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Dear Fellow Floridians,

The 2018 Hurricane Season has arrived and everyone needs to make sure they are financially prepared before a storm threatens our state. Our licensees have an additional responsibility to ensure they've taken the appropriate precautions for their business and customer base.

Please feel free to share some of our hurricane preparedness resources with your customers so that they can protect their home and finances before a storm threatens our state. You can find them on my homepage at [www.myfloridacfo.com](http://www.myfloridacfo.com).

In this July issue, we've included information and guidance about issues that could affect your business and clientele should a storm approach. Also, how to recognize your risk and be prepared!

Sincerely,

*Jimmy Patronis*  
Chief Financial Officer  
State of Florida





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## News You Can Use

### CFO Jimmy Patronis: Hurricane Season is Here, Insurance Coverages You Didn't Know You May Need for the 2018 Hurricane Season



On the official start of the 2018 Hurricane Season, Florida Chief Financial Officer (CFO) Jimmy Patronis reminds Floridians of the importance of financial preparedness before the next storm. CFO Patronis warns that homeowners insurance policies contain limitations and exclusions and it is important to review your policy to understand your coverages.

"Last year, Hurricane Irma alone resulted in more than \$8 billion in insured losses. If you haven't already, now is the time to financially prepare for the 2018 Hurricane Season," said CFO Jimmy Patronis. "Understanding your insurance coverage is a vital part of the hurricane preparedness process. Check your homeowners insurance policy and understand what is covered and what is excluded so that you have adequate coverage."

Homeowner's insurance policies vary from company to company. Here are eight insurance coverages you may consider for hurricane season:

**Windstorm Coverage (if not included in your current homeowners policy).**

Windstorm coverage may be excluded if you live in a wind pool area (generally within 1,000 - 1,500 feet of a body of water, such as the gulf or the ocean).

**Flood Insurance (if not included in your current homeowners policy).**

Flood coverage may be included in your current homeowners policy by endorsement, or a separate policy may be issued. This coverage is important to have even if you are not in a designated flood zone.

**Food Spoilage.**

Food spoilage is not always covered by most policies; however, if the coverage is included, most companies cover food spoilage due to a power outage caused by direct physical damage on the insured premises.

**Sinkhole Coverage.**

This covers sinkhole losses on any structure, including personal property. Coverage may be restricted to the principal building, as defined in the policy.

**Additional Living Expenses/Loss of Use.**

This provides for the "additional" expenses of living elsewhere due to a loss to the insured residence by covered damage.

**Inflation Guard Endorsement.**

This endorsement may be added to most policies and provides for an automatic percentage increase in coverage amounts to help keep your coverage aligned with current construction costs.

**Replacement Cost Endorsement.**

This pays up to the limits for the replacement of a damaged or destroyed home or property, without deducting depreciation. This is different from Actual Cash Value, which pays for the actual value of damaged items and does not consider depreciation.

**Law and Ordinance.**

This pays an additional amount to apply towards the cost to rebuild or repair damages due to the enforcement of any ordinance or law regarding construction, repair, or demolition.

Consumers should speak with their insurance agent or company to confirm the coverages on their policy as soon as possible. Once a storm develops, their insurance company may be under binding restrictions, and they may be unable to obtain a separate policy or add these important coverages to their current policy. Consumers should keep in mind that some property insurance companies offer flood coverage as an endorsement to the homeowners' policy, and typically there is a 30-day waiting period to obtain coverage through the National Flood Insurance Program (NFIP).

Those who have questions about their insurance coverage and how to financially prepare for the upcoming hurricane season are encouraged to contact CFO Patronis' Insurance Consumer Helpline by calling 1-877-693-5236 or visiting [www.MyFloridaCFO.com/Division/Consumers/](http://www.MyFloridaCFO.com/Division/Consumers/). The Helpline also provides consumers with a place to obtain contact information for their insurance company, verify the license of an insurance agent or adjuster and much more.



**Disaster Preparedness**  
Are You Ready?

[Learn](#) how to financially prepare and recover from a disaster.

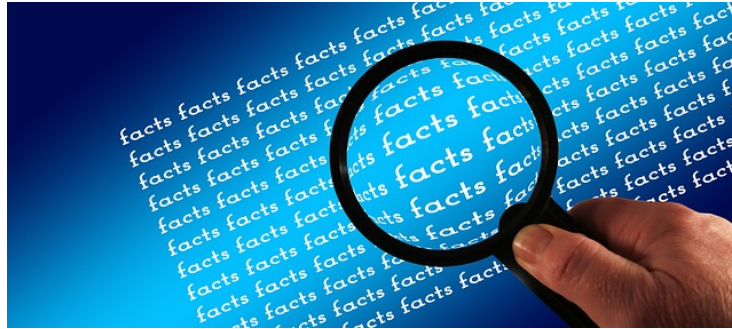
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## Chief Financial Officer Jimmy Patronis Debunks Top Hurricane Insurance Myths

During National Hurricane Preparedness Week's "Get an Insurance Check Up" day, Florida Chief Financial Officer (CFO) Jimmy Patronis

reminded Floridians that now, more than ever, is the time to prepare for the 2018 Atlantic Hurricane Season. In his continued efforts to ensure Floridians are well-prepared, CFO Patronis has debunked the top myths and most common insurance-related misunderstandings when preparing and recovering from a tropical weather event.

"The 2017 Hurricane Season impacted virtually every county in Florida, with Hurricane Irma resulting in more than \$8.6 billion in insured losses," said CFO Jimmy Patronis. "From property damage ranging from wind to flood, my office fielded more than 9,300 calls and received about 2,500 complaints stemming from the nearly 1 million insurance claims filed from Hurricane Irma alone. We recovered millions for Floridians, but found the majority of the complaints stemmed from a few common misunderstandings."



**MYTH 1: I already have homeowner's insurance, so everything on my property is covered and I'm financially prepared for the storm season.**

**FACT:** All homeowner's insurance policies contain limitations and exclusions. Also, you may need a separate policy for windstorm or flood if these coverages are not included in your homeowner's policy. It is important to review your policy to understand your coverages and exclusions.

**MYTH 2: When an insurance company denies a claim, or provides an inadequate claim payment, I must pay out-of-pocket to cover any additional expenses from damages that occurred to my property.**

**FACT:** You should always get a second opinion to verify the cause of loss and/or the cost to repair or replace the damage.

**MYTH 3: When contractors offer to waive my insurance deductible to provide repairs at a discounted rate, this is simply a kind gesture.**

**FACT:** Waiving the deductible or providing a discounted rate directly to you is a form of insurance fraud.

**MYTH 4: An Assignment of Benefits (AOB) agreement is the only way to get immediate assistance for Floridians who have damage to their property.**

**FACT:** You do not need to sign an Assignment of Benefits to get your residence repaired, even for emergency repairs. You should make first contact with your insurance company by immediately reporting the claim.

