

# CFO Jimmy Patronis: It Is An Honor To Serve

Dear Fellow Floridians:

My name is Jimmy Patronis and last month, I proudly accepted the call to serve and was sworn in as your Chief Financial Officer, State Fire Marshal and member of the Florida Cabinet. As I took the oath of office surrounded by my wife Katie and two boys, Johnny and Theo, I was humbled by the incredible support of my family, friends, and fellow residents. I thank Governor Scott for his confidence in me and for the opportunity to succeed Jeff Atwater in this position. As Chief Atwater transitions home to South Florida, I thank him for nearly twenty years of dedicated service to the people of Florida. He is a true consumer champion, and I plan to keep moving Florida forward as he has for many years.



**VERIFY BEFORE YOU SELL**

Agents should **routinely** verify the licensure of the companies for which they're selling. If you suspect an entity is not authorized or licensed to transact insurance in Florida, from Florida or with residents of Florida, please notify our office. Report suspected unlicensed activity. Call 877-MY-FL-CFO (1-877-693-5236). [Read more >>](#)

Born and raised in Panama City, I began working at a young age in my family's restaurant, Captain Anderson's, alongside my father, uncle, and brothers. I attended Gulf Coast Community College, where I graduated with my associate degree in restaurant management, and from there I earned a bachelor's degree in political science from Florida State University. I am now a partner in our family business, which proudly celebrates its 50th anniversary this year. Just like all businesses, those 50 years have brought ups and downs, but I look forward to creating the same opportunities and success that my family has seen for all of Florida's families.



I've also had the honor of representing our great state as a member of the Florida House of Representatives from 2006 to 2014. I served as the Chair of the Economic Affairs Committee and on the Appropriations, Health & Human Services, and Transportations & Economic Development Appropriations Committees during my time in the Florida House. I've served on the Florida Elections Commission, Public Service Commission, and most recently, I was appointed to Florida's Constitution Revision Commission, which meets once every twenty years to propose changes to our state constitution.

My years of business and legislative experience have taught me many things. As an employer, I know that financial accountability is key to ensuring that my employees have steady jobs and can pay their bills and put food on their family's tables. I believe that a fair and affordable workers' compensation system is vital to protecting workers from the harmful effects of on-the-job injuries, and I recognize first-hand that effective contract management is crucial to making the most of our money and warding off rising costs.

As a lifelong Floridian, I've seen the devastating impacts of hurricanes, as well as the need for cost-effective insurance coverage and an insurance industry that is ready, willing and able to help policyholders get back on their feet.

Most importantly, I know that a thriving economy is what creates jobs, improves our local communities, and ensures that our kids will see a brighter, better future in Florida. That's why I am committed to crafting common sense solutions that create the best economic environment, so that Florida can continue to be the best place to live, work and raise a family.

In just a short time, I have seen the dedication of this Department on full display, and I look forward to working with them as we chart our path forward. During my time and travels across the state, I look forward to meeting you and getting to know your story as I continue to share mine. I'm ready to get to work!

Sincerely,

A handwritten signature in black ink that reads "Jimmy". The signature is fluid and cursive, with a small horizontal line above the first letter.

*Jimmy Patronis*  
*Chief Financial Officer*  
*State of Florida*



## News You Can Use

- Updating you on what's going on

### CFO Patronis Launches Firefighter Grant Program with Check Delivery to Monticello Volunteer Fire Department



On July 11, Chief Financial Officer and State Fire Marshal Jimmy Patronis launched Florida's Firefighter Grant Assistance Program with a check delivered to the Monticello Volunteer Fire Department. The first of its kind, the grant program will benefit volunteer fire departments across Florida by making funding available to purchase costly fire safety equipment. During its initial year, nine fire departments will receive a total of \$150,000. Recognizing its life-saving importance, the Florida Legislature increased second-year funding to \$1 million.

CFO Patronis said, "Florida's firefighters lay their lives on the line every day to protect our friends and family, and I'm proud to lead a program that will help them purchase better protective gear. As this new program grows, we'll keep working until every fire department across Florida has the resources they need to keep themselves and our citizens safe."

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

### Florida's Insurance Consumer Helpline Recovers \$16.6M During First Half of 2017

Chief Financial Officer Jimmy Patronis announced that assistance provided by insurance experts working Florida's Insurance Consumer Helpline led to the recovery of more than \$16.6 million during the first half of 2017. Helpline experts answered more than 141,000 calls from Floridians and aided in the recovery of funds that included insurance claim payments and premium refunds that consumers sought the Department of Financial Services' help collecting.

