

INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

Volume 2, No. 1 - January 2013

New Year, New Goals

Dear friends,

During these past two years, my Department has worked hard to improve services to our licensees and applicant community. As we begin 2013, we will continue on that same path to ensure that each of you receive the highest quality service from our team. One such example is our implementation of greater efficiencies to our non-resident fingerprinting process. The new process will reduce the time it takes to get licensed and ultimately reduce the fingerprinting fee for all license applicants. We have also implemented a way for title agencies to conveniently pay the required surcharge online. While some may consider these changes small, making the licensing process more efficient and effective helps you better serve your customers.

VERIFY
BEFORE ✓
YOU SELL

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

[Read more >>](#)

Your feedback plays an integral role in how we continue to provide you with better service. I hope you will take a moment to email us your feedback and suggestions. Thank you for all you do.



Jeff Atwater
Chief Financial Officer
State of Florida

News You Can Use

- Updating you on what's going on

CFO Jeff Atwater Announces Conviction of Tampa Senior Scammer

Florida Chief Financial Officer Jeff Atwater announced the conviction of Richard M. Incandela, 60, for defrauding two Tampa seniors out of nearly \$490,000 in life insurance premiums. Based on investigations conducted by the Florida Department of Financial Services' divisions of Insurance Fraud and Agent and Agency Services, Incandela, who was never licensed in Florida as an insurance agent, was sentenced to 34 months in prison followed by 25 years' probation and ordered to pay full restitution to the victims.

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

Former Coach Arrested Scamming Hundreds of Thousands of Dollars from Coaches, Teachers, and Parents in a Ponzi Scheme

The Florida Office of Financial Regulation commends the Florida Department of Law Enforcement in the arrest of a former Cypress Lake High School baseball coach who scammed roughly \$200,000 from fellow coaches, teachers and parents in a Ponzi scheme. Robert Kale Schnepf was arrested for nearly three dozen felony charges for defrauding investors in Florida. According to the arrest affidavit, Schnepf misled investors by claiming he was a registered investment dealer, and monies collected from investors would be pooled to invest in the stock market. Instead, the Ponzi scheme used investors' money to pay previous investors and to pay for personal expenses.

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

Office Orders Three Entities to Cease & Desist the Unauthorized and Unlicensed Sale of Insurance in Florida

The Florida Office of Insurance Regulation issued cease and desist orders to three entities for engaging in the unauthorized and unlicensed sale of insurance in the state of Florida. The three entities include: Arkidus Home Protection, International Pacific Assurance Associates, and Dental Care Alliance, LLC d/b/a Dentrite Dental Services.

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

Office of Insurance Regulation Releases 2012 Fast Facts Report

The Florida Office of Insurance Regulation (Office) announced the [2012 Fast Facts report](#) is now available on the Office's website, and is located under the "Industry Data" and "Newsroom" tabs.

Every year, the Office creates this report to provide interested parties with important statistical data about Florida's insurance market. The report is a compilation of financial and regulatory information to include categories highlighting Office resources, insurance premium volume, number of domestic insurance companies and related entities, enforcement actions/consumer recoveries, public hearings and more.

The Fast Facts report also includes four "Top 20" lists with information about insurance companies in Florida writing insurance for personal residential, personal automobile, life and annuity, and the accident and health lines of business.

FSLSO Service Fee to Increase from 0.1% to 0.2%

The service fee charged by the Florida Surplus Lines Service Office (FSLSO) will be increased from 0.1% to 0.2% effective April 1, 2013.

All new and renewal policies/certificates with an effective date on or after April 1, 2013 will incur a service fee of 0.2% of the total gross premium as defined in Florida Statute 626.9325. All new and renewal policies/certificates with an effective date prior to April 1, 2013 will incur a service fee of 0.1% 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, 2013 will be the same percentage as the inception date of the policy/certificate being endorsed.

Again, the service fee percentage charged on the premium is based on the effective date of the policy. For an electronic copy of the service fee bulletin, please visit: <http://www.fslso.com/publications/news.aspx?ID=521>.

For further information contact the FSLSO toll-free at 1-800-562-4496 or visit www.fslso.com.

Protect Nest Eggs to Ensure Financial Independence

February is National Senior Independence Month and provides an excellent opportunity for Florida's seniors to evaluate their finances to ensure they have made the best financial decisions to protect their nest egg and meet long-term goals. As we age we would like to maintain our physical independence and most assuredly our financial independence. Unfortunately, older adults are often targeted by scam artists offering fraudulent investment deals and phony requests for charitable contributions. The Department of Financial Services' [On Guard for Seniors](#) website provides alerts on these and other scams along with online videos and tips to help seniors protect their nest egg.

