FINRA (Financial Industry Regulatory Authority). The insured confirmed signatures on beneficiary change forms for life insurance policies he owned were not his.

The investigation determined the agent submitted modifications to life insurance policies designating his family members as beneficiaries when there was no insurable interest in the life of the insured.

FINRA imposed a three month suspension from association with any FINRA member in any capacity and a \$5,000 fine. The subject failed to report the action within thirty 30 days of the final disposition as required by the Florida Statutes.

Disposition: License suspended.

Case: The Department indefinitely suspended a customer representative who was charged with several felonies directly related to the financial services industry.

A premium finance company alleged the subject had issued 256 premium drafts to several insurance companies for a total of \$765,377. The company stated the drafts were made payable to insurance companies, but they were deposited into a bank account belonging to the agent.

During the course of the investigation, investigators determined the subject had similarly misappropriated an additional \$311,245 related to funds issued for 400 cancelled accounts from a second premium finance company. A third premium finance company obtained a judgment against the subject for her failure to return \$13,417 in unearned commissions, which are considered premium funds. In all, the subject misappropriated more than \$1.1 million dollars belonging to premium finance companies.

Investigators also determined the subject was operating her insurance agency without a designated general lines agent in charge. The agency's former agent in charge was contacted as applications had been submitted by the agency using that agent's credentials. The agent confirmed the signatures on the applications were not his and he did not authorize the use of his signature or credentials by the subject or the agency.

Disposition: License revoked and permanently barred from the insurance industry in Florida. The related criminal case resulted in a sentence of 10 years' probation. Law enforcement was able to recover more than \$1 million dollars in misappropriated funds.

Case: The Department received a Termination for Cause notification from an insurer which was due to the agent's refusal to cooperate with an investigation into applications she submitted.

The insurer said the agent submitted two life insurance applications within six months for an insured who died within the two-year contestable period. During the investigation, discrepancies between the two applications were found. Review of the insured's medical records found the applicant was hospitalized in an Intensive Care Unit and intubated at the time of the second application and would have not been able to electronically sign the application. The insured passed away within three hours of the application being signed.

Disposition: License suspended.

Case: The Department received a complaint from clients of a public adjuster they contracted with to assist them with a claim for damages caused by Hurricane Matthew. The consumers alleged the public adjuster delayed the claims process, altered one of their signatures on the adjusting contract, and charged them a 20% fee. The maximum fee a public adjuster may charge is 10% when the Governor issues a Declaration of a State of Emergency, which occurred in this case.

The subject failed to provide the consumers with an executed copy of the public adjusting contract, submitted a Notice of Loss to the insurer that did not include an accurate floor plan for the insured home, and used several addresses on his contracts that were not reported to the Department.

A review of the subject's records found additional consumers were charged a 20% fee for services for claims incurred while a Declaration of Emergency was in effect. Other consumers who were contacted told investigators the subject also refused to allow the insurer's adjuster on the insured property.

Disposition: License revoked.



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Enforcement Actions - November and December 2021

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 |
|---|------------|---------|-------------------------|--|----------------|--|
| ALL FLORIDA PROFESSIONAL TITLE, LLC | | W510402 | Title Agency | \$1 500 Monetary Penalty | ORLANDO, FL | CONSENT ORDER |
| AMERICAN NATIONAL TITLE, LLC | | E119073 | Title Agency | \$1,500 Monetary Penalty | LARGO, FL | CONSENT ORDER |
| APPLE TITLE LTD | | D037722 | Title Agency | \$1,000 Monetary Penalty | TAVARES, FL | CONSENT ORDER |
| ATLANTIKOS TITLE GROUP, LLC DBA MDO TITLE GROUP LLC | | W515571 | Title Agency | \$1,000 Monetary Penalty | KISSIMMEE, FL | CONSENT ORDER |
| BERNATO | ANTHONY | W248295 | General Lines | \$5,000 Monetary Penalty, Probation One Year | GLEN HEAD, NY | CONSENT ORDER |
| BONILLA | CARMEN | W257354 | Customer Representative | Indefinite Suspension | FORT MYERS, FL | NOTICE OF TEMPORARY SUSPENSION |
| CARDENAS | KEVIN | W477547 | Life, Variable Annuity | Revocation | MIAMI, FL | ORDER OF REVOCATION |

