

Analyzing Florida's Property Insurance Rates

Dear friends,

Florida Insurance Commissioner Kevin McCarty recently released an analysis of Florida's property insurance rates, which is both informative for consumers and instructive for insurance companies. Consumers will learn that some insurance providers are beginning to pass their savings from lower reinsurance costs on to their customers in the form of lower rates. The key takeaway, however, is found in the Commissioner's message to the insurance industry.

The Commissioner made it clear that, barring a catastrophic event, he has every expectation that the lower reinsurance costs insurers are paying will be reflected in lower rates for consumers in future rate filings. I share the Commissioner's expectations. If insurers raised rates in the past to compensate for higher reinsurance costs, they should reduce rates accordingly when their costs go down.

The Commissioner's analysis was completed at my request because I have become increasingly concerned about how insurers are utilizing the significant savings they are receiving from lower reinsurance costs. I am not suggesting insurers should put themselves at any greater risk or not acquire the appropriate level of reinsurance. Our goal should be to ensure companies are sound and that Floridians are getting the rate relief they deserve.

To read Commissioner McCarty's analysis, [click here](#).



Jeff Atwater
Chief Financial Officer
State of Florida

VERIFY
BEFORE ✓
YOU SELL

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

[Read more >>](#)

News You Can Use

- Updating you on what's going on

VISA-branded Cards Now Accepted for Applications for Licensure

The Florida Department of Financial Services, Division of Agent and Agency Services, has started accepting VISA-branded credit and debit cards for applications for licensure or registration. This change will provide our customers with another option for making secure online payments for license and registration applications.

We will continue to accept MasterCard, Discover Card, and American Express for license and registration applications.

Please note that we do not offer payment via ACH or direct deposit of any sort for applications.

FLSO 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 FLSO bulletin >>](#)

CFO Jeff Atwater Announces Arrest of Hollywood Couple for Insurance Fraud

Chief Financial Office Jeff Atwater announced the arrest of Miguel and Francheska Quintero of Hollywood for insurance fraud after Quintero falsely claimed that his vehicle was stolen from his home last July. A subsequent investigation by the Department of Financial Services' Division of Insurance Fraud revealed that Quintero and his wife arranged for the vehicle to be removed from the residence while they were away, after which they reported it stolen and filed a fraudulent stolen vehicle insurance claim.

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

CFO Announces Arrest of Orange County Man for Illegal Bail Bond Activity

CFO Jeff Atwater announced the arrest of Frederick W. Johnson of Orlando on charges of false imprisonment and unlicensed bail bonds agent activity stemming from activities when his license was suspended by the Department of Financial Services.

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

CFO Announces Arrest of Orlando Attorney Charged With Stealing Personal Injury Settlement Money

CFO Jeff Atwater announced the arrest of Orlando Attorney Raymond (Ramon) Ismael Melendez of the Melendez Law Firm, P.A. for allegedly stealing insurance settlement proceeds totaling nearly \$80,000 from three personal injury clients. The charges allege that between February 2011 and June 2012, Melendez withheld notification of the settlement agreements from his clients and hid the money for personal use.

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

CFO Releases Survey Showing Growth Outlook for Small Businesses is Bright

CFO Jeff Atwater released the Florida Department of Financial Services' 2013 Small Business Survey, which reveals a positive outlook for Florida's small businesses. The results revealed that 87 percent of the 1,093 small business employers surveyed plan to grow their business during the next 12 months. Among these owners planning to grow, 30 percent plan to hire new employees, 27 percent plan to make new expenditures and 19 percent plan to expand their product lines.

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

CFO Appoints Steve Burgess as Florida's Insurance Consumer Advocate

CFO Jeff Atwater announced the appointment of Steve Burgess as Florida's Insurance Consumer Advocate.

Burgess, 65, of Tallahassee, previously served as Florida's Insurance Consumer Advocate from 1990 to 1997 and 2004 to 2007. He most recently served as the staff director of the Florida Senate's Committee on Banking and Insurance, and he has also served as an associate and deputy public counsel. Burgess received his bachelor's degree in accounting and his law degree from Florida State University.