Below are some tips you can share with your clients if they tell you they have been approached with a questionable offer:

1. End the conversation: Simply tell the person, "I am sorry, I am not interested. Or tell anyone who pressures you, I never make investment decisions without first consulting my _____," (Fill in the blank with whomever you choose).
2. Turn the tables around and ask questions: Before you give out information about yourself or sign on the dotted line ask, "Are you a licensed securities broker? Is that investment registered?" Check out the seller and the investment by calling the Department or going to their website.
3. If the agent or salesperson offers you a reduced commission fee, be wary. They want you to feel like they are giving you something in return for placing your investment through them.
4. Avoid making a financial decision before checking out an agent or company. Always make sure you are working with a licensed agent and/or company.
5. Don't be rushed into making a decision. If the deal is good today, it will be good tomorrow.
6. If it sounds too good to be true, it probably is.

To learn more about how seniors can protect themselves from falling victim to financial exploitation please visit www.MyFloridaCFO.com/OnGuard or call the Department's Consumer Helpline at 1-877-My-FL-CFO (1-877-693-5236).

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

Make Sure You Don't Miss Important Information From Us

Add our domain **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive all notifications from us. Licensees who have a valid email address on file with the Department, as required by law, receive important email notifications when something that affects your 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 important to you. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

In The Know

- Keeping you informed is what it's all about

The 2013 Annual Title Administrative Surcharge is Due

Subsection 624.501(27)(e)2, Florida Statutes, requires any title insurance agency licensed in Florida to annually remit an administrative surcharge of \$200 to the Florida Department of Financial Services. Therefore, we are [reminding](#) all title agencies that the 2013 administrative surcharge is due. All title insurance agencies licensed in Florida were emailed reminding them to make payment via the title agency's [MyProfile](#) account. Failure to pay the surcharge will result in administrative action and/or a fine of \$500, in addition to the original surcharge. To assure that your payment is properly credited, please log in to your title agency's [MyProfile account](#) and make payment if you have not already.

Fingerprinting Process Change for Non-Residents

The Department recently made changes to its fingerprinting process for non-residents and will no longer mail nor accept fingerprint cards.

If you are required to be fingerprinted, you must do so through Florida's vendor, [MorphoTrust USA](#), formerly L-1 Enrollment. Applicants can register, request fingerprint cards to be mailed to them, and pay for fingerprinting by visiting www.L1enrollment.com/FLInsurance or by calling 1-800-528-1358. The fingerprinting fee is \$55.50.

After payment is made to MorphoTrust USA, they will send nonresident applicants a fingerprinting packet. In the packet, there will be instructions and two fingerprint cards with a pre-printed label generated by the information provided when the applicant registered online with MorphoTrust USA.

The results of an applicant's fingerprint-based criminal history check will be submitted electronically to the Florida Department of Financial Services. Once the license application is complete, the Department will notify the applicant the status of their application by email and their [MyProfile account](#).

Special Note: The Department of Financial Services no longer provides fingerprint cards.

Applicants/entities must register and pay for fingerprinting to MorphoTrust USA so they may send you cards. Please do not mail fingerprint cards to the Florida Department of Financial Services. Completed fingerprint cards should be mailed to:

Prints, Inc.
MorphoTrust USA Florida Card Scan Operations
119 East Park Avenue
Tallahassee, FL 32301

If the first fingerprint submission is returned as illegible, [MorphoTrust USA](#) will use the second fingerprint card submitted. This is important as to why both of the completed fingerprint cards should be submitted to the address above.

For any questions regarding this, please visit our website at www.MyFloridaCFO.com/Division/Agents.

Don't Be Scammed When Obtaining Leads

The Department has received a number of complaints in the last few weeks from agents who purchased leads from online lead marketing companies and never received the leads. One agent purchased about 200 leads for more than \$500. The marketing company promised the leads they were selling were from "high asset" individuals who had requested contact by a local "investment advisor". When the agent did not receive the leads as promised, he repeatedly contacted the marketing company by phone, but his calls went unanswered.