| | | | | | | |
|--|------------------|---------|---|--|----------------------|--|
| CITY TITLE OF FLORIDA LLC | | W545707 | Title Agency | \$750 Monetary Penalty | MIAMI, FL | CONSENT ORDER |
| CLIENTFIRST TITLE LLC | | W477707 | Title Agency | \$1,500 Monetary Penalty | PLYMOUTH MEETING, PA | CONSENT ORDER |
| CLOSED SOUTHWEST FLORIDA LLC | | W580270 | Title Agency | \$1,500 Monetary Penalty | NORTH PORT, FL | CONSENT ORDER |
| CLOSING FLORIDA, LLC | | W494796 | Title Agency | \$1,500 Monetary Penalty | WEST PALM BEACH, FL | CONSENT ORDER |
| CORAZONERO INSURANCE CORP / DBA UNIVISTA INSURANCE | | L099000 | Agency | \$5,000 Monetary Penalty | MIAMI, FL | CONSENT ORDER |
| CURBELO | AYMEE BARBARA | W368110 | General Lines, Surplus Lines | Indefinite Suspension | WESTON, FL | NOTICE OF TEMPORARY SUSPENSION |
| DASS | ANUKUL | P144377 | Life, Health, Variable Annuity | Revocation | HOUSTON, TX | NOTICE OF REVOCATION |
| DE LA FE | JIMMY | W555246 | Life, Health, Variable Annuity | Revocation | MIAMI, FL | NOTICE OF REVOCATION |
| DEFOREST | JOHN | W722024 | Life, Health, Variable Annuity, General Lines | Administrative Surrender | DAYTONA BEACH, FL | CONSENT ORDER |
| DELATORRE | DEVIN | P129596 | General Lines | Indefinite Suspension | MIAMI, FL | NOTICE OF TEMPORARY SUSPENSION |
| DENNIS | NICHOLAS BATIS | W094450 | Bail Bond | \$1,500 Administrative Costs, Probation One Year | CLEARWATER, FL | CONSENT ORDER |
| DEXTER | BRANDON JOHN | E148203 | All Lines Adjuster | Revocation | TAMPA, FL | ORDER OF REVOCATION |
| DOUTHIRT | SARAH MARIE | W144094 | Life, Health, Variable Annuity | Revocation | CLEARWATER, FL | NOTICE OF REVOCATION |
| DURAN | NOEL J | W181744 | Life, Health, Variable Annuity | Revocation | TAMPA, FL | ORDER OF REVOCATION |
| EDBROOKE | COURTNEY L | P186051 | Life, Health, Variable Annuity | Revocation | SARASOTA, FL | CONSENT ORDER |
| EXPETITLE CLOSING SERVICES | | W610729 | Title Agency | \$1,500 Monetary Penalty | MIAMI, FL | CONSENT ORDER |
| EXTREMISTAS NOBLES INSURANCE CORP DBA UNIVISTA INSURANCE | | L101119 | Agency | \$5,000 Monetary Penalty | DORAL, FL | CONSENT ORDER |
| FADAEL | ALEXANDER | W438322 | Life, Health, Variable Annuity | Revocation | WEST PALM BEACH, FL | ORDER OF REVOCATION |
| FELDMAN | COLE JORDAN | W568492 | General Lines | \$2,500 Monetary Penalty | SAN FRANCISCO, CA | CONSENT ORDER |
| FENSTERSZAUB | MENAHM | W273813 | Public Adjuster | Suspension 2 Months | CORAL SPRINGS, FL | ORDER OF SUSPENSION |
| FISHER | LEROY B | A300497 | Life, Health | Permanent Bar | LAKE PARK, FL | CONSENT ORDER |
| FLOHR | CHELSEA | W352827 | Life, Variable Annuity | Suspension 2 Months | MELBOURNE, FL | ORDER OF SUSPENSION |
| FLORIDA TITLE WORKS, INC | | P001418 | Title Agency | \$1,500 Monetary Penalty | FORT LAUDERDALE, FL | CONSENT ORDER |
| FLOYD | CHARLOTTE LESLIE | A086490 | Life, Health, General Lines | Administrative Surrender | HOLLYWOOD, FL | CONSENT ORDER |
| GARCIA | CARLOS J | W272451 | Public Adjuster | Suspension 2 Months | MIAMI, FL | ORDER OF SUSPENSION |
| GILLETTE | YORLENY SUSANY | W198171 | Life, Health, Variable Annuity | Revocation | WINTER PARK, FL | ORDER OF REVOCATION |
| GIVENS | CHRISTINA | W532957 | Credit | Indefinite | LYNN HAVEN, FL | NOTICE OF |