**MYTH 5: Insurance companies can take as long as they want to respond to an insurance claim filed by Floridians.**

**FACT:** Typically, insurance companies must acknowledge your insurance claim within 14 days from the date the claim was reported and they must pay undisputed amounts of your claim within 90 days from the date of damage.

**MYTH 6: If my neighbor's property is blown into my yard and damages my own property, my neighbor's insurance will cover the cost of damage.**

**FACT:** The damage to your property is covered by your own homeowner's insurance policy, unless, you can prove your neighbor was negligent then the damage would be covered under their homeowner's policy.

**MYTH 7: My insurance agent is the only person I need to contact when filing an insurance claim.**

**FACT:** While you may call your agent, you should immediately report the claim to your insurance company. Most insurance companies have a toll-free claim number to report your claim.

CFO Patronis oversees Florida's Insurance Consumer Helpline (Helpline) which assists consumers with any insurance-related questions, concerns, or complaints they may have. Since taking office in July 1, 2017, CFO Patronis' Helpline has recovered more than \$37.9 million for Floridians with \$10.7 million stemming directly from inquiries related to Hurricane Irma. These are funds the consumer would not have recovered from their insurance company had they not reached out to the Helpline for assistance.

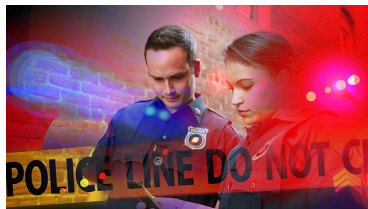
Consumers who have questions about their insurance coverage and how to financially prepare for the upcoming hurricane season are encouraged to call CFO Patronis' Helpline at 1-877-693-5236 or visit <https://www.myfloridacfo.com/Division/Consumers/>. The Helpline also provides consumers with a place to obtain contact information for their insurance company, verify the license of an insurance agent or adjuster and much more.

Read more

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## CFO Jimmy Patronis' Division of Investigative and Forensic Services Investigates Insurance Fraud in Williams Murder Case

In light of the recent arrest of Denise Merrell Williams for her alleged involvement in the murder of Mike Williams following an investigation by state and local law enforcement partners, Chief Financial Officer (CFO) Jimmy Patronis announced he has directed his Division of Investigative and Forensic Services to investigate alleged life insurance fraud relating to Mike Williams' disappearance nearly two decades ago.



CFO Jimmy Patronis said: "As a result of the recent findings surrounding Mike Williams' death, I have directed my office to investigate whether or not his death was part of a scheme to fraudulently profit from his life insurance policies. As this case remains ongoing, we ask members

of the community to come forward with any information they may have surrounding this case."

Members of the community who believe they have information surrounding potential life insurance fraud as it relates to this case are

encouraged to contact the CFO's Fraud Tip Hotline by calling 1-800-378-0445. Callers can choose to remain anonymous and those who provide information that leads to a successful prosecution may be eligible for a cash reward.

[Read more](#)

## CFO Jimmy Patronis Releases Top 10 Most Wanted Criminals

<p><b>Pierre, Paul Emmanuel</b> DOB: 3/27/1966 RACE/SEX: Black/Male HGT/WGT: 5'09"/270 HAIR/EYES: Black/Brown CHARGES: Racketeering, False &amp; Fraudulent Insurance Claim</p>	<p><b>Rivera, Javier Lopez</b> DOB: 12/23/1974 RACE/SEX: White/Male HGT/WGT: 6'01"/185 HAIR/EYES: Black/Brown CHARGES: Racketeering, Grand Theft, False and Fraudulent Insurance Claims</p>
<p><b>Ramos, Jose Alexis Orellana</b> DOB: 8/11/1985 RACE/SEX: Hispanic/Male HGT/WGT: 5'05"/200 HAIR/EYES: Black/Brown CHARGES: Organized Fraud (\$50,000 or more), Grand Theft (1st Degree, \$100,000 or more), Workmans' Compensation Fraud (Over \$100,000)</p>	<p><b>Romero-Ortiz, Bernardo</b> DOB: 3/10/1966 RACE/SEX: White/Male HGT/WGT: 5'08"/150 HAIR/EYES: Black/Brown CHARGES: Workers' Compensation Fraud (\$100,000 or more); Organized fraud</p>
<p><b>Puerto, Huberto Del Sol</b> DOB: 6/30/1960 RACE/SEX: Hispanic/Male HGT/WGT: 5'11"/222 HAIR/EYES: Black/Brown CHARGES: Organized Fraud (\$50,00 or More), False and Fraudulent Insurance Claims, Grand Theft (3rd Degree), Money Laundering, False Statement (Jurisdiction of Dept of State)</p>	<p><b>Sanchez, Gabriel</b> DOB: 2/28/1962 RACE/SEX: Hispanic/Male HGT/WGT: 5'10"/ HAIR/EYES: Black/Brown CHARGES: Racketeering</p>
<p><b>Phillips, Anthony Fitzgerald</b> DOB: 2/7/1969 RACE/SEX: Black/Male HGT/WGT: 6'04"/220 HAIR/EYES: Black/Brown CHARGES: Grand Theft</p>	<p><b>Brenes, William</b> DOB: 4/28/1960 RACE/SEX: Hispanic/Male HGT/WGT: 5'05"/ HAIR/EYES: Black/Brown CHARGES: Fraudulently Presents a False Statement (\$100,000 or more)</p>
<p><b>Beckford, Joseph J.</b> DOB: 12/5/1983 RACE/SEX: Black/Male HGT/WGT: 5'11"/190 HAIR/EYES: Black/Brown CHARGES: False and Fraudulent Insurance Claim</p>	<p><b>Delgado, Roland Terencio</b> DOB: 1/31/1946 RACE/SEX: Hispanic/Male HGT/WGT: 6'00"/190 HAIR/EYES: Black/Brown CHARGES: Racketeering, Grand Theft (2 Counts)</p>

Continuing his work to crack down on insurance fraud, Chief Financial Officer Jimmy Patronis released his top 10 most wanted insurance fraud criminals and calls on local communities to help put these individuals in jail. Each of these criminals are wanted for different types of insurance fraud crimes, and with the community's help these criminals can be brought to justice.

"Insurance fraud drives up the cost of insurance on all Florida families and businesses and the criminals behind this type of activity need to be put in jail," said CFO Jimmy Patronis. "An aware and engaged community bolsters our fraud-fighting forces. Insurance fraud is not a victimless crime and it's important we, as a community, protect each other from those who engage in fraudulent behavior."