The Insurance Consumer Helpline is a free service offered to all Floridians that assists callers with financial and insurance-related matters including disaster preparation and insurance fraud, as well as questions and

complaints regarding auto, home, health, life, and small business insurance.

“The claims-filing process can be a stressful affair, especially during times of serious illness or after a disastrous event,” said CFO Jimmy Patronis. “I applaud the efforts of our experts who work tirelessly to provide Floridians with the tools and resources they need to easily navigate through their insurance-related issues.”

Recent examples of how consumers were helped by helpline experts include:

- A Leon County consumer contacted the Helpline after insurance claims related to her son’s month-long stay in intensive care were denied. The company denied the claims on the basis of a pre-existing condition, yet the consumer felt the policy did cover her son’s pre-existing illness. Helpline experts contacted the company on her behalf and learned that the insurance agent who sold the policy may have misrepresented what the policy would cover. Helpline staff questioned the pre-existing condition determination, the claims were reprocessed, and a maximum benefit payout of \$100,000 was made to the consumer.
- After filing a homeowner’s claim and receiving payment following Hurricane Matthew, a Pinellas County consumer contacted the Helpline when her insurance company denied coverage for additional damage that had been discovered. Even after sending in additional documentation, she was unable to resolve the issue. Upon calling the company, Helpline experts were told that a simple processing error was to blame, not a denial. The company promptly processed the claim, paying out an additional \$4,700 to the consumer.
- A Brevard County consumer contacted the Helpline when medical claims payments related to treatment for her son never arrived. The company explained to Helpline experts that the payments had been processed but the company could not explain why they had not been received. A widespread system error was discovered and the company realized that payment checks for 53 consumers had never been mailed. In total, more than \$24,000 in unmailed payments went out to the 53 consumers, including the original caller.

Floridians can contact the Insurance Consumer Helpline toll-free by calling 1-877-693-5236.

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

## **Unclaimed Property Program Returns \$313M in 12 Months**

Chief Financial Officer Jimmy Patronis announced that the Florida Division of Unclaimed Property returned an astonishing \$313 million during the 2016-2017 fiscal year, the highest annual return figure in the program’s 56-year history. More than 513,000 individual claims were paid throughout the 2016-2017 fiscal year, a double-digit increase over the previous fiscal year. One in five Floridians has an unclaimed account in their name, and all are encouraged to regularly search for accounts on the Division’s website.

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

## **CFO Jimmy Patronis Applauds Governor Scott’s Support for State Law Enforcement Officers**

In response to Governor Rick Scott’s legislative budget proposal for an additional \$30 million for state law enforcement pay raises, Chief Financial Officer Jimmy Patronis issued the following statement:

“Today, Governor Rick Scott moved forward with a proposal that will ensure Florida remains one of the safest places to work, get an education and raise a family,” said CFO Patronis. “By increasing our state’s ability to

recruit and retain top law enforcement talent, Florida can continue to raise the bar when identifying the trends and combatting the ever-evolving crimes that harm consumers.”

“This proposal sends a clear message to Florida's state law enforcement community, including our Department of Financial Services' 258 hard-working officers, that our leaders stand in full support of the sacrifices they have made to serve our great state.”

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

## OFR Recognizes Military Consumer Protection Month

The Florida Office of Financial Regulation has recognized July as Military Consumer Protection Month, designed to highlight consumer protection resources available to active duty and reserve servicemembers. Florida is home to more than 1.5 million veterans, and nearly 100,000 active duty and reserve members.

Commissioner Drew J. Breakspear said, “We are grateful for the sacrifices of our military servicemembers and their families. The Florida Office of Financial Regulation is a valuable resource for Florida’s military families, and we are committed to protecting Floridians from financial crime and providing resources to assist them in smart financial decision making.”

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

## Jacksonville Check Casher License Revoked

The Florida Office of Financial Regulation announced a final order against King Food Mart of Jax, Inc., operating as King Food Mart, for violations of Chapter 560, Florida Statutes. The order imposes a fine of more than \$50,000, and King Food Mart’s check cashing license has been revoked.

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

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

## 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 an email notification when a message has been sent to remind you to check your [MyProfile](#) account, but on rare occasions you may not receive that email. For this reason, we suggest you add our domains **dfs.state.fl.us** and **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 affecting their application, license, continuing education, or appointment(s) occurs. Additionally, we will keep you informed with warnings regarding new schemes and scams being marketed to licensees. You can update your contact information through your [MyProfile](#) account. We want to keep you informed in a timely manner of pertinent information. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.