| | LEAH | | | Suspension | | TEMPORARY SUSPENSION |
|--|-----------------|---------|---|---|----------------------|--|
| GLV INSURANCE AGENCY INC D/B/A INSURANCE EXPRESS COM | | L009332 | Agency | \$1,250 Monetary Penalty | WEST PALM BEACH, FL | CONSENT ORDER |
| GRACEFFO | RAYMOND THOMAS | E035496 | Life, Health, Variable Annuity, General Lines | \$1,250 Monetary Penalty | WEST PALM BEACH, FL | CONSENT ORDER |
| GREENE | REGINA GERMAINE | P233761 | Health | Revocation | ORLANDO, FL | NOTICE OF REVOCATION |
| GUARANTY TITLE COMPANY OF PALATKA | | A105990 | Title Agency | \$750 Monetary Penalty | PALATKA, FL | CONSENT ORDER |
| HALLMARK TITLE AGENCY LLC | | W035505 | Title Agency | \$1,500 Monetary Penalty | TAMPA, FL | CONSENT ORDER |
| HAWKINS-FITZGERALD | CODY DOYLE | A300856 | Life, Variable Annuity | Revocation | MAITLAND, FL | ORDER OF REVOCATION |
| HAYWOOD | WALLACE H III | E174636 | Bail Bond | \$1,000 Monetary Penalty | PENSACOLA, FL | CONSENT ORDER |
| HOLDSWORTH | WILLIAM RALPH | E174544 | Life, Health, Variable Annuity | Revocation | GAINESVILLE, FL | ORDER OF REVOCATION |
| ICONIC TITLE CORP | | W468504 | Title Agency | \$1,500 Monetary Penalty | MIAMI LAKES, FL | CONSENT ORDER |
| INVESTORS FIRST TITLE AGENCY | | W643710 | Title Agency | \$1,500 Monetary Penalty | HILLSBOROUGH, NJ | CONSENT ORDER |
| JACOBS | OMAR T | W299997 | All Lines Adjuster | Suspension 3 Months | BOYNTON BEACH, FL | ORDER OF SUSPENSION |
| JAMES | HEATHER | P137895 | General Lines | Revocation | PANAMA CITY, FL | ORDER OF REVOCATION |
| JONES | KERRY T | P134986 | Bail Bond | \$1,500 Monetary Penalty | WINTER HAVEN, FL | CONSENT ORDER |
| JOSEPH | JOCELYNE | W294511 | Life, Health, Variable Annuity | \$2,500 Monetary Penalty, Suspension 3 Months | POMPANO BEACH, FL | CONSENT ORDER |
| KROEGER | ROGER | A146148 | Life, Health, Variable Annuity | Revocation | FORT LAUDERDALE, FL | ORDER OF REVOCATION |
| LA GALA | ANTHONY ANDREA | W584966 | Life, Health, Variable Annuity | Revocation | TAMPA, FL | ORDER OF REVOCATION |
| LEADING EDGE TITLE OF CENTRAL FLORIDA, LTD | | D033926 | Title Agency | \$1,500 Monetary Penalty | WINTER PARK, FL | CONSENT ORDER |
| LEE | ANTHONY | W366591 | Life, Variable Annuity | Revocation | WEST LONG BRANCH, NJ | ORDER OF REVOCATION |
| LLOYD | SYLVESTER JAMES | A157036 | Life, Health, Variable Annuity | Revocation | OLDSMAR, FL | NOTICE OF REVOCATION |
| MAHONEY | MICHAEL P SR | W406033 | Life, Variable Annuity | Revocation | NEW SMYRNA BEACH, FL | ORDER OF REVOCATION |
| MAJOR | CHARLES ALBERT | W309437 | Life, Variable Annuity | Indefinite Suspension | NEWPORT BEACH, CA | NOTICE OF TEMPORARY SUSPENSION |
| MALDONADO | HANNA | P150162 | General Lines | \$4,000 Monetary Penalty | MIAMI, FL | CONSENT ORDER |
| MANNING | SYLVESTER | A164097 | Life, Health, Variable Annuity | Revocation | ST PETERSBURG, FL | NOTICE OF REVOCATION |
| MILLER | SIMONE V | W503687 | Life, Health, Variable Annuity | Revocation | LAUDERHILL, FL | CONSENT ORDER |
| MOORE | ORLANDO LENNONE | D038424 | Bail Bond | Administrative Surrender | FORT MYERS, FL | CONSENT ORDER |
| NOVELO | JULIO RAFAEL | E160675 | Public Adjuster | Suspension 9 Months | HOLLYWOOD, FL | CONSENT ORDER |
| OKALOOSA TITLE & | | A195492 | Title Agency | \$1,500 Monetary | CRESTVIEW, FL | CONSENT ORDER |