We urge all licensees to use extreme caution when dealing with lead generation companies. Although there are legitimate companies operating in the marketplace, it is prudent to verify the legitimacy of the marketing company before purchasing anything from it, including looking up the company at the appropriate Better Business Bureau location. The Department does not have regulatory authority over these type of companies so we are unable to intercede in purchase disputes. Performing due diligence before you make a purchase will help you avoid lead scams.

Notice of Workers' Compensation Exemption Law Change

The Florida Legislature passed and the Governor signed into law CS/HB 941, which amended Sections 440.02(9) and 440.05, Florida Statutes.

Non-construction industry employers with four or more full-time or part-time employees must provide coverage for all employees. Effective July 1, 2013, the law changes to include Limited Liability Company (LLC) members as employees. LLC members will be included on their Workers' Compensation insurance policy; however, they may elect to be exempt by filing a Notice of Election to Be Exempt with the Division of Workers' Compensation (Division).

The Division's Notice of Election to be Exempt web-based system is available for applicants to electronically apply for or renew their Certificate of Election to be Exempt. To access the system, go to the Division's website at www.MyFloridaCFO.com/WC and select the "Apply for an Exemption" icon.

If you have any questions, please contact the Division's Customer Service Representatives at (850) 413-1609, or you may participate in a Division-sponsored webinar. Several webinars are scheduled during February 2013. Please visit their website or email BocSeminars@MyFloridaCFO.com for more information.

Education Central

- Things to know about your continuing education

Deja Vu? Catch a Duplicate CE Course Before It Catches You!

Taking a duplicate CE course could cost you time and money.

Current law prohibits a licensee from receiving duplicate credit for the same course **within a three year period**. This means the course will not be applied towards any of your CE requirements. If a duplicate course is not caught in time, it could result in you not completing your CE requirement on time. That could further result in possible fines, having to take additional courses, or even losing all of your appointments.

What is a duplicate course? A duplicate course is the same course taken through the same education provider and is recognized by having the same approved course ID#. Some courses are similar in nature; however, vary in material. For example: two senior suitability courses offered by different providers are not considered duplicate courses. Also, two similarly named courses offered by the same provider are not duplicate courses if they have different course ID#s.

To help prevent the detrimental consequences of taking a duplicate course, here are some suggested practices to assist you in catching a possible duplicate course before taking one:

- Maintain a copy of your course completion certificates and review them to make certain you don't take a duplicate course.
- Review your transcript in your [MyProfile](#) account each time before registering for a course.
- Ask the education provider if their records show you as taking the course within the last three years.

Whenever in doubt, don't take the course. Search the Department's database for other courses that could meet your requirement. When a duplicate course is taken, a red error warning is printed below the course on your transcript in your [MyProfile](#) account. Additionally, we will email you to inform you that the credit could not be applied to your CE requirement since it was a duplicate course. Therefore, monitor your transcript regularly to make certain you didn't inadvertently complete a duplicate course.

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 as the public search limits the results to the first 100 course offerings.

We wish you success as you continue to complete your hours to keep your knowledge current in an ever-changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

Education Providers: Have You Joined Us for a Conference Call?

The Education Unit regularly holds a conference call available to all approved education providers every other month. This 30-minute call is usually conducted on the first or second Tuesday of odd numbered months and includes 10 minutes of Q&A from the providers.

We have received numerous positive comments regarding the call. Some of the benefits of participating in a conference call are:

- Clarification of the Florida Administrative Code pertaining to education requirements
- First-hand information on upcoming changes
- Opportunity to ask live questions to the Department's Education staff
- Hear what other providers are asking relating to education requirements
- Tips for quicker processing of applications for education providers

Our next conference call is scheduled for Tuesday, March 5, 2013 from 2:00pm-2:30pm Eastern. Our topics of discussion will include acceptable designations for instructors applying for approval, approval of seminar partial courses, and updates on the progress of submitting and delivering the required 5-hour CE update course.

A recorded copy of the January education provider conference call along with Q&A may be found on our [website under the Providers of CE & Pre-licensing header](#).

We hope to have you join us in the future. Education providers may find more information about the conference call by logging in to your [MyProfile](#) account and viewing your notifications in your In-box.

Reminder: Our Website Address Has Changed

The Division of Agent and Agency Services' redesigned website went live on August 1, 2012. We continue to receive traffic to the old site. We've identified that much of this traffic comes from links on education providers' websites. Currently, customers who attempt to access the old website's homepage are automatically redirected to the new website. **The redirect on the old site to the new site will be removed very soon.** Please be sure to update any links you have to our website on your website or your materials to go to www.MyFloridaCFO.com/Division/Agents. This will help prevent confusion when we take down the old site.