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## In The Know

- Keeping you informed is what it's all about

### Prohibited Bail Bond Agency Personnel

The following persons are prohibited from owning or being employed by a bail bond agency. Refer to sections [648.285](#), F.S. and [648.44\(2\)](#), F.S.

- Jailers or persons employed in any jail
- Police officers or employees of a law enforcement agency
- Judges, employees of a court, or employees of the clerk of any court
- Sheriffs and deputy sheriffs or employees of any sheriff's Department
- Attorneys
- Persons having the power to arrest or persons who have authority over or control of prisoners
- Any person who has been convicted or pleaded guilty or no contest to a felony or a crime involving moral turpitude
- Any person who previously had their license to be a limited surety (bail bond) agent, temporary bail bond agent or professional bail bond agent revoked.

### General Lines Agents - Lawful Fees

#### MVR Fee

As an agent, you or your agency may charge a consumer the **actual cost** of the motor vehicle report (MVR) for each licensed driver. The amount of the fee may not exceed the agent's actual cost in obtaining the report which is not otherwise compensated. However, you may not include subscription or access fees associated with obtaining the MVR in the cost to the consumer. See [s.627.7295\(5\)\(b\)](#), F.S.

#### Policy Fee

A licensed general lines agent may charge a per-policy fee not to exceed \$10 to cover the administrative costs of the agent associated with selling the motor vehicle insurance policy if the policy covers only personal injury protection coverage as provided by s. 627.736 and property damage liability coverage as provided by s. 627.7275 and if no other insurance is sold or issued in conjunction with or collateral to the policy. The fee is not considered part of the premium. See [s.627.7295\(5\)\(b\)](#), F.S.



## Credit Card Fee

If a credit card company charges a fee for payments of policies/premiums, then in accordance with [s.626.9541\(1\)\(o\)2](#), F.S., a licensed agent may charge “. . . the exact amount of any discount or other such fee charged by a credit card facility in connection with the use of a credit card, as authorized by subparagraph (q)3., in addition to the premium required by the insurer.”

Section [626.9541\(1\)\(q\)3](#), F.S. states, “A licensed agent or insurer may solicit or negotiate insurance; seek or accept applications for insurance; issue or deliver any policy; receive, collect, or transmit premiums, to or for an insurer; or otherwise transact insurance in this state, or relative to a subject of insurance resident, located, or to be performed in this state, through the arrangement or facilities of a credit card facility or organization, for the purpose of insuring credit card holders or prospective credit card holders if:

- a. The insurance or policy which is the subject of the transaction is noncancelable by any person other than the named insured, the policyholder, or the insurer;
- b. Any refund of unearned premium is made to the credit card holder by mail or electronic transfer; and
- c. The credit card transaction is authorized by the signature of the credit card holder or other person authorized to sign on the credit card account.”

[See s.626.9541\(1\)\(q\)](#), F.S.

## Life and Health Advertising

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

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

## Filing Florida Home State Policies ~ A Reminder from the Florida Surplus Lines Sales Office

As a reminder, please note that all multistate policies issued or renewed on or after June 1, 2016, and any subsequent endorsements to those policies, for which Florida is the home state should be filed with FLSO. Pursuant to Florida Statute [626.932\(3\)](#), Florida will continue to tax premium exposures for multistate policies at the rate of the state in which the risk or exposure is located. This information was previously issued in [Bulletin 2016-03](#).

Again, the only change that took place on June 1, 2016, is multistate policies where Florida is the home state, are now filed directly with FLSO. New and renewal multistate policies with an effective date of 6/1/2016 or

after should be filed in FLSO SLIP by clicking on New Multistate Policy under the Policy tab or through XML Batch filing.

Based on recent feedback we have received, we want to reiterate that multistate policies can be filed through XML Batch. For more information regarding filing multistate policies through XML Batch, please email [techsupport@fslso.com](mailto:techsupport@fslso.com).

If you have ever filed in the Clearinghouse, please make sure you did not miss the bulletin on its discontinuation issued earlier this month. You can access the bulletin here: [Bulletin 2017-01](#).

As always, if you have any questions, please email [easy@fslso.com](mailto:easy@fslso.com) or call our office at 800.562.4496, Option 1.

## Public Adjusters ~ Legislative Changes 2017

A few changes were made to public adjuster statutes during this year's legislative session. We'd like to remind our licensees that ***the new laws are not effective until January 1, 2018.***

**"48-hour rule" - Section 626.854(6), F.S., repealed**

**Contract Cancellation - Section [626.854\(6\)](#), F.S.**

The new law regarding the cancellation of contracts removes the phrase "by phone or in writing." This was done because the existing law limits the methods that trigger the clock regarding the ability to cancel a public adjuster's contract.