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

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

Make Sure You Don't Miss Important Information From Us

We highly recommend 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.

© 2014 Florida Department of Financial Services

In The Know

- Keeping you informed is what it's all about

Tips for Agents Helping Consumers Complete a Marketplace Enrollment

Trying to figure what to do or how to help consumers with the Marketplace? Look no further.

The Centers for Medicare & Medicaid Services (CMS/CCIIO) has created a step-by-step guide for health agents and brokers to follow so that they can help consumers get through the enrollment process.

[Click here to read the step-by-step guide >>](#)

State Examinations Update

The New Year brought with it a new option for certain Pearson VUE exams. Some applicants will be able to take the state exam in Spanish. Applicants must notify Pearson VUE of their desire to take the exam in Spanish. Those taking the exam in Spanish will not receive the extra time normally offered to applicants who take the exams in English, but whose native language is not English. The Spanish exam offerings will be limited to the following license exams: Health & Life (including Annuities and Variable Contracts), Life (including Annuities and Variable Contracts), Health, and General Lines.

Any questions pertaining to state exams can be sent to Education@MyFloridaCFO.com.

The 2014 Annual Title Administrative Surcharge

Subsection 624.501(27)(e)2, Florida Statutes, requires any title insurance agency licensed in Florida on January 1 of each year to remit an administrative surcharge of \$200 to the Florida Department of Financial Services. Therefore, we are [reminding](#) all title agencies that the 2014 administrative surcharge due date was January 30. Any title insurance agency licensed in Florida on January 1, 2014, was emailed a reminder to the **title agency's email address** on file with the Department. If you have not already made payment, please log in to the [MyProfile](#) account for your title agency and pay the surcharge. While in your title agency's account make sure the correct email address is on file with the Department. We also recommend you do the same for your individual [MyProfile](#) account. Failure to pay the surcharge will result in administrative action and/or a fine, in addition to the original surcharge. Payment can be made securely online via the title agency's [MyProfile account](#) and paper checks are not accepted.

Still Haven't Created Your MyProfile Account? It's Quick and Easy!

The Department communicates with its licensees, appointing entities, and education providers via email and their secure [MyProfile](#) account on our website. We continue to receive inquiries from some of our customers that they cannot access their [MyProfile](#) account. Typically, they received an email from the Department to go check their MyProfile account for details about their license, appointment, or continuing education requirement and can't log in when they try. They try different usernames and passwords but nothing works. It seems like the system is broken and not letting them in. The real problem: **they never created an account.**

You must create your MyProfile account(s) with a username and password before you can access your account. At the same time, you will also set up some security questions and answers so you can easily retrieve your username or password in the event you forget either in the future. You will also verify your contact information on file. We strongly encourage you to use your actual email address as that is how we will notify you of any important information to go check in your [MyProfile](#) account. After the new [MyProfile](#) account information has been entered, the system automatically transfers your information on file into your new account.

An interactive tutorial to assist you with creating an account and retrieving a forgotten username or password is located at <http://www.MyFloridaCFO.com/Division/Agents/Licensure/myProfileHelp/MyProfile.htm>.

© 2014 Florida Department of Financial Services

Education Central

- Things to know about your continuing education

Changing Your PerCEption

How do you approach your CE requirements? Do you consider yourself tasked with completing a mundane set of requirements within an allotted time frame, or do you perCEive things differently?

There are various reasons to complete your continuing education requirements for licensure in a timely manner. Enforcement of noncompliance can certainly be a motivating factor. No one wants to experience fines, termination of appointments, or the process of getting back into a compliant status.

Rather than using the threat of punishment as motivation, focus on the true intention behind CE requirements. The purpose of educational requirements is overall market improvement, consumer protection, and client advocacy.