The following individuals are wanted for various insurance-fraud related crimes:

**Anthony Fitzgerald Phillips**, last known address Fullerton, CA: Grand Theft.

**Huberto Del Sol Puerto**, last known address Hialeah/Miami, FL: Organized Fraud (\$50,000 or More), False and Fraudulent Insurance Claims, Grand Theft (3rd Degree), Money Laundering, False Statement (Jurisdiction of Department of State).

**Gabriel Sanchez**, last known address Miami, FL: Racketeering.

**William Brenes**, last known address Hillsborough County: Fraudulently Presents a False Statement (\$100,000 or more).

**Jose Alexis Orellana Ramos**, last known address North Lauderdale, FL: Organized Fraud (\$50,000 or more), Grand Theft (1st Degree, \$100,000 or more), Workers' Compensation Fraud (Over \$100,000).

**Joseph J. Beckford**, last known address Carrollton, GA: False and Fraudulent Insurance Claim.

**Bernardo Romero-Ortiz**, last known address Orlando, FL: Workers' Compensation Fraud (\$100,000 or more); Organized Fraud.

**Roland Terencio Delgado**, last known address Coral Gables, FL: Racketeering, Grand Theft (2 Counts).

**Paul Emmanuel Pierre**, last known address Orlando, FL: Racketeering, False and Fraudulent Insurance Claim.

**Javier Lopez Rivero**, last known address Miami, FL: Racketeering, Grand Theft, False and Fraudulent Insurance Claims.

CFO Patronis' Bureau of Insurance Fraud works to investigate alleged acts of insurance fraud, including licensee, healthcare, application, vehicle, homeowners, commercial, disability, arson, and life insurance fraud. CFO Patronis' Bureau of Workers' Compensation Fraud investigates suspected criminal violations of Florida's Workers' Compensation Laws and participates with multiple state agencies to prevent and prosecute unlicensed contractors, businesses employing workers without appropriate workers' compensation coverage, employees who file false on-the-job injuries or exaggerate their injuries, and employees working other jobs while receiving workers' compensation benefits.

**Members of the community are urged to assist CFO Patronis' fraud-fighting efforts by reporting any suspicious behavior to authorities. To report suspected insurance fraud, call 1-800-378-0445. Callers can choose to remain anonymous and callers who provide information that leads to a successful prosecution are eligible for a cash reward.**

[Read more](#)

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**Brandon Woman Charged with Public Assistance Fraud After Collecting \$90,000 in Public Assistance Benefits While Earning Six-Figure Salary**

Chief Financial Officer (CFO) Jimmy Patronis today announced the recent arrest of Nadia Caraballo, 41, after a public assistance fraud investigation revealed that Caraballo submitted false applications to the Department of Children and Families in order to qualify for Food Stamps and Medicaid assistance. As a result, Caraballo fraudulently obtained more than \$93,000 in public assistance benefits.

"Public assistance fraud is not a victimless crime," said CFO Jimmy Patronis. "Every dollar taken by criminals who lie to obtain public assistance they are not entitled to is a dollar not going to a family or consumer who truly needs it. This type of activity is disgustingly unfortunate."

CFO Patronis' Division of Public Assistance Fraud identified that from 2012 to 2017, Caraballo completed and submitted annual applications indicating that she was unemployed and in need of supplemental nutrition and healthcare assistance.

The investigation revealed that Nadia Caraballo was employed by Citigroup Technology, Incorporated, from September 5, 2012 through at least November 1, 2017. Nadia Caraballo earned an annual salary of \$110,000.00 to \$139,050.00 and earned gross wages of \$735,669.10 for the pay period of January 11, 2013 through October 20, 2017. Caraballo failed to report this information to the Department of Children and Families.

As a result of her actions, Caraballo fraudulently received \$40,070.00 in Supplemental Nutrition Assistance Program (SNAP) benefits from January 2013 through October 2017 and \$53,159.35 in Medicaid assistance from February 2013 through October 2017, for a total of \$93,229.35 in assistance to which she was not legally entitled.

Caraballo was arrested February 22, 2018 by Hillsborough County Sheriff's Office and was charged with one count of public assistance fraud. Caraballo has been placed in an Extended Pre-trial Intervention program, disqualified from participating in the Food Stamp program and ordered to make full restitution to the state.

This case was prosecuted by the Hillsborough County State Attorney's Office, 13th Judicial Circuit.

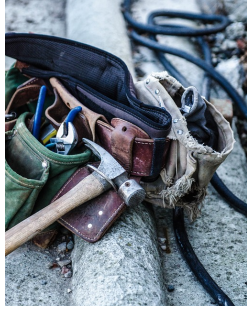
[Read more](#)

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## **CFO Jimmy Patronis: \$140,000 AOB Fraud Scheme Across Eight Florida Counties Lands Contractor with Grand Theft and Racketeering Charges**

Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Timothy Matthew Cox, owner of Nationwide Catastrophe Services, Inc. and Restoration Response Services, Inc., for an alleged Assignment of Benefits (AOB) fraud scheme that impacted 19 homeowners in eight Florida counties and one Texas county. Cox stole nearly \$140,000 for home repairs related to damages from tropical weather events that he never provided. As a result of Cox's alleged activity, the victims' homes sustained additional damage from significant weather events, including Hurricane Irma.





CFO Jimmy Patronis said, "Criminals who prey on Florida families after a hurricane or tropical storm are some of the worst we see. This type of fraud has skyrocketed and impacts all Florida consumers. One of my first actions I took as your CFO was to create Florida's Disaster Fraud Action Strike Team to go after this type of fraud. With more than 100 ongoing investigations statewide, we are coming for anyone who takes advantage of our residents during vulnerable times."

CFO Patronis' Bureau of Insurance Fraud found that Cox and his team targeted Brevard, Clay, Escambia, Flagler, Orange, Osceola, Seminole and Volusia Counties and Tarrant County, Texas. These areas were impacted by tropical storms and hurricanes, and Cox pressured homeowners to sign an AOB contract to have damages repaired. Cox received \$139,444.97 from the 19 victims and their insurance carriers. After receiving the insurance payments, Cox's team never started any of the work they were contracted to perform on the 19 homes. The payments made to Nationwide Catastrophe Services, Inc. and Restoration Response Services, Inc. were deposited into bank accounts controlled by Cox, who used the money for personal use.

Cox was arrested and booked into the Polk County Jail June 5, 2018. He faces multiple counts of grand theft and racketeering and could face up to 30 years in jail. The case is being prosecuted by the Attorney General's Office of Statewide Prosecution.

When consumers sign an AOB they are granting their contractor or restoration specialist with the right to negotiate the insurance claim directly with their insurance carriers. This allows the contractor or restoration specialist to receive the consumer's insurance benefits directly from the insurance carrier. Consumers who have experienced or witnessed this type of activity are encouraged to reach out to CFO Patronis' Fraud Tip Hotline by calling 1-800-378-0445. Callers can choose to remain anonymous.