**Public Adjuster Fees - Section [626.854\(10\)](#), F.S.**

A new paragraph, 626.854(10)(c), was added clarifying that fees cannot be charged on the deductible portion of a claim. Charging a fee on the deductible was never permitted and it was not a common practice. The Department received sufficient complaints on the issue to warrant seeking clarification through legislation. The change strengthens the Department's position on the issue.

**Public Adjuster Contract/Power of Attorney - Section [626.854\(17\)](#), F.S.**

Under the current law, public adjusters are prohibited from entering into a contract that grants them the authority to decide who will perform repair work for a claim.

However, it does not prohibit them from choosing who will perform other duties at claimant expense. These duties could include, water remediation, mold testing, or other similar actions.

The new language extends the prohibition to any duty or service which will create additional out-of-pocket expenses for the claimant.

**Unlicensed Public Adjusting - Section [626.854\(19\)](#), F.S.**

Currently, there are no laws which specifically prohibit unlicensed public adjusting. Unlicensed activity is prohibited in general under s. 626.112(1)(a), F. S. However, there was no language in the insurance adjuster statutes that specifically prohibited unlicensed public adjusting.



By adding this new language, which mirrors language already in place for other licensees, the Department clarifies the prohibition against unlicensed public adjusting and strengthens the Department's authority to pursue those who engage in the practice.

### **Public Adjuster Apprentices**

The 2017 Legislative Session saw the repeal of s. 626.8541, F.S., effectively doing away with the Public Adjuster Apprentice license. The change creates a new appointment type under the all-lines adjuster license. Individuals wishing to become an apprentice will need to be licensed as an all-lines adjuster and then get appointed as an apprentice by a public adjuster or public adjusting firm. The new language is also more specific in defining the role of the apprentice. Additional key changes to the apprentice program are:

- Reduction of the apprenticeship from 12 months to 6 months
- Elimination of the requirement to work a minimum of 100 hours per month
- Reduces the number of apprentices in an adjusting firm from 12 to 4
- Reduces the number of apprentices for an individual adjuster from 3 to 1
- Clarifies that the supervising adjuster is liable for the actions of the apprentice
- Eliminates the requirement for direct supervision when an apprentice is soliciting new business. However, an apprentice is still prohibited from executing contracts for the services of a public adjuster or public adjusting firm.

For more information, please view Chapter No. [2017-147](#), Laws of Florida.

## **The 2017 Florida Statutes Are Available Online**

The Florida Statutes can be viewed at [Online Sunshine - Title XXXVII Insurance](#).



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## Education Central

- Things to know about your continuing education

### Continuing Education 2017 Legislation is the Compliance Topic of the Month

[Click here to read the article in Compliance Corner>>](#)

### 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.



## Compliance Corner

This section has been created to assist you in keeping your insurance business in compliance. The items are intended as reminders only. Note: Division publications may include references to the [Florida Statutes](#) and/or the [Florida Administrative Code](#). The laws noted in our publications are/were in effect at the time of publication but may have been repealed, amended or replaced and new laws may have been enacted subsequently.



### Compliance Topic of the Month ~ Continuing Education (CE)

Changes were made to Chapter [69B-228.220](#), F.A.C. in April 2017 affecting all licensees required to comply with Continuing Education requirements. Because the requirements affect the majority of our licensees, we'd like to bring some of the changes to your attention:

#### [69B-228.030](#), F.A.C.

(1) "**Advertising**" means the making of a representation in any form in connection with a provider of education or other business in order to promote continuing education credits. Forms of communication include, but are not limited to: television, radio, internet including social media, newspaper, text messaging or other means of instant messaging, email, or other forms of electronic communication.

(3) "**Audit**" means:

(a) Department activity to monitor or evaluate classroom, seminar, webcast, interactive online, and correspondence courses, examination sites, administrative offices, and provider and licensee records.(4) "Blended course" means a course that consists of a combination of the classroom, self-study correspondence or self-study online study methods.

(5) "**Classroom course**" means a course that is designed to be presented to a group of students by a live instructor using lecture, video, webcast, virtual or other audio-video presentation.

(6) "**Completion,**" when used in the context of:

(a) Correspondence course, Self-study, means a passing grade of 70 percent or better on the final examination.

(7) "Compliance date" means the last day of the licensee's birth month, after holding any license for which continuing education is required for 24 consecutive months a license for which continuing education is required.

(8) "**Correspondence course**" means a self-study course designed to be presented to students through physical documents or other media.