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|---|----------------|---------|--|--|---------------------|--------------------------------------|
| ABSTRACT COMPANY INC | | | | Penalty | | |
| PAULINO RIVERA | LENNY RAFAEL | W489180 | Customer Representative | Revocation | ORLANDO, FL | ORDER OF REVOCATION |
| PENINSULA TITLE SERVICES LLC | | D050740 | Title Agency | \$2,500 Monetary Penalty | PALM BAY, FL | CONSENT ORDER |
| PEREZ | NYDIA L | W229988 | Life, Health, Variable Annuity | \$2,500 Penalty, Suspension 1 Year | ORLANDO, FL | CONSENT ORDER |
| PETROVIC | NEVENA | W489809 | Life, Health, Variable Annuity | Revocation | MIAMI BEACH, FL | ORDER OF REVOCATION |
| PRESAGIOS CORP DBA UNIVISTA INSURANCE | | L096304 | Agency | \$7,500 Monetary Penalty | HIALEAH, FL | CONSENT ORDER |
| REGEV | EYAL | E034588 | Public Adjuster - Property | Administrative Surrender | DEERFIELD BEACH, FL | CONSENT ORDER |
| REYES TORRES | MEIBYS LEIDYS | W469424 | Customer Representative | Revocation | ORLANDO, FL | ORDER OF REVOCATION |
| ROBB | JARED B | E124478 | Life, Health, Variable Annuity | Revocation | DAVIE, FL | ORDER OF REVOCATION |
| SAAVEDRA | SAYLIC | W300534 | Life, Health, Variable Annuity | Suspension 9 Months | MIAMI, FL | CONSENT ORDER |
| SANTIESTEBAN | LUIS A | W440114 | Customer Representative | Revocation | MIAMI, FL | ORDER OF REVOCATION |
| SAPPHIRE TITLE AND ESCROW CO | | W235136 | Title Agency | \$1,500 Monetary Penalty | TAMPA, FL | CONSENT ORDER |
| SARRATT | THOMAS E | W585830 | Life, Health, Variable Annuity | Revocation | TALLAHASSEE, FL | ORDER OF REVOCATION |
| SATTERWHITE | JORDAN CHARLES | P158713 | Customer Representative | Revocation | MACCLENNY, FL | NOTICE OF REVOCATION |
| SCHAUFLEER | STACEY LEE | W543428 | All Lines Adjuster | Revocation | LAKELAND, FL | NOTICE OF REVOCATION |
| SNYDERS | STEPHANIE ANNE | W288563 | Customer Representative | Revocation | LAKELAND, TX | ORDER OF REVOCATION |
| SOPHIA'S TITLE SERVICES DBA PINNACLE TITLE SERVICES | | P112844 | Title Agency | \$1,500 Monetary Penalty | MIAMI, FL | CONSENT ORDER |
| SOUTHERN GUARANTY TITLE COMPANY INC | | A249909 | Title Agency | Suspension 3 Months | PENSACOLA, FL | CONSENT ORDER |
| ST LOT | JACKSON | P127119 | Life, Health, Variable Annuity, General Line | Revocation | MIAMI, FL | NOTICE OF REVOCATION |
| STALLWORTH | LORENZO | W193527 | Bail Bond | \$2,500 Monetary Penalty, Probation One Year | PENSACOLA, FL | CONSENT ORDER |
| STEEN | BRYAN JAMES | W208206 | General Lines | Suspension 2 Months | BYRON CENTER, MI | ORDER OF SUSPENSION |
| SUNSHINE STATE TITLE & ESCROW, LLC | | W617624 | Title Agency | \$,1500 Monetary Penalty | ORLANDO, FL | CONSENT ORDER |
| TITLE LAWYERS LLC | | W456155 | Title Agency | Administrative Surrender | MIAMI LAKES, FL | CONSENT ORDER |
| TITLE SERVICES OF COLLIER COUNTY LLC | | E055938 | Title Agency | \$1,500 Monetary Penalty | NAPLES, FL | CONSENT ORDER |
| TITLE, BY HOLLY, INC DBA FLORIDA TITLE CLOSINGS | | W514597 | Title Agency | \$1,500 Monetary Penalty | LAKE WORTH, FL | CONSENT ORDER |
| TOLEDO | ANDY | W532968 | Life, Health, Variable Annuity | Revocation | CLERMONT, FL | ORDER OF REVOCATION |
| TOLER | URIAH | W216778 | Life, Health, Variable Annuity | Revocation | PENSACOLA, FL | FINAL ORDER |