Sound lofty? Consider that on a micro level, licensee education includes line-specific information, law updates, market trends and the principles of conducting business in an ethical manner. It is individual progress that translates into increased competency, and if utilized, a sharper competitive edge. It promotes a comprehensive knowledge of statutory obligations and the application of ethical standards. Should you challenge yourself to become a more informed advocate for your clients and your employers, it is inevitable that the market will be directly affected. Your undertaking is nothing short of increasing your influence on the market, and utilizing your knowledge for the benefit of Florida consumers.

Maybe it's time to change the way you perceive CE.

Stay on top of your CE requirements by checking your MyProfile account at <https://dice.fldfs.com>. You can check the current status of your credits, the amount of time you have to complete the requirements for your current compliance period, and you can also search for specific course offerings. Take a few minutes and sign up for your next class now!

Are You Compliant with Your CE or Not?

If you have ever felt confused about what it means to be continuing education (CE) compliant, you are not alone. That's why we are continuously finding and implementing ways to help you with this. To be CE compliant requires more than just taking CE courses. Below are a few often overlooked suggestions for remaining CE compliant.

- CE requirements change. You should regularly review your CE status through your [MyProfile](#) account. Your total hours have specific allocation requirements that must be met. Be sure to take all the right categories of CE courses.
- Check for late hours. Hours taken after your due date will still post on your compliance evaluation screen, but they will be noted as "Late". Though your hours requirement may have been met, late completion of your continuing education requirement will result in penalties. The statutory penalty for failure to complete CE is the cancellation of all your appointments, however you may be given the option of paying a \$250 fine instead. Regardless of the penalty assessed, you are still be required to complete past due CE requirements.
- Check past evaluation periods. Always check previous compliance periods to make sure you are not delinquent for a prior period. Be sure to click on **VIEW ENFORCEMENT NOTICE** just below the **Not Compliant** text to check for any outstanding fines.
- Check your transcript. The **same course** cannot be taken with the **same provider** within a three-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

We wish you success in completing your hours to remain knowledgeable in an ever-changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

How to Search for Approved CE Courses

Looking for continuing education (CE) courses to be sure you get all your hours completed? Our online course search can easily help you by listing those courses approved by the Department.

1. Go to our website at www.MyFloridaCFO.com/Division/Agents.
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: Using MyProfile with Internet Explorer

If you use Internet Explorer to access your MyProfile account (messages, course approvals, etc.) please read the message below.

Recent versions of Internet Explorer are not fully compatible with the MyProfile system (some folks may

know it as DICE). In order for you to have full access to your MyProfile account's functions, we offer the below guidance to make the appropriate changes to your Internet Explorer settings.

1. Go to the login page for your MyProfile account at <https://dice.fldfs.com>.
2. On the top menu bar of Internet Explorer select **Tools** and then select **Compatibility View Settings**.
3. A window appears where you can add websites to be displayed in Compatibility View. The address for the current website (fldfs.com) should already appear in the top box.
4. Click the **Add** button next to the top box to add the website. The website address will be added to the bottom box.
5. Click the **Close** button at the bottom.
6. Click on the **Refresh** button in Internet Explorer or pressing F5 on your keyboard.

Any questions can be addressed to Education@MyFloridaCFO.com.

Where Has the Prelicensing Education Rule Chapter Gone?

Where oh where has the prelicensing education rule chapter gone? Has it been repealed? If you find yourself asking this question the answer is no, the rule chapter was not repealed.

Previously, every rule section of prelicensing education, starting from the purpose to Curriculum Standards for Special Designations, was housed in Rule Chapter 69B-211 beginning with section 69B-211.110, F.A.C. All of these sections have officially been moved to a new chapter in the Florida Administrative Code. The new Rule Chapter is [69B-227 Prelicensing Education](#).

The primary reason for the change is to separate the education related rule from the licensing rule and provide its own title. This will make it easier to find the Prelicensing Education Rule.