Education Providers: Processing Applications for Approval

The Education Unit understands that life gets busy and that time away from the office can be necessary. At the same time we want to remind education providers of their responsibility to be available to the Department if any applications have been submitted or are still pending.

Please be sure to designate an approved school official or contact of the education provider who will be available to respond to questions the Department may have regarding any open application by the provider. Failure to timely respond to a deficiency on an application may lead to closure of the application.

Any questions may be sent to Education@MyFloridaCFO.com.

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Compliance Corner

We continue to see a pattern of noncompliance in the areas noted below. 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.

Adjusting Firms: Designate a Primary Adjuster

The primary adjuster law states that each person operating an adjusting firm and each location of a multiple location adjusting firm must designate a primary adjuster for each such firm or location. The statute also defines a primary adjuster as the licensed adjuster who is responsible for the hiring and supervision of all individuals within an adjusting firm location who deal with the public and who acts in the capacity of a public adjuster as defined in s. [626.854](#), or an independent adjuster as defined in s. [626.855](#). An adjuster may be designated as a primary adjuster for only one adjusting firm location.

Primary adjusters must be designated by submitting a properly completed [form DFS-H2-6364](#) to the Department. There is no cost to designate a primary adjuster but it could cost you disciplinary action including a fine for failing to do so.

[See Section [626.8695](#), Florida Statutes]

Altering Certificates of Insurance

Any insurance agent or agency who alters or modifies the wording on a property and casualty certificate of insurance without approval by the issuing insurer is in violation of Florida's Unfair Insurance Trade Practices Act. This violation risks severe penalties including but not limited to fines by the Department and/or loss of their insurance license. Agents and agencies should not comply with any request to place wording on a Certificate or Evidence of Insurance that is not supported by the policy. Additionally, all such requests or demands by any lending institution and/or mortgage broker should be reported to the Florida Office of Financial Regulation at (850) 487-9687 or at <http://www.flofr.com>.

[See Section [626.9541\(1\)\(a\)](#), Florida Statutes, and Informational Memorandum [OIR-03-003M](#)]

Fingerprinting Requirement of Licensed Firms/Entities Reminder

If there is a change in ownership or control of any entity licensed under Chapter 626, F.S., or if a new partner, officer, or director is employed or appointed, a set of fingerprints of the new owner, partner, officer, or director must be filed with the Department within 30 days after the change. This includes insurance agencies, title insurance agencies, travel agencies holding a travel insurance license, managing general agents, firm reinsurance intermediary brokers, as well as others. The acquisition of 10 percent or more of the voting securities of a licensed entity is considered a change of ownership or control. Please note that for insurance agencies fingerprints need not be filed for any individual who is currently licensed and appointed.

If you are required to be fingerprinted, you must do so through Florida's vendor, [MorphoTrust USA](#), formerly L-1 Enrollment. You can register, request fingerprint cards to be mailed to you, and pay for fingerprinting by visiting www.L1enrollment.com/FLInsurance or by calling 1-800-528-1358. The fingerprinting fee is \$55.50.

[See Section [626.202](#), Florida Statutes]

Working in the Industry After Being Suspended or Revoked

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

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

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

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

Case Notes

The following are instances in which licensees or other persons violated the Florida Insurance Code and the administrative action the department has taken against them. Note: All administrative investigations are subject to referral to the [Division of Insurance Fraud](#) for criminal investigation.

Case: An unlicensed individual, with the assistance of his wife who was a licensed life and variable annuity agent, sold life insurance policies to unsuspecting employees at a school. Unfortunately for the insureds, the couple pocketed a sizeable amount of their premium payments and only submitted a portion to the carrier. Once the victims found out the husband was not even licensed, his scheme began to unravel.

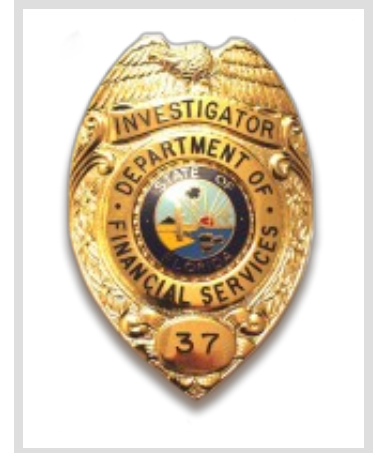
Fortunately, thanks to the Department's intervention, the consumers were made whole and issued life policies. The husband was arrested in a life insurance sting operation set up by state authorities. He met an undercover police detective and solicited a payment of \$528,000 to purchase nonexistent life insurance policies.