[Read more](#)

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## **Disaster Fraud Action Strike Team Brings \$62,000 Insurance Fraud Scheme to a Halt**

CFO Jimmy Patronis and the Department of Financial Services' Disaster Fraud Action Strike Team (DFAST) announced the recent arrest of Michael Christopher Hensley, owner of BOSC Insurance Company and Hensley Insurance Company. Hensley admitted to stealing \$61,954 in insurance premiums between 2011 and 2018 in Orange County.

After an investigation by CFO Patronis' DFAST, it was revealed that Hensley solicited various commercial businesses to procure property and casualty insurance under both of his companies BOSC and Hensley Insurance. Hensley has had no active appointments on his license since 2010, making his licensed expired as of 2014 and unlicensed as of March 9, 2015.

After the impacts of Hurricane Irma, a commercial business property sustained extensive damage caused from the storm. The business owner attempted to contact his insurance agent, Hensley, for guidance on the claim process. After multiple calls and no response from Hensley, the owner contacted the listed insurance carrier on the Certificates of Insurance that Hensley had been providing the business with annually since 2012. An insurance representative with the listed company confirmed the business was not insured with them nor had he ever been insured with the insurance company. Upon this revelation, the owner of the business contacted the CFO's Orlando Field Office for assistance.

As a result of the investigation, Hensley admitted to collecting monthly insurance premiums payments from nine different commercial business and providing them with false Certificates of Insurance Coverage. Hensley went to various insurance company's websites and made copies of their general liability policies. He would then take the companies information and transfer it to Certificates of Insurance and provide the fraudulent documents to the unsuspecting businesses as proof of insurance.

Hensley further admitted to using the money that he obtained from the victim businesses for his own personal benefits. Hensley was arrested April 6, 2018 by the Lake Mary Police Department and was booked into the Seminole County Jail on the counts of organized scheme to defraud and communications fraud, grand theft, misappropriation of insurance premium funds, unlicensed activity-MSB.

This case will be prosecuted by the Office of the State Attorney, 9th Judicial Circuit. Hensley could face up to 30 years in prison.

Investigators believe Hensley may have defrauded additional victims and encourage members of the community who have purchased property and casualty insurance from Michael Christopher Hensley, BOSC Insurance Company or Hensley Insurance Company to contact the Department of Financial Services' Insurance Fraud Hotline by calling 1-800-378-0445.

The Department's anti-fraud strike team consists of three teams that are working in areas heavily impacted by Hurricane Irma including South Florida, Miami-Dade and Monroe counties; Southwest Florida, including Lee and Collier counties; and Central Florida, including Polk and Orange counties. They are trained insurance fraud investigators with specialized knowledge of property and casualty fraud and workers' compensation fraud and to ensure that law-breakers are prosecuted to the fullest extent of Florida law, CFO Patronis is working directly with dedicated prosecutors housed within each of the respective State Attorney's Offices.

[Read more](#)

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## **CFO Jimmy Patronis' Division of Consumer Services Donates 1,000 Financial Literacy Books for Kids**

Florida's Chief Financial Officer (CFO) Jimmy Patronis announced the donation of 1,000 copies of "Sammie Learns to Earn," a financial literacy book developed by the CFO's Division of Consumer Services, to the Early Learning Coalition of the Big Bend in honor of Teach Children to

Save Day on April 20. Teach Children to Save Day introduces children to smart money management and prepares them for major financial decisions ahead.

"A Federal Reserve report found that kids exposed to financial education ended up with higher credit scores than those who were not," said CFO Jimmy Patronis. "It's never too early to start having discussions about the importance of finances with our children. We will continue to find ways to partner with similar organizations and local school districts to further educate our children about the importance of finances."

The "Sammie Learns to Earn" book shares the adventure of Sammie, the Savings Scottie, and teaches children how to save and budget their money in a fun and exciting way. For organizations wanting to partner with CFO Patronis' financial literacy initiative, please contact [CFO.Patronis@myfloridacfo.com](mailto:CFO.Patronis@myfloridacfo.com).

[Read more](#)

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## CFO Jimmy Patronis Announces Additional Workers' Comp Cost Reductions for Florida Businesses

Florida Chief Financial Officer (CFO) Jimmy Patronis announced today additional workers' compensation cost reductions that will save carriers an estimated nearly \$20 million in 2019, allowing carriers to help further alleviate costs on Florida businesses. These reductions are a direct result of the sound financial management of the Workers' Compensation Administration Trust Fund (WCATF) and the Special Disability Trust Fund (SDTF), two funds that workers' compensation carriers contribute to.

CFO Jimmy Patronis said, "Just last month, we announced that a 1.8 percent decrease in workers' compensation rates could mean a \$79.5 million savings for Florida businesses. Reducing the cost of doing business for workers' compensation carriers by \$20 million means additional savings could be passed on to Florida businesses, easing financial burdens. Anytime we can reduce the cost of doing business we should. Doing so supports our neighborhood businesses and ultimately, both our local and state economy."

Background:

Legislative changes in 1997 resulted in the SDTF being prospectively abolished and statutorily prohibited from accepting any new claims for dates of accident after December 31, 1997. However, in accordance with Florida law, insurers and individual self-insured employers continue to be assessed to fund a small number of older claims. Further, fiscally responsible management of the WCATF has allowed for assessment rates to be reduced.

[Read more](#)



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## In The Know

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### Prepare Your Agency and Customers For Hurricane Season

Florida's hurricane season started June 1st. Most people are careful to make important plans to protect their personal safety, homes and belongings by developing a "Hurricane Plan". Take time to consider the plans you've made to protect your business and consumer records in the event a storm approaches Florida.

#### **Agencies and agents may want to consider the following methods of preparation:**

- Protecting consumer records - many insurers have specific guidelines related to the protection of consumer records by agents and agencies. Many agencies are moving away from maintaining paper records in favor of the ease and protection of electronic data storage. However, if your computers are destroyed without a back-up, you'll lose the benefit electronic records provide. You may want to discuss off-site computer storage with your Internet Service Provider or an insurer, which may be able to suggest solutions.
- Emergency plans for the agency and its members - if you have a lease, learn what restrictions, if any, apply to your business' premises in the event of a natural disaster and whether you'll have access to your records, furnishings and possessions. Decide how you can continue to operate if your business premises are uninhabitable and have a plan to notify your customers of the new location.
- If your business premises are damaged during a storm and cannot be accessed by your customers, please provide your contact information to the Department's [Division of Consumer Services](#). Consumers may call the Department if they can't reach their agent and this will allow us to provide your contact information to them.