Even though the chapter number has changed, the subsection numbers have remained the same. For instance, what was previously found in 69B-211.110 Purpose will now be found in 69B-227.110 Purpose; and what was previously found in 69B-211.320 Curriculum Standards for Special Designations will now be found in 69B-227.320 Curriculum Standards for Special Designations.

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.

Reminder When Selling or Leaving Ownership of an Insurance Agency

If an insurance agency that holds a registration is sold, the registration should be cancelled by the current owner and the new owner must apply for a new insurance agency license. Additionally, any insurance agency that is licensed or registered under a social security number should request termination of the agency license if the owner of the social security number sells or leaves the insurance agency. The party assuming ownership of the agency should then apply for a new agency license. Cancellation or termination of the agency registration or license can be requested on the [Cancellation Notice for Insurance Agency Licensure \(DFS-H2-1997\)](#) form.

Bail Bond Agents: Changes to Pre-numbered Collateral Receipts

A change was recently made to Rule 69B-221.120, Florida Administrative Code, relating to pre-numbered receipts as evidence of collateral. All collateral receipts must now state that for any complaints or inquiries, the consumer may contact the Department of Financial Services, **Division of Consumer Services**, Bail Bond Section, 200 East Gaines Street, Tallahassee, FL 32399-0322, 1-877-693-5236 (in-state). Previously, it did not indicate the division and there was a change in zip code and phone number.

[See Rule [69B-221.120](#), Florida Administrative Code]

Title Insurance Agency Data Call

Each title insurance agency licensed to do business in this state shall maintain and submit information, including revenue, loss, and expense data to the Office of Insurance Regulation (OIR) to assist in the analysis of title insurance premium rates, title search costs, and the condition of the title insurance industry in this state. This information must be transmitted to the office annually by March 31 of the year after the reporting year.

The first report is to be submitted no later than March 31, 2015 and it is to include the information collected from January 1 through December 31, 2014 for each title insurance agency. Failure to submit the required data timely could result in the suspension of that title agency's license.

Additional information about the title data call may be found on the website for the Office of Insurance Regulation at www.floir.com/Sections/PandC/Title/default.aspx.

The latest version of the forms to be used for the data call can be found on the website for the OIR as well as on our webpage at www.MyFloridaCFO.com/Division/Agents/Industry/Laws-Rules/TitleAgencyDataCall.htm.

To assist title insurance agencies in properly responding to the OIR, the Florida Land Title Association (FLTA) is sponsoring educational webinars on the data call. These webinars are open to all members of the title insurance industry regardless of membership in the association. Please visit the FLTA website at www.flta.org for more information and the schedule of the webinars.

[See Section [627.782\(8\)](#), Florida Statutes, and Rule [690-186.013](#), Florida Administrative Code]

© 2014 Florida Department of Financial Services

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 insurance carrier filed a complaint with the Department stating that they discovered a life agent who had allegedly forged client signatures on applications for insurance as well as embellished the policy and loan provisions for a life insurance customer in order to entice them to purchase the policy. During the investigation, it was revealed that the agent was signing in place of clients and had 65 life insurance policies in a drawer that had never been delivered to his clients. According to the agent, he felt that the cost of mailing the policies to his clients was too expensive and he did not have time to personally deliver them.

Disposition: License revoked. Also, he is currently paying back over \$67,000 in restitution to the company to reimburse their costs in remedying the harm caused by him in falsifying the policy and loan provisions.

Case: Shortly after a revoked life agent completed his one-year sentence for Conspiracy to Commit Wire Fraud, he went to work for a life & health agent's agency. When Department staff arrived at the agency, the revoked agent stated, "I'm only the receptionist." However, to the contrary, it was discovered that his business cards identified him as the National Marketing Director, and he then admitted sending out several insurance quotes and explaining coverage. All of this was done under the watchful eye of his boss - the life & health agent.

Disposition: The life & health agent was fined \$4,000. The revoked agent's license remains revoked and his employment was terminated.