(12) "**Credit hour**" means a minimum of 50 minutes of classroom instruction or, for self-study courses, 50 minutes of time that is determined by the Department to be necessary to study text material in order to successfully complete the final examination

(14) "**Education Database**" means the Department's online system for activity relating to approval of providers,

school officials, courses, course offerings, instructors, and the filing of rosters and other information relating to continuing education courses required by rule or statute to be filed with the Department. The Education Database is accessed at <http://www.myfloridacfo.com/division/agents>.

(15) **“Guest lecturer”** or **“speaker”** means a natural person, not employed by the provider, who speaks at an approved seminar and whose resume is furnished by the course provider with the course application.

(16) **“In-house”** means courses or services available only to employees of an entity or for members of an association.

(30) **“Virtual classroom course”** means a type of classroom course in which instruction is provided in an interactive learning environment created through technology in which students are separated from their teachers by time or space, or both.

(31) **“Webcast classroom course”** means a type of classroom course delivered through interaction with a live instructor via the internet.

#### **69B-228.060, F.A.C.**

(8)(a) Instructors and supervising instructors shall have the authority and responsibility to **deny credit** to anyone who disrupts the class or is inattentive.

(b) Based on the course providers’ policies, refunds may be given.

(b)(c) It shall be considered a violation of this rule if an instructor knowingly allows the The following activities of students during approved class time, if knowingly allowed by an instructor, supervising instructor, or school official, shall be considered to be a violation of this rule chapter:

1. Sleeping;
2. Reading of non-course books, newspapers, or other non-course material;
3. Using a cellular phone or other electronic device except to take class notes or to complete mathematical or other course-related exercises;
4. Leaving the class other than during an authorized breaks or emergency.

#### **69B-228-220, F.A.C.**

(1)(b) Continuing education credit may not be earned for attending or instructing at any subsequent offering of the same continuing education course within a **24** month period. (Note: previously, courses could not be repeated within a **36** month period)

#### **69B-228.230, F.A.C. Extensions**

We occasionally receive inquiries whether the Department grants extensions for CE compliance. The following law provides guidance on this topic.

(1) A request for an extension of time to complete continuing education requirements must be submitted to the Department on Form [DFS-H2-460](#), Request for Extension of Time, which is incorporated by reference in Rule 69B-228.180, F.A.C., **a minimum of 15 days prior to the compliance date**.

(2) The Department shall grant an extension of time of 90 days to complete the minimum continuing education requirement to an individual upon a showing of good cause.

(3) **“Good cause”** means an incident or occurrence which is beyond the control of the applicant and which prevents compliance. Examples of good cause include: Disabling accident, illness, or declared national emergency.

(4) A granted request for extension of time shall only apply to a single compliance cycle.

(5) Receiving an extension to complete continuing education does not eliminate the requirement to maintain an active appointment within a 48 month period to retain licensure.

(6) Failure to complete continuing education requirements before the expiration of a granted extension shall result in the termination of appointments as prescribed in subsection 626.2815(10), F.S.

(7) A maximum of four (4) 90-day extensions may be granted for each compliance period if acceptable documentation is received by the Department.

(8) Licensees who are unable to comply with the continuing education requirements due to active duty in the military shall submit a written request for a waiver to the Department pursuant to subsection 626.2815(2), F.S.

(a) The waiver request must include a copy of the military orders.

(b) The timeframe for active duty, as listed within the military orders, must fall within the compliance cycle.

**NOTE:** Access to all content of rule Chapter 69B-228 can be found at [THIS](#) link.

## Customer Representatives and the Supervising Agent - Reminder

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

## Title Agency Data Call 2017

2017 marked the third year title insurance agencies were required under [s.626.8437\(11\)](#), F.S. to submit information to the Florida Office of Insurance Regulation (OIR) under the data call required by [s.627.782\(8\)](#), Florida Statutes. Title agencies had until June 1, 2017, to make their submission to the OIR

Agencies that did not comply with this requirement by the June 1, 2017 deadline are being reviewed for possible disciplinary action against their license.

Each year, many agencies can avoid unintentional non-compliance by making sure the data was submitted to the OIR. An agency's submission is not considered to be complete until the agency receives an email receipt showing the agency's file log number. If you submitted your information, but did not received a confirmation email, you should contact the OIR immediately.

If you have any questions regarding this filing process, please contact the OIR's Market Data Collections Unit at 850-413-3147 or via email: [TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com).