After you have taken steps to protect your business and customer records, you may want to contact your customers before a storm approaches. Visit "[Protect Your Homebase](#)", for information on topics related to disaster preparedness.



Disaster Preparedness  
Are You Ready?

[Learn](#) how to financially prepare and recover from a disaster.

## Licensing Related Legislative Changes Effective July 1, 2018

### Managing General Agents

- MGA licenses will no longer be issued.
- Those individuals and firms holding MGA licenses will be allowed to keep them.
- Going forward individuals must obtain an MGA *appointment* under a General Lines, Life, Health, or Limited Surety agent license.
- Firms must obtain an MGA *appointment* under an Insurance Agency license

### Fingerprinting Requirements

- Fingerprints submitted by unlicensed applicants are currently valid for 12 months.
- After July 1, 2018, individuals *currently* licensed and seeking an additional license will not be required to obtain fingerprints if they were completed in the past 48 months.

### Active Military Members, Veterans and their Spouses

- The preclicensing course is waived for individuals currently in good standing or honorably discharged at any time.
- Individuals currently in good standing or honorably discharged within 24 months of application are exempt from application fees.

### Character and Credit Reports

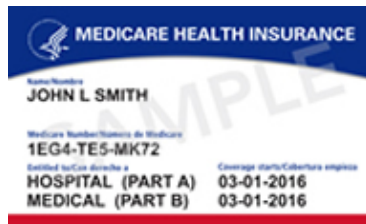
- The requirement that reinsurance intermediary applicants provide a copy of the character and credit report has been removed.
- An appointing entity must secure a credit and character report/investigation before appointing an individual.
- Appointing entities are no longer required to obtain reports/investigations from Department-designated third party providers.

### Exchange of Business/Excess or Rejected Business

- The threshold for company registration of a general lines agent (exchange of business) or a life/health insurance agency (excess or rejected business) has been reduced to four (4) sales from the current 24 sales.

### New Adjuster Designation

- A new adjuster designation, Claims Adjuster Certified Professional (CACP), from WebCE, Inc. is being added to the current list of adjuster designations.



### New Medicare Card Roll-out

CMS (Centers for Medicare & Medicaid Services) announced new resources available for beneficiaries and partners on [Medicare.gov](http://Medicare.gov) and [CMS.gov](http://CMS.gov).

Following are direct links to the resources:

- **Medicare.gov updates**
  - Wave 1 states highlighted on [Medicare.gov/newcard](http://Medicare.gov/newcard) campaign page map (chart updated too)
  - Beneficiary-facing materials - [blog](#) and "[destroy](#)" video (available from homepage)
  - Direct link to [campaign](#) page from [homepage](#) (from "New Medicare cards mailing now" yellow bar)
  - Prominent new card image on "[Your Medicare Card](#)" page and [homepage](#)
  - "[Mail you get about Medicare](#)" page includes [NMC information](#) (also see [sample letter](#) that accompanies new card)
- **CMS.gov updates**
  - New [Outreach & Education](#) page
    - Updated social media toolkit/graphics for [Facebook](#) and [Twitter](#)
    - Beneficiary drop-in bulletin ([Eng](#) and [Spanish](#)) and announcement ([Eng](#) and [Spanish](#))
    - Provider [drop-in article](#)
  - Updated widgets:
    - For beneficiaries ([Eng](#) and [Spanish](#)) directing audiences to campaign page
    - For partners/providers ([Eng](#) and [Spanish](#)) directing audiences to cms.gov NMC landing page

## FinCEN Reminds Financial Institutions ~ the CDD Rule is in Effect



The Financial Crimes Enforcement Network ("FinCEN") reminds financial institutions and their customers that the final rule, "[Customer Due Diligence Requirements for Financial Institutions](#)" (the CDD Rule) became effective May 11th.

FinCEN issued the CDD Rule, which amends Bank Secrecy Act regulations, to improve financial transparency and prevent criminals and terrorists from misusing companies to disguise their illicit activities and launder their ill-gotten gains.

[Fill Reminder](#)

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## CMS Marketplace Updates for Agents

CMS (Centers for Medicare & Medicaid Services) has released an update to its Compliance with Marketplace Requirements. Considerations for Agents and Brokers is available [here](#).

## Part II: Marketplace Privacy & Security Requirements for Agents and Brokers

CMS also released a guide on Marketplace Privacy & Security. The guide is available [here](#).



## Rule Chapter 69B-186.010, F.A.C. ~ Unlawful Rebates and Inducements Related to Title Insurance Transactions was adopted May 13, 2018

The existing rule was recently amended to conform with paragraph [626.9541\(1\)\(h\)](#), F.S., and added two additional prohibitions:

- Waiving of fees, costs, or premium for title updates or endorsements requested after the issuance of the title insurance policy.
- Assuming any parties' responsibility to provide refunds to consumers under applicable laws and regulations.

**Another provision was added to not prohibit title insurance agents from amending their contracts and agreements to be in compliance with the Florida Insurance Code.**

Review the amended rule at [this](#) link to the Florida Administrative Code website.

## Guidance on Title Escrow Accounts



In recent weeks, several title agents and attorneys have contacted the Department seeking guidance with title escrow accounts. An overview of the agent's duties with respect to tile escrow accounts is addressed in [s.626.8473](#), F.S. All funds received by a title insurance agent or agency received from others as escrow funds shall be held in a fiduciary capacity and shall remain the property of the consumer. A title insurance agent or agency must return any amounts due to the consumer.

The most common issue brought to the Department's attention involves the disbursement of overages due to the consumer. In some instances, the consumer receiving the disbursement owed from the escrow account fails to cash or deposit the check.

This is especially common when the disbursement check is for a minimal amount. In these instances, the title agent or agency must continue attempting to disburse the overage to the consumer.

If the consumer fails to cash or deposit the overage check after seven years, the title agent or agency may send the amount to the Florida Department of Financial Services, Division of Unclaimed Property.

Section 626.8473, F.S., prohibits title agents or agencies from charging the consumer any type of fee or expense from the amount owed in the escrow account. The disbursement is required to be sent as a check as the referenced statute also prohibits title agents or agencies from converting the funds held in the escrow account. Any person who converts or misappropriates the funds held in the escrow account has committed a criminal offense with the degree of penalty varying depending on the amount converted or misappropriated.

Additional information is available by type of license at our [Frequently Asked Questions](#) web page.