Case: A general lines agent used premium finance monies to allegedly purchase insurance for consumers but did not purchase the insurance as represented. The agent deposited the monies into the agency account and months later would submit the application to the insurer financing the premium using another premium finance company's monies. The consumers had no knowledge of the transactions, the finance agreements, or the applications submitted without the true signature of the insured. The agent also made material changes to company-issued binders and invoices.

Disposition: License revoked. The agent's agency was fined \$25,000, ordered to pay restitution of just under \$30,000, and placed on probation for two years.

Case: An investigation of a life agent revealed he had submitted 74 life insurance applications with false personal and banking information. In speaking with several of the named insureds on the submitted applications, the consumers stated they were not aware the agent had submitted additional applications for insurance in their name and the banking information was not one they recognized.

Disposition: License revoked and permanently barred from the insurance industry.



Case: The Department received notification of Final Judgments issued against a bail bond agent. The judgments were issued for the forfeiture of bail bonds. Though the judgments were set aside, there was no evidence that the judgments were paid or money deposited with the Clerk of Court when the motions to set aside were filed. The investigation revealed that bail bond agent executed approximately 190 bail bonds while the judgments were outstanding.

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

Case: The Department was notified by the Office of Insurance Regulation that an unlicensed warranty sales representative was named in an investigation they conducted for possible unauthorized sale of service warranties for wireless phones. Documentation provided showed that they had written 3,012 contracts in Florida during a two-year period. On a subsequent investigation, the Department also alleged the entity acted as a managing general agent in relation its Wireless Protection Program.

Disposition: Fined \$17,500. The entity now holds valid managing general agent and nonresident agency licenses.

Case: A customer representative, while employed at an insurance agency, used incorrect garaging addresses/zip codes to lower rates on 91 automobile insurance policies. The insurance company endorsed all 91 policies to reflect the correct garaging addresses/zip codes, totaling \$13,557.64, which was paid by the agency to the insurance company.

Disposition: The customer representative's license was revoked. The agent in charge of the agency was fined \$3,000.00 and placed on probation for one year for failing to properly supervise the customer representative and failing to complete a designation of supervising agent form for the customer representative.

Case: An investigation of the president and agent in charge of an insurance agency revealed that the agent was employed full time elsewhere and that an International Water Safety Foundation (IWSF) policy was sold by the agency. In addition, an insurance company terminated the agent's contract and appointment and discovered during their audit that the agency had sent evidence of property insurance certificates to title companies when no coverage was in effect. The agent was charged by the Department with issuing evidence of insurance certificates when no coverage was in effect, aided and abetted an unauthorized insurer to transact insurance in Florida, failed to be active full time charge of the agency as the designated agent in charge and failed to properly supervise a customer representative.

Disposition: License suspended for 12 months.

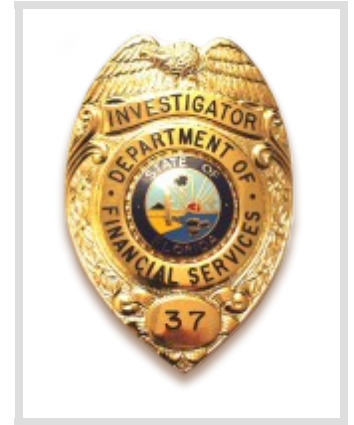
Enforcement Actions

- October & November 2013

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 **Agents and Agencies**, then **Final Orders 2013**. 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(s)	DISPOSITION	FINE/COST	RESTITUTION	CITY, STATE	DOCUMENT
Adkins, II	Donald	W070122	Life, Health, Variable Annuity	License Revoked			Debary, FL	Locate
American Automotive Servc Solutions, Inc.		P165489	Automobile Warranty	Fined	\$1,500		Wentzville, MO	Locate
American Title Corporation		P026020	Title Agency	License Suspended 3 Months			Wauconda, IN	Locate
Anderson	John	A295301	General Lines	License Revoked			Pompano Beach, FL	Locate
Antonelli	Sheila	E175840	Public Adjuster	Fined	\$500		Lake Worth, FL	Locate
Armor Insurance Agency of BB		R034277	Insurance Agency	Registration Surrendered			Jacksonville, FL	Locate