## Compliance Information

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

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## Case Notes

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

**Case:** This investigation was opened when the Department was notified a personal lines agent's appointment with an insurer was terminated for cause. Information obtain by investigators determined the agent attempted to add comprehensive and collision coverage to her automobile policy on the same day she was involved in an auto crash. The agent also suggested the other driver do the same, and attempted to coordinate changing the date of the accident with the other driver for claim purposes. In a transcript obtained by investigators from the insurer, the agent admitted to adding the coverage to her policy after the crash. In an interview with investigators, the agent confirmed she added the coverage after the crash occurred.

**Disposition:** License suspended for 15 months.

**Case:** An investigation was opened on a general lines agent based on an agency referral alleging misappropriation of policy funds. The agent provided copies of homeowners and flood insurance "policies" to a consumer that contained fraudulent dates and policy numbers. Over a period of three years, the agent collected more than \$32,000 in premium for the policies, but never submitted the premiums to the insurers. The diversion of the premium funds and failure to place insurance put the owners of the waterfront property at enormous financial risk for years.

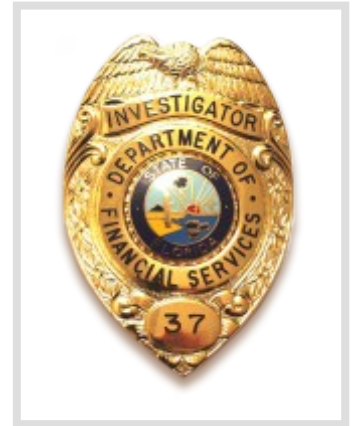
**Disposition:** License suspended for 18 months followed by two years' probation.

**Case:** An investigation against a life, health, variable annuity and general lines agent was opened after investigators conducted a revocation follow-up on another licensee. Investigators gathered evidence and determined the subject had allowed the revoked agent to work in his agency.

Investigators conducted agency inspections, obtained consumer affidavits as well as insurer documentation to establish the revoked agent was actively employed by the subject. Under the agent's supervision, the revoked agent provided homeowner's insurance quotes, explained coverages and even sold policies to consumers despite being revoked and banned from employment in the insurance business.

**Disposition:** License suspended six months.

**Case:** The case was based on a referral from the Division of Forensic Services, Bureau of Insurance Fraud indicating the agent submitted a fraudulent Errors & Omissions (E & O) policy to an insurer. The case investigator contacted the insurance agency that supposedly issued the E&O policy. The company confirmed that the original policy issued was not renewed, and the declaration page was deemed fraudulent. During the course of the investigation, it was discovered the agent also presented the false document to another insurer.



Investigators met with the agent who could not produce proof of premium payment for the E&O policy for any time period.

**Disposition:** License suspended for 12 months. The suspended agent was later arrested by the Division of Investigative and Forensic Services, Bureau of Insurance Fraud, (DIFS) and charged with two counts of Insurance/false/misleading statement/supporting documents, one count of Forgery, two counts of Uttering Forged Instruments and one count of Grand theft, 3<sup>rd</sup> Degree.

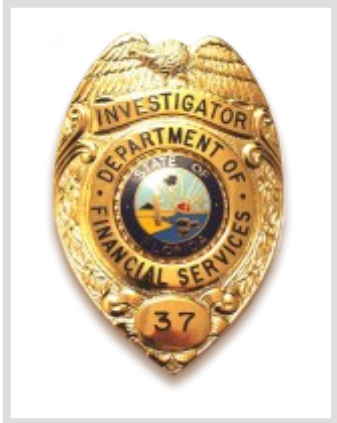
**Case:** The subject of this investigation, a life, health and variable annuity agent was terminated for cause by an insurer for submitting applications and related documents containing false and fraudulent information. Investigators obtained documentation from the insurer and interviewed both consumers, who revealed they had not applied for insurance.

**Disposition:** License suspended for six months; restitution to affected insurers ordered.

# Enforcement Actions

- June 2017

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. 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. The license or registration status may have changed since the filing of these orders. We suggest that you search the [Licensee Search](#) 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 searched for at the Florida Division of Administrative Hearings' (DOAH) [website](#). For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

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 could be in violation of Section 626.9541(1)(c), Florida Statutes.