## CFO Jimmy Patronis Consumer Alert: Floridians Must Protect Themselves Against Cryptocurrency Scams





Cryptocurrency continues to gain momentum in Florida:

- The Seminole County Tax Collector now accepts bitcoin and bitcoin cash to pay for property taxes, driver license and ID card fees, tags and titles
- Tampa/St. Petersburg [were ranked seventh](#) in the top 10 bitcoin-friendly cities in 2016
- Miami/Ft. Lauderdale were ranked eighth in the top 10 bitcoin-friendly cities in 2016
- There are more than [160 Bitcoin ATMs](#) across Florida
- An entirely [Bitcoin real estate transaction](#) in Miami took place in December 2017

CFO Jimmy Patronis said, "With new technology comes new ways for consumers to be defrauded. As cryptocurrency becomes more popular in our state, it's important for Floridians to fully understand what they are getting into before they invest. Texas has already opened 32 investigations into cryptocurrency investment schemes, and with a local government in our state now accepting bitcoin as a form of payment cryptocurrency isn't going away. It's my goal to ensure consumers are protected.

"It's critical that consumers are aware that cryptocurrency remains an unregulated currency and should be aware of the following if they choose to purchase or invest in cryptocurrency."

1. **Do your homework.** Never invest based solely on what you read online, on social media, or in a bulletin or mailer. It's easy for a company, its promoters-including celebrities-to make grandiose claims about new product developments, lucrative contracts, or the company's financial health. Before you invest, you must independently verify those claims. Use unbiased sources, including the [U.S. Securities and Exchange Commission \(SEC\)](#) and securities industry [self-regulatory organizations](#).

2. **Cryptocurrency values can be unstable.** Cryptocurrency can be highly volatile with the potential for complete loss of value. This may affect investors as well as consumers using cryptocurrency as a means of payment. Cryptocurrency's volatility also may make securities offerings tied to these currencies unsuitable for most investors depending on an individual's financial goals.

3. **Cryptocurrencies can be stolen.** There is the potential for consumers to incur financial losses if an account is not maintained in a secure manner. Currently, most cryptocurrency accounts or "wallets", unlike funds held in U.S. banks or credit unions, are not insured against loss.



4. **Cryptocurrency transactions may be taxable.** For federal tax purposes, the IRS has announced that cryptocurrency is treated as property. General tax

principles applicable to property transactions apply to transactions using cryptocurrency. For more information, go to <https://www.irs.gov/newsroom/irs-reminds-taxpayers-to-report-virtual-currency-transactions>

State and federal regulators are evaluating and developing approaches to regulating cryptocurrency and companies that deal in cryptocurrencies. Any company that offers to exchange, administer, or maintain cryptocurrencies may be subject to state regulation and licensing as well as federal regulation.

## Are You Puzzled??

### Across:

1. A contractor waiving a deductible or giving a discounted rate directly to a customer is a form of \_\_\_\_\_.

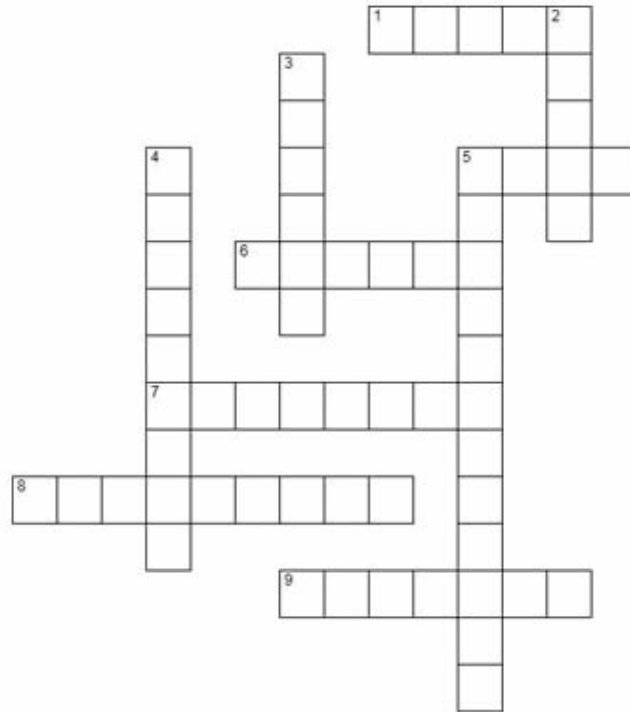
5. Callers who report suspected fraud to the Department may be eligible for a \_\_\_\_\_ reward.

6. \_\_\_\_\_ issued the CDD Rule which became effective May 11th.

7. Insurance companies must acknowledge a claim within \_\_\_\_\_ days.

8. If a customer fails to cash an escrow overage check after seven years, the agency may send it to the Division of \_\_\_\_\_ Property.

9. A 1.8% decrease in workers' comp insurance rates could result in a savings of 79.5 \_\_\_\_\_ for Florida businesses.



### Down:

2. The CFO and \_\_\_\_\_ announced the arrest of a man who admitted to stealing \$61,954 in insurance premiums.

3. CFO Patronis announced the donation of 1,000 copies of \_\_\_\_\_ Learns to Earn to the Early Learning Coalition of the Big Bend.

4. The questions Alexa can't answer about your license can best be answered via your \_\_\_\_\_ account.

5. Before hurricane season begins, agencies should verify that they have \_\_\_\_\_ coverage.

Go to [Education Central](#) for puzzle answer key.



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## Compliance Corner

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### Adjusters - Are You Ready For Hurricane Season?

***This is the time to be sure your license is in compliance - *not* when a storm is heading our way. Ensure your license is in good standing with this checklist:***

#### **Public Adjusters**

- Is your license active?
- Do you have an active self-appointment or appointment by an adjusting firm?
- Is your required \$50,000 surety bond in force?
- Are you compliant with your continuing education requirements?
- Has your firm [designated](#) a primary adjuster?
- Is your contact information on file with the Department current?
- Are all apprentices affiliated with your firm licensed and appointed?
- Do you have your Department issued license with you?

#### **All-lines adjusters**

- Is your license active?
- Are you self-appointed or appointed by an insurer or other firm?
- Are you compliant with your continuing education requirements?
- Has a primary adjuster been designated for your firm?
- Is your contact information up-to-date?
- Are any apprentices licensed and appointed?
- Do you have your Department issued license with you?

***Access your [MyProfile](#) account to verify your demographic, licensing and education status today!***

# ICYMI: 2018 Title Insurance Agency Data Call

**Notice from the Florida Office of Insurance Regulation**

**2018 Filing Deadline was May 31, 2018**

**Data call related specifically to Annual Reporting by Agencies of Title Insurance**

**Please Read All Instructions Below Carefully**

The Florida Office of Insurance Regulation (Office) is conducting its annual Title Agencies Data Call pursuant to Sections 624.307 and 627.782, F.S. and Sec. 69O-186.013, F.A.C.