Artigas	Patricia	E168067	Customer Representative	License Suspended 18 Months			Hialeah, FL	Locate
Bayside Title & Escrow, Inc.		P095527	Title Agency	License Surrendered			West Palm Beach, FL	Locate
Behl	Brian	E109171	Company Adjuster	License Revoked			Chesterfield, MO	Locate
Bench	Beverlee	P129295	Customer Representative	License Revoked			Tampa, FL	Locate
Benton	John	A019642	General Lines	License Suspended 3 Months			Fort Lauderdale, FL	Locate
Block	Kenneth	P154195	Customer Representative	License Revoked			Hollywood, FL	Locate
Boekhout	Roanne	A309194	Public Adjuster	Fined	\$1,500		Miami, FL	Locate
Bradshaw	Nancy	P131104	Title Agent	Probation and Fined	\$5,000		Palm Harbor, FL	Locate
Brookstone Securities Inc. dba Brookstone Insurance Services		L002634	Insurance Agency	License Surrendered			Lakeland, FL	Locate
Buckley	William	A299908	Life, Health, Variable Annuity	License Revoked			Punta Gorda, FL	Locate
Burrows	Daryl	P112462	Bail Bond	Probation and Fined	\$1,500		Jacksonville, FL	Locate
Campos	Yesenia	P117499	Title Agent	License Revoked			Miami, FL	Locate
Cardoso	Dayami	P040706	Public Adjuster	License Suspended 3 Months			Coral Gables, FL	Locate
Chaves	Alvaro	P176963	All Lines (Independent) Adjuster	Probation and Fined	\$1,500		Pembroke Pines, FL	Locate
Collins	Ricky	D058563	Bail Bond	Permanently Barred			Ocoee, FL	Locate
Cook	Edricka	P162664	Bail Bond, General Lines	License Suspended			Fort Myers, FL	Locate
Cruz	Jose	E077163	Life, Health, Variable Annuity	Probation, Fined & Restitution	\$1,500	\$582.52	Winter Park, FL	Locate

Deane	Adam	A063932	Life, Health, Variable Annuity	License Suspended 3 Months			Naples, FL	Locate
Delgado, Jr.	Pablo	W045734	Public Adjuster	Fined	\$500		Miami, FL	Locate
Diaz	Arael	P112115	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate
Diaz	Emilio	A067621	Life & Health	Probation and Fined	\$2,500		Tampa, FL	Locate
Digital Leash LLC dba ProtectCell		W051875	Managing General Agent	Administrative Cost	\$2,500		Jacksonville, FL	Locate
Dolce	Michelle	P188441	Bail Bond	License Suspended 6 Months		\$2,675	Miami, FL	Locate
Everett	Alice	A079801	Life, Health, Variable Annuity	Permanently Barred			Hialeah, FL	Locate
Frade, Jr.	Jorge	P191718	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate
Garcia	Hamlet	E114582	Public Adjuster	License Suspended 3 Months			Ft Lauderdale, FL	Locate
Garcia	Marcos	E180197	Public Adjuster	Fined	\$5,000		Miami, FL	Locate
Garrison	Rosetta	A301307	Bail Bond	Fined	\$2,000		Dania, FL	Locate
Gillespie	Gordon	A097180	General Lines, Life, Health	Probation and Fined	\$4,000		Port Orange, FL	Locate
Gonzalez	Ana	A099907	General Lines, Life, Health	License Suspended 3 Months	\$2,500		Hialeah, FL	Locate
Grinstein	Reynaldo	A105131	General Lines, Life, Health	License Suspended 9 Months			Jacksonville, FL	Locate
Guardian Title of Florida West Coast, Inc.		P131507	Title Agency	Probation and Fined	\$5,000		Palm Harbor, FL	Locate
Heaberlin	Michelle	P017843	Customer Representative	License Revoked			Tallahassee, FL	Locate
Hollingsworth	Jeffrey	P082003	Life, Health, Variable Annuity	License Suspended 2 Months			Fort Worth, TX	Locate