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
ALTUNA	CARLOS T	P134228	All Lines Adjuster	Suspension 3 Months	WESTON, FL	<a href="#">CONSENT ORDER</a>
APOLLO TITLE COMPANY		P140988	Title Agency	\$500 Monetary Penalty	MAITLAND, FL	<a href="#">CONSENT ORDER</a>
ARBOLEDA	DIANA	W300378	Life, Variable Annuity, Legal Expense	<b>Revocation</b>	MIAMI, FL	<a href="#">ORDER OF REVOCATION</a>
BAENA	EDGAR	E190015	Customer Representative	\$1500 Monetary Penalty, Probation	HOMESTEAD, FL	<a href="#">CONSENT ORDER</a>
BHATT	AMIT	W250134	Life, Health, Variable Annuity	Revocation	PALM CITY, FL	<a href="#">ORDER OF REVOCATION</a>
BOCKO	JESSICA	W262607	Life, Health, Variable Annuity	Revocation	TAMPA, FL	<a href="#">ORDER OF REVOCATION</a>

BORDERS TITLE AGENCY FL, INC		W321751	Title Agency	\$1,500 Monetary Penalty	FT. LAUDERDALE, FL	<a href="#">CONSENT ORDER</a>
BRIGHT LINE TITLE		W151315	Title Agency	\$1,500 Monetary Penalty	JACKSONVILLE, FL	<a href="#">CONSENT ORDER</a>
BRYANT TITLE & ESCROW, LLC		W016874	Title Agency	\$750 Monetary Penalty	NAPLES, FL	<a href="#">CONSENT ORDER</a>
BULLS TITLE LLC		W117761	Title Agency	\$1,500 Monetary Penalty	BRANDON, FL	<a href="#">CONSENT ORDER</a>
CLA COMPANY INC		W262925	Title Agency	\$1,250 Monetary Penalty	ROCKVILLE, MD	<a href="#">CONSENT ORDER</a>
CLOSING PRO'S OF SOUTHWEST FLORIDA		W374558	Title Agency	\$1,500 Monetary Penalty	FORT MYERS, FL	<a href="#">CONSENT ORDER</a>
COLUMBIA TITLE SERVICES INC		E092804	Title Agency	Administrative Surrender	BOCA RATON, FL	<a href="#">CONSENT ORDER</a>
DAVENPORT	RODDRICK R	W242004	Life, Health, Variable Annuity	Revocation	TAMPA, FL	<a href="#">ORDER OF REVOCATION</a>
DELPRADO	ALINA	P224394	Customer Representative	Permanent Bar	HIALEAH, FL	<a href="#">CONSENT ORDER</a>
DELPRADO	GRETELL	P174260	Customer Representative	Permanent Bar	HOMESTEAD, FL	<a href="#">CONSENT ORDER</a>
ENCORE TITLE LLC		W320336	Title Agency	\$1,500 Monetary Penalty	PALM BEACH GARDENS, FL	<a href="#">CONSENT ORDER</a>
FIGUEROA	KARLA	W266123	Customer Representative	<b>Permanent Bar</b>	MIAMI, FL	<a href="#">CONSENT ORDER</a>
FOUNDERS TITLE		A088122	Title Agency	\$1,500 Monetary Penalty	MARGATE, FL	<a href="#">CONSENT ORDER</a>
HATCHER	JACK ORBIA	W259809	Life, Health, Variable Annuity	Revocation	BUSHNELL, FL	<a href="#">ORDER OF REVOCATION</a>
HB TITLE OF FLORIDA INC		A114754	Title Agency	\$1,500 Monetary Penalty	MARGATE, FL	<a href="#">CONSENT ORDER</a>
HICKS	STEPHANIE	A148375	Life, Health, Variable Annuity	Administrative Surrender	SWEETWATER, TN	<a href="#">CONSENT ORDER</a>
HICKS	DAVID	P026517	Life, Health, Variable Annuity, General Lines	\$3,500 Monetary Penalty	WINTER HAVEN, FL	<a href="#">CONSENT ORDER</a>
HONIS	JEREMY	E088520	Life, Health, Variable Annuity	Revocation	WINTER GARDEN, FL	<a href="#">ORDER OF REVOCATION</a>
JCR INSURANCE SERVICES LLC		None		Cease and Desist	BURBANK, CA	