**Title Insurance Agencies licensed at some time during Calendar Year 2017 are required filers. There are no exceptions - even if your agency closed during 2017.**


**Your submission was due to the Office no later than 11:59PM ET on Thursday, May 31, 2018.**

**The Office has developed a new system called the Insurance Regulation Filing System (IRFS) to replace the Data Collection and Analysis Modules (DCAM) for reporting data submissions.**

Here is the link: <https://irfs.fldfs.com/>

- Using your DCAM account username and password, log into the new system. If you have not used DCAM before, create a new account.
- new users must subscribe to agency (ies) using the Entity Management on the User Menu. Select the Licensee/Agencies tab.
- Select Add Licensee/ Agency.
- Type in the Agency Name and click Search.
- Select your agency next to its name and click the Add Selected button at the bottom of the screen.
- Select Create Filing on the top right corner.
- In the Data Collection tile, click Begin.
- STEP 1: Select the agency for which you are creating the filing from the Licensees/Agencies tab. Click Next.
- STEP 2: Select the Title Insurance Data Calls for Agencies. Click Next.
- STEP 3: Skip step Three, which is for group filings (not permitted with this data call).
- STEP 4: Review the information. Click Create. You will be redirected to the Workbench.
- View and edit the filing on the Workbench by clicking the Filing ID in the first column.
- Expand components by clicking on the plus sign.
- The data template (Version 18.01.A), which has been available within IRFS since January 1, 2018, must be downloaded from within IRFS, completed locally on your computer, and then uploaded back in the same Web page in Excel format. Either Excel 2003 (.xls) or Excel 2007 (.xlsx) will be accepted.

The full template contains seven tabs:

1. Version - includes the Office's contact information and reporting date reminder
  2. Instructions - data template must be downloaded from IRFS for the purpose of reporting information
  3. Report\_Lines - Two columns extend down a series of questions and required responses (enter either text or numeric in the two columns, as shown)
  4. Schedule A - Additional agency information
  5. Schedule B - Agent activities
  6. Schedule C (Residential) - Title agent statistical information submission for 1-4 residential units
  7. Schedule C (Commercial) - Title agent statistical information submission for commercial units.
  8. Agency\_Comments - Check the questions on this tab. If any appear with "Comments Required" it means your responses on previous tabs suggest that clarification is required for the item(s) noted. Clarifications must be understandable and justifiable when reviewed by the Office. You may contact the Office if you have questions.
- In the Company Contacts Component, other email accounts subscribed to your agency will be listed under Add Company Contact. Include additional email addresses that are not subscribers of the agency in the text box. Any email listed in this component will receive email notifications about the filing. Click Save.
  - Select the Title Insurance Agency Filing Certification. The certification must be completed by an agency officer (electronic signature accepted). Type the year 2017 at the top, the officer's name in the middle and the officer's title at the bottom. Press the  to save the certification.
  - You can include a cover letter. This an optional component for the filing.
  - Include any additional and optional information that is deemed important to the overall submission. These optional items may be uploaded as PDF documents under the "Other Documents" component.
  - There is an optional Response to Request for Clarification component that may be ignored during the initial filing. This is for use only if the Office has questions after reviewing your filing.
  - When all mandatory components are Complete, your filing may be submitted by clicking on the Submit button.
  - You and any accounts listed in Company Contacts will receive an email receipt with your Filing ID. If you do not receive an email and the submission status does not change to Received, contact the Office's Market Research and Technology Unit at:  
[TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com).

Further instructions are available on our website at:  
<https://www.flor.com/Office/Reporting.aspx#Title>

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

Send email to: [TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com).

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## 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.

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



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## 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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## Education Central

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### Hey Alexa, what is [MyProfile](#)?

Alexa is Amazon's voice activated artificial intelligence (AI) device. Alexa is one of many AI devices, like Apples' SIRI, that are used today to query information housed on the web. It is amazing the questions one may ask and get answered and the commands that can be made and carried out. Examples are:

Examples are:

"Alexa, what's the weather today?"

"Alexa, what movies are playing tonight?"

"Alexa, please play classical music."

While it is astonishing what emerging artificial intelligence can perform by voice prompt, there are still certain functions that can't be performed just yet.

Artificial intelligence cannot understand these functions:

"How many more hours do I need to complete my current cycle?"

"Do I have any carryover hours that will go to my next compliance cycle?"

"Have all of my completed courses been posted to my transcript?"

In the meantime, you will need to log into your [MyProfile](#) account to get the most accurate information to answer those questions. Using your user name and password, you may log into your MyProfile account: [https://dice.fldfs.com/public/pb\\_index.aspx](https://dice.fldfs.com/public/pb_index.aspx). There you may view information related to your continuing education, appointments and license.

This will prevent you from having to ask Alexa any of the following questions:

"Alexa why have all my appointments been terminated?"

"Alexa, can you lend me \$250 to pay for my late CE?"

"Alexa, what is a 5-hour Law and Ethics Update course?"



The Department recommends regular monitoring of information stored in your [My Profile](#) account. Until such a time when AI can provide that information at the command of your voice.

"Alexa, what do you think about that guidance?"

Alexa's response: "Best thing I've heard all day!"

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## Are You Compliant with Your CE or Not?

To be CE compliant requires more than just taking CE courses. Below are a few suggestions for remaining CE compliant:

**CE requirements change.** You should regularly review your CE status through your [MyProfile](#) account. Your total hours have specific allocation requirements that must be met. Be sure to take all the right categories of CE courses.

**Check for late hours.** Hours taken after your due date will still post on your compliance evaluation screen, but they will be noted as "Late". Though your hours requirement may have been met, late completion of your continuing education requirement will result in penalties.

**Check prior evaluation periods.** Always check previous compliance periods to make sure you are not delinquent for a prior period. Be sure to click on VIEW ENFORCEMENT NOTICE just below the Not Compliant text to check for any outstanding fines.