Horn	Philip	E118233	Life, Health, Variable Annuity	License Revoked			Los Angeles, CA	Locate
Houston	David	P142079	Life, Health, Variable Annuity	License Revoked			Cape Canaveral, FL	Locate
Hulse, Jr.	Edward	A125701	Life & Health	License Suspended 2 Months and Fined	\$2,500		Hudson, FL	Locate
Ireland	Brian	D055106	Life, Health, Variable Annuity	License Revoked			Oldsmar, FL	Locate
Jordan	Michael	E118235	Title Agent	License Revoked			Brandon, FL	Locate
Kartz	Jack	A137121	General Lines	License Revoked			Punta Gorda, FL	Locate
Keen	Jennifer	W012887	Customer Representative	License Revoked			Leesburg, FL	Locate
Kurtz, II	Curtis	P080432	General Lines, Life	License Revoked			Holiday, FL	Locate
Lawson	Maria	P150510	Health	License Revoked			Tampa, FL	Locate
Lee	Michelle	W059589	Health	License Revoked			Orlando, FL	Locate
Lieberman	Norman	A155416	Life, Health, Variable Annuity	License Revoked			Weston, FL	Locate
Magarino	Michael	P072502	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate
Mainstreet Insurance & Financial Services, Inc.		R002231	Insurance Agency	Registration Surrendered			Naples, FL	Locate
Maquilon	Andrea	P199706	General Lines	License Revoked			Orlando, FL	Locate
Martell	Lawrence	P109522	General Lines, Life, Health	Fined	\$3,000		Melbourne, FL	Locate
Martinez	Beatriz	P071570	Public Adjuster	License Revoked			Miami, FL	Locate
McLean	Devon	A299223	Life, Health, Variable Annuity	License Revoked			Miami, FL	Locate

McLeod	Toshiba	P189056	Bail Bond	License Suspended			Jacksonville, FL	Locate
Mercurio	Michael	D001212	Surplus Lines, General Lines	Probation and Fined	\$2,500		Coconut Creek, FL	Locate
Meyers	Justin	D055256	General Lines	License Suspended 6 Months			Lakeland, FL	Locate
Micciche	David	W095959	Life, Variable Annuity	License Revoked			Tampa, FL	Locate
Mostun	Pavel	P052071	Public Adjuster	Probation and Fined	\$10,000		Boca Raton, FL	Locate
MSM Insurance & Financial Services, LLC		L003155	Insurance Agency	License Surrendered			Tampa, FL	Locate
Murphy	Jason	D029804	General Lines, Life, Health	License Revoked			St Cloud, FL	Locate
Murphy	Kyran	A187472	Life & Health	License Revoked			Tampa, FL	Locate
Odess	Daniel	P145656	Public Adjuster	Fined	\$4,000		Coral Gables, FL	Locate
Ordiales	Tom	P156814	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate
Orkin	Arlene	A196918	Life, Health, Variable Annuity	Probation and Fined	\$3,000		Boynton Beach, FL	Locate
Orkin	David	A196919	Life & Health	Probation, Cease & Desist and Fined	\$3,000		Boynton Beach, FL	Locate
P F Insurance & Financial Services		R005828	Insurance Agency	Registration Surrendered			Pompano Beach, FL	Locate
Parish	James	A200185	Bail Bond	Permanently Barred			Brooksville, FL	Locate
Parker	Eric	A200391	Bail Bond	Fined	\$2,500		Tallahassee, FL	Locate
Pena	Marisol	D068743	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate
Phillips	Edward	A206422	General Lines, Life, Health	Probation and Fined	\$2,500		Pompano Beach, FL	Locate
			Customer				Hialeah	