Disposition: The wife's license was revoked. The husband was ordered to cease and desist from his activities, and the order barred him permanently from the insurance industry. He was convicted of pilfering close to \$490,000 from two senior citizens in Florida who thought they were buying into stranger-originated life insurance. He was sentenced to 34 months in prison plus 25 years of probation and was ordered to pay restitution to the seniors. He was subsequently arrested again by another jurisdiction and is facing multiple felony charges related to allegedly acting as an insurance agent without a license and alleged fraudulent crimes involving a senior citizen.

Case: An investigation of a general lines agent alleged he was transacting insurance business with a suspended license and failed to secure coverage and forward premiums collected on multiple commercial accounts.

Disposition: Both the license of the agent and his insurance agency were revoked. The Division of Insurance Fraud conducted their own investigation and obtained a full confession from the former licensee. He was sentenced to 15 years felony probation, which includes he may not be employed in any capacity in the insurance industry; ordered to pay in excess of \$100,000 in restitution to multiple victims and Fraud Division's investigative costs.

Case: An investigation of a title agent who owned a title insurance agency revealed she was recruited to be the closing agent for a mortgage fraud scheme. As part of her responsibilities as closing agent, she prepared a standard settlement statement that identified various expenses, payments, and



disbursements related to a fraudulent transaction. On the settlement statement, she represented an inflated appraised value as the purchase price of the property, when in fact the purchase price that had been negotiated with the sellers was much less. Although she knew that two contracts existed, one for the lower price negotiated with the sellers and one for the higher price based on the inflated appraisal, she did not inform the bank of these facts. She also falsely represented on the settlement statement that the third-party buyer would make a down payment when in fact no down payment was made. During the closing, she informed the bank that all closing conditions had been met and, as a result, the bank disbursed a first and a second mortgage loan. After the bank disbursed the funds, she issued a check to the orchestrator for more than \$150,000, which was the difference between the actual purchase price and the inflated appraised value. The funds were ultimately deposited into her title agency's escrow account as the down payment for the transaction. Although she knew that the down payment did not come from the buyer's funds but instead came from the loan funds, she did not inform the bank of this fact.

Disposition: Both licenses of the title agent and title insurance agency were revoked. She was sentenced for bank fraud related to a mortgage fraud scheme. As part of the sentence, she was ordered to pay restitution to victims in the amount of \$531,356. The court also entered a judgment against her for \$178,625, which was the amount of money she received as a result of the scheme.

Case: An investigation of a customer representative alleged that on several occasions while working at an insurance agency, she exceeded the limits of her license by repeatedly representing herself as the general lines agent when executing insurance policies for clients of the insurance agency. The policies failed to include the signature of the supervising general lines agent.

Disposition: License revoked.

Case: An investigation of a life, health and variable annuity agent alleged that he aided or represented an unauthorized insurer, DEPAWIX.

Disposition: License suspended for six months; probation for 12 months if and when he applies for reinstatement; fined \$5,500; restitution of \$660.50.

Case: An investigation of a bail bond agent alleged he continued executing bail bonds in the state of Florida after judgments were entered by the Clerk of the Circuit Courts and remained unpaid for 35 days.

Disposition: Fined \$3,000 and placed on probation for 12 months.

Case: An investigation of a public adjuster alleged he had submitted an adjusting contract to Citizens Property Insurance Corporation (Citizens) that charged fees greater than the statutorily required limitation for services rendered to policyholders.

Disposition: Fined \$1,750; probation for six months; restitution of nearly \$6,300; shall offer to execute new adjusting contracts with fees not to exceed 10% with consumers who were overcharged.

Case: A non-resident general lines agent failed to report to the Bureau of Licensing when applying for an agency license that another state insurance department took action against his license in their state. The other state had issued an action against the licensee for failing to properly supervise an employee. The other state levied a fine against him and his agency.

Disposition: Fined \$1,500; agency license granted; placed on probation for 12 months.

INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

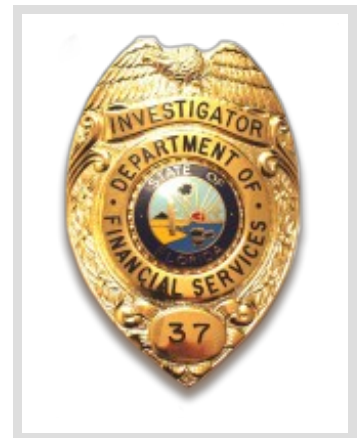
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Enforcement Actions

- December 2012

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 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 **Agents and Agencies**, then **Final Orders 2012**. 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	RESTITUTION	CITY, STATE	DOCUMENT
Alexander	Jack	A003308	General Lines	Probation and Fined	\$6,000		Fort Myers, FL	Locate
Backers	Alicia	E147522	Bail Bond	Fined	\$750		Oakland Park, FL	Locate
Baker	Gary	A011919	Bail Bond	Fined	\$1,000		Montverde, FL	Locate
Chepenik	Barnett	A045973	Life, Health, Variable Annuity	Fined	\$1,000		Winter Park, FL	Locate
Clarkson	Cassie	D040031	Title	License Revoked			Orange Park, FL	Locate
Collins	Marlon	D060992	Bail Bond	Probation and Fined	\$3,000		Bartow, FL	Locate
Cusumano	Jennifer	A171826	Life, Health, General Lines	License Revoked			Deltona, FL	Locate

Figueredo	Alejandro	E191796	Public Adjuster	License Revoked			Miami, FL	Locate
Green	Kathy	P002574	Customer Representative	License Revoked			Holly Hill, FL	Locate
Guzman	Job	A107203	Life, Health, Variable Annuity	License Revoked			Miami, FL	Locate
Harris	Ronald	P135234	Public Adjuster	Probation and Fined	\$1,500	\$9,980	Tampa, FL	Locate
Hodes	Choppy	A120430	Life, Health, Variable Annuity	License Suspended 18 Months			Gainesville, FL	Locate
Johnson	Denise	D027052	Bail Bond	License Revoked			Fort Lauderdale, FL	Locate
Johnson	Tyrone	P026323	Bail Bond	License Revoked			Gainesville, FL	Locate
Knips	Maria	E161453	Public Adjuster	Probation and Fined	\$1,750	\$8,975.41	Hialeah Gardens, FL	Locate
Majestic Title of Central Florida, Inc.		E018274	Title Agency	License Revoked			Tampa, FL	Locate
Maldonado	Ivan	E154061	Public Adjuster	Fined	\$500		Miami, FL	Locate
Mannarino	Marilyn	P026438	Title	License Revoked			Macedonia, OH	Locate
Martinez	Lester	P032114	Public Adjuster	Probation and Fined	\$1,750	\$6,291.12	Miami Lakes, FL	Locate
Miller	Apasara	E058259	Title	License Revoked			Tampa, FL	Locate
Millman	Jeffrey	P020905	Bail Bond	Fined	\$1,000		Fort Lauderdale, FL	Locate
Parlin	Roger	A200740	Life, Health, General Lines, Surplus Lines	License Surrendered, Fined and Restitution	\$5,000	\$2,160	Estero, FL	Locate
Preston	Tony	A211400	Life, Health, Variable Annuity, General Lines	License Revoked			Orlando, FL	Locate
Rovetto	Linda	D051598	Title	License Revoked			Clermont, FL	Locate

Socorro	Gricel	P049644	Public Adjuster, Legal Expense	License Suspended 3 Months			Miami, FL	Locate
Stevenson	William	D037771	Life, Health, Variable Annuity	License Suspended 6 Months			Palm Harbor, FL	Locate
Vega	Vicki	P059800	Customer Representative	License Revoked			Haines City, FL	Locate
Walls	Ron	P208998	Public Adjuster	Fined	\$1,250		Groveland, FL	Locate

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Contact Us

- We're always here for you

Bureau of Licensing

AgentLicensing@MyFloridaCFO.com - For general inquiries about licensing.

Education@MyFloridaCFO.com - For education-related questions (prelicensing, continuing education, providers, etc.)

[MyProfile](#) - Check your up-to-the-minute application status, education information, and more.

Licensees are reminded to update any change in their name, addresses (including email) or phone numbers by logging in to their [MyProfile](#) account. If you also have an agency license, don't forget to log in to your agency's MyProfile account and update it as well.

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

Bureau of Investigation

Title@MyFloridaCFO.com - For title insurance matters

BailBond@MyFloridaCFO.com - For bail bond matters

askDFS@MyFloridaCFO.com - For all other matters not related to licensing or education

*200 East Gaines Street
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