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|----------------------------|-----------------|---------|--------------------------------|--------------------------|-----------------------|--|
| TORRES | MICHAEL E | W222597 | Life, Health, Variable Annuity | Revocation | DORAL, FL | ORDER OF REVOCATION |
| USA TRUST TITLE | | P075488 | Title Agency | \$2,500 Monetary Penalty | AVENTURA, FL | CONSENT ORDER |
| VIRGA | VINCENT A | W111805 | Life, Health, Variable Annuity | \$2,500 Monetary Penalty | BAYONNE, FL | CONSENT ORDER |
| WALSH | MICHAEL PAUL JR | W584422 | Life, Health, Variable Annuity | Revocation | DAVIE, FL | ORDER OF SUSPENSION |
| WATTS | BRANDON J | P121543 | Bail Bond | \$2,500 Monetary Penalty | NEW PORT RICHEY, FL | CONSENT ORDER |
| WHITE | EDRICK MARQUESE | E119645 | Bail Bond | Indefinite Suspension | BARTOW, FL | NOTICE OF TEMPORARY SUSPENSION |
| WHOT, A D/B/A MAC ABSTRACT | | P128367 | Title Agency | \$2,500 Monetary Penalty | HAUPPAUGE, NY | CONSENT ORDER |
| WILLIAMS | KAMERON JOSEPH | W509977 | Life, Health, Variable Annuity | Suspension 1 Year | ALTAMONTE SPRINGS, FL | CONSENT ORDER |
| WOLF | TONYA MARIE | W471076 | Health | Suspension 6 Months | PLANTATION, FL | CONSENT ORDER |

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 Larson Building, Room 419
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Bureau of Investigation

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Title@MyFloridaCFO.com

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

Insurance Insights Staff

Susan Jordan, Editor

Jenni Young, Assistant Editor

Matthew Guy, Technical Advisor

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