Piloto	Ana	E128726	Representative	Fined	\$2,500		Gardens, FL	Locate
Pires	Ediwigis	P202261	Public Adjuster	License Suspended 3 Months			Margate, FL	Locate
Prasad	Rajendra	D064516	Life, Health, Variable Annuity	License Revoked			Pinellas Park, FL	Locate
Queijas	Aurora	E077072	Public Adjuster	License Suspended 3 Months			Miami, FL	Locate
Rapid Insurance Group		L017753	Insurance Agency	Fined	\$2,500		Hialeah Gardens, FL	Locate
Reed	Ronald	A216744	Bail Bond	Probation and Fined	\$1,500		Bartow, FL	Locate
Reynolds	Tiffany	D033121	Bail Bond	Probation and Fined	\$1,500		Jacksonville, FL	Locate
Robison	Adrian	E013432	Life, Health, Variable Annuity	License Revoked			Rigby, ID	Locate
Rocco	Matthew	E099788	Title Agent	License Revoked			Lake City, FL	Locate
Rudd	Misty	E101084	Legal Expense	License Revoked			Pinellas Park, FL	Locate
Sanchez	Oswaldo	P016209	Title Agent	License Revoked			Davie, FL	Locate
Septer	Kurt	A238502	General Lines	Fined	\$750		Port Charlotte, FL	Locate
Sierra Title, LLC		P028051	Title Agency	License Revoked		\$1,500	Lake City, FL	Locate
Small	Kenneth	P052243	Public Adjuster	License Suspended 3 Months			Bensalem, NJ	Locate
Smith	Geordie	W044440	Life, Health, Variable Annuity	License Revoked			Fort Myers, FL	Locate
Sobrinio	Andy	E116037	Public Adjuster	Fined and Restitution	\$1,000	\$15,976.39	Miami, FL	Locate
Stalnaker	Earl	E018275	Legal Expense	License Revoked			Satsuma, FL	Locate
Stamm	Patricia	A252066	Life & Health	Fined	\$3,000		Melbourne, FL	Locate

Starr	Stuart	A252750	General Lines	Fined	\$5,000		North Miami Beach, FL	Locate
Stout	Lisa	A255890	Bail Bond	Probation and Fined	\$1,500		Port Richey, FL	Locate
Suiskind	Joseph	P194149	Public Adjuster	Fined	\$2,000		Miami, FL	Locate
Tanck	Jennifer	D035526	Life, Health, Variable Annuity	License Suspended 6 Months			St Petersburg, FL	Locate
Thomas	Edgar	A263593	Life, Health, Variable Annuity	Probation and Fined	\$750		Winter Haven, FL	Locate
Thomburg	Clyde	A264848	Life, Health, Variable Annuity	License Revoked			Riverview, FL	Locate
Tran	Kim	D005372	Life, Variable Annuity	License Revoked			St Petersburg, FL	Locate
Treasure Cove Title Services, Inc.		A267910	Title Agency	License Suspended 3 Months			Coral Gables, FL	Locate
Unlimited Fulfillment Services, LLC		No License		Cease & Desist			Medina, OH	Locate
Van Gilder	Michael	W053171	General Lines, Life, Health	License Revoked			Denver, CO	Locate
Walker	Winsome	P228881	Life, Health, Variable Annuity	License Revoked			Lauderdale Lakes, FL	Locate
Washington	Gregory	A306183	All Lines (Independent) Adjuster	License Revoked			Lake Mary, FL	Locate
Yarbrough	Angel	P072766	General Lines	Probation and Fined	\$3,750		Jacksonville, FL	Locate
Zalka	Stephen	A313548	Life & Health	License Revoked			Parkland, FL	Locate



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
Larson Building, Room 412
Tallahassee, FL 32399-0320

Insurance Insights Editor/Publisher

[Matthew Guy](#)

We welcome suggestions and inquiries concerning **Insurance Insights**. Please direct them to [Matthew Guy](#).

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

Reproduction in whole or in part of **Insurance Insights**, or any publication by this division, without permission is prohibited.