KEARNEY	TREVOR	W270191	Customer Representative	Revocation	NEW PORT RICHEY, FL	<a href="#">ORDER OF REVOCATION</a>
LASTER	LILLIE	P229210	Bail Bond	\$1,000 Monetary Penalty	LAKELAND, FL	<a href="#">CONSENT ORDER</a>
MATTOX	TENISHA	P239630	General Lines	\$2,500 Monetary Penalty, Probation	WEST PALM BEACH, FL	<a href="#">CONSENT ORDER</a>
NEILLE	MECHELE	A318649	Life, General Lines	Suspension 3 Months	HALLANDALE, FL	<a href="#">FINAL ORDER</a>
ONE STOP INSURANCE AGENCY		L043576	Agency	Revocation	N MIAMI BEACH, FL	<a href="#">ORDER OF REVOCATION</a>
ONE STOP INSURANCE AGENCY		L084395	Agency	Revocation	N MIAMI BEACH, FL	<a href="#">ORDER OF REVOCATION</a>
PALMER-HUBBARD	APRIL	D016036	Bail Bond	Suspension 2 Years	DELAND, FL	<a href="#">ORDER OF SUSPENSION</a>
PERRONE	NICOLE	W344161	Customer Representative	Revocation	OCALA, FL	<a href="#">ORDER OF REVOCATION</a>
PETRUCCELLI	BILL	E089470	Title	Revocation	MOUNT DORA, FL	<a href="#">ORDER OF REVOCATION</a>
PHELPS	CHARLES	A206161	Life, Health, Variable Annuity, Customer Representative	Suspension 1 Year	ORLANDO, FL	<a href="#">ORDER OF SUSPENSION</a>
PREMIER TITLE & ESCROW OF FLORIDA, INC.		W189823	Title Agency	\$500 Monetary Penalty	FORT LAUDERDALE, FL	<a href="#">CONSENT ORDER</a>
PROGRESSIVE CLOSING & ESCROW COMPANY LLC		E132924	Title Agency	\$1,500 Monetary Penalty	BOYNTON BEACH, FL	<a href="#">CONSENT ORDER</a>
ROBB	JARED	E124478	Life, Health, Variable Annuity	\$1,500 Monetary Penalty, Probation	DAVIE, FL	<a href="#">CONSENT ORDER</a>
ROBISON	ROBERT	A223109	Life, Health	Revocation	LAKE WORTH, FL	<a href="#">ORDER OF REVOCATION</a>
SHOWCASE TITLE AGENCY, INC.		W114356	Title Agency	Administrative Surrender	ORLANDO, FL	<a href="#">CONSENT ORDER</a>
SINHA	RAJIV	P220188	Personal Lines	Administrative Surrender	AUBURNDALE, FL	<a href="#">CONSENT ORDER</a>
SOLID ROCK TITLE & ESCROW LLC		W242392	Title Agency	Administrative Surrender	PEMBROKE PINES, FL	<a href="#">CONSENT ORDER</a>

STARR	STUART	A252750	General Lines	Revocation	N MIAMI BEACH, FL	<a href="#">ORDER OF REVOCATION</a>
STARR	GLEN	A252720	Limited Customer Representative	Revocation	N MIAMI BEACH, FL	<a href="#">ORDER OF REVOCATION</a>
STUDER	DOUGLAS	D081709	Life, Health, Variable Annuity	Revocation	FORT LAUDERDALE, FL	<a href="#">CONSENT ORDER</a>
SUNSET CAPITAL TITLE SERVICES, LLC		W110517	Title Agency	\$1,500 Monetary Penalty	JACKSONVILLE, FL	<a href="#">CONSENT ORDER</a>
TERRY	MICHAEL	E015777	Life, Health, Variable Annuity	<b>Suspension 6 Months</b>	PALMETTO, FL	<a href="#">CONSENT ORDER</a>
THE CLOSING TABLE INC		A262946	Title Agency	\$3,000 Monetary Penalty	LONGWOOD, FL	<a href="#">CONSENT ORDER</a>
TITLE LAB, LLC		W157560	Title Agency	\$1,500 Monetary Penalty	CORAL GABLES, FL	<a href="#">CONSENT ORDER</a>
TITLE PRO, LLC		W157365	Title Agency	\$1,500 Monetary Penalty	OKEECHOBEE, FL	<a href="#">CONSENT ORDER</a>
TORRES	ALEJANDRO	P239636	Life, Health, Variable Annuity	Revocation	SUNNY ISLES BEACH, FL	<a href="#">FINAL ORDER</a>
TREASURE COAST ABSTRACT & TITLE INS CO		A267905	Title Agency	Suspension 3 Months	FORT PIERCE, FL	<a href="#">ORDER OF SUSPENSION</a>
TRONCO	TRACY	W329049	Life, Variable Annuity, Legal Expense	Indefinite Suspension	BRANDON, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
TYSON	SHANNON	P216048	Life, Health, Variable Annuity	Revocation	PORT CHARLOTTE, FL	<a href="#">ORDER OF REVOCATION</a>
WALKER	ELIJAH	W181094	Bail Bond	\$1,500 Monetary Penalty, Probation	JACKSONVILLE, FL	<a href="#">CONSENT ORDER</a>



## Contact Us

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### Bureau of Licensing

General inquiries for everybody - Agents, Adjusters and Agencies

[AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com)

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[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.

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### Bureau of Investigation

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### Title Insurance Data Call



[TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com) - For questions about the filing process

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