**Check your transcript.** The same course cannot be taken with the same provider within a two-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

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

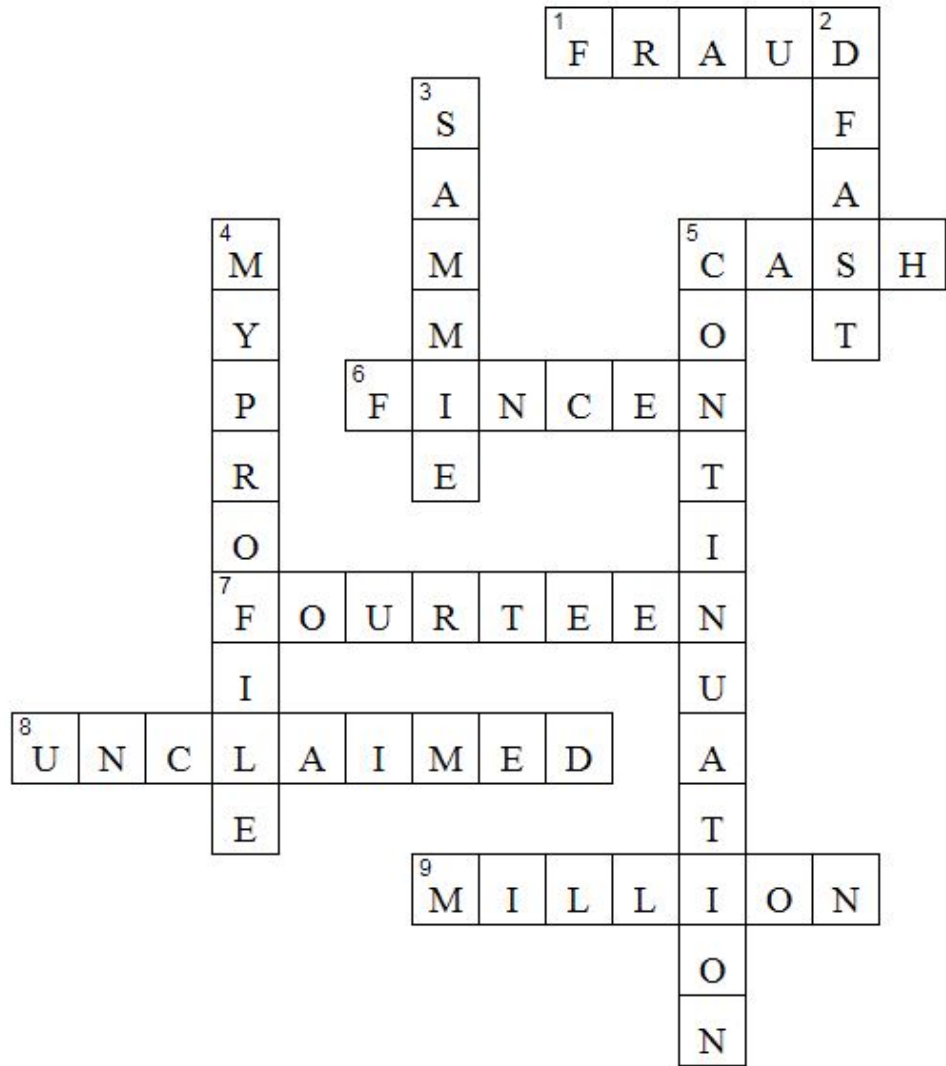


Because many factors may affect your continuing education requirement (e.g. licenses held, number of years licensed, etc.), we encourage you to periodically check your [MyProfile](#) account to determine your individual continuing education compliance requirements and status. You will also be able to find more approved CE courses after logging in to your [MyProfile](#) account versus the public search option, which limits the results to the first 100 course offerings.

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## Crossword Puzzle Answer Key





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## Case Notes

**Case:** A company referral was received stating a Public Adjuster entered into a contract with a client, but failed to obtain the required signatures of all named insureds, and failed to obtain the required affidavit. Compounding matters, the public adjuster steered the client to his own water remediation business, which is considered a conflict of interest.

**Disposition:** Fined \$10,000 and placed on probation for two years.

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**Case:** This case resulted from a referral from the Department's Division of Consumer Services concerning fraudulent actions by a title agent. According to the seller's complaint, the title agent collected funds at closing from the buyer, but failed to disburse the payoff of \$92,885 to the seller's mortgage company to pay off his loan. Bank records obtained by investigators showed the title agent, who was also the agency owner, cashed the check payable to the mortgage company.

**Disposition:** Both the agent and agency's licenses were revoked.

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**Case:** Investigators made a routine visit to an insurance agency that lost its license because it failed to designate an agent in charge. When investigators arrived, an agent was actively transacting insurance in the agency. Investigators ran a check of the agent's license, and found not only was he transacting insurance without an agency license, he was selling commercial general lines insurance without a valid insurance company appointment.

**Disposition:** The agent's license was administratively surrendered.

---

**Case:** A life and health agent lost insurance company appointments for failing to comply with continuing education requirements. Because he was the designated Agent in Charge for his insurance agency, the agency license was also cancelled.

The agent ultimately took the necessary continuing education classes to come into compliance and his insurance company appointments were reinstated. However, he failed to log onto the agency license profile to designate himself as agent in charge of the agency and reinstate the agency license.

An agency inspection revealed the agent was operating his agency without a license. Investigators confirmed the agent's email address in Department records was accurate, but he failed to read and follow the instructions in the emails sent from the Bureau of Licensing regarding the agency license.

**Disposition:** Fined \$2,500.

---

**Case:** A complaint referred from the Division of Consumer Services regarding a general lines agent alleged a consumer purchased multiple insurance policies and later received a cancellation for non-payment for one of them. Investigators determined the consumer paid for the policies and when contacted, the subject said a refund would be sent to the consumer. The refund check was returned due to insufficient funds, and the subject then sent the consumer a money order to replace it.

During an interview with the subject, investigators determined a second consumer's return premium was not refunded in a timely manner. The consumer purchased a policy and paid the premium in full. The consumer stated he was not notified his insurance policy cancelled for non-payment and was first made aware of it when the Department of Motor Vehicles notified him his dealer's license was being cancelled for no insurance. The consumer told investigators the agent claimed he mailed a refund to him when the policy cancelled. Subsequently, a refund check was mailed to the consumer, but it too was returned for insufficient funds.

The subject admitted to investigators he was not handling his agency accounts properly and knew he was commingling funds. He corrected his agency practices and now sends down payments and other premium payments directly to insurers rather than depositing them in his agency account.

**Disposition:** Fined \$2,000 and placed on probation for a period of one year.

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**Case:** The Florida Office of Insurance Regulation sent investigators a referral alleging the subject was transacting insurance without a license. The subject was previously licensed as a life and annuity agent, but his license was revoked when he was convicted of federal tax evasion. During the investigation, investigators found the subject was presenting himself as an insurance agent to the public through his website and other social media platforms. Staff referred their findings to the Division of Investigative and Forensic Services.

**Disposition:** The Subject was ordered to Cease and Desist Order from engaging in the business of insurance without being properly licensed and ultimately arrested, charged with two counts of acting as an insurance agent without a license. The subject pled no contest to the charges and was sentenced to 18 months' probation.



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## Enforcement Actions - March and April 2018

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
A MAPLES INSURANCE AGENCY		L068974	None	Cease & Desist	POMPANO BEACH, FL	<a href="#">ORDER TO CEASE AND DESIST</a>
AMPARO	IVAN	W301410	Life, Health, Variable Annuity	Revocation	WEST PALM BEACH, FL	<a href="#">ORDER OF REVOCATION</a>
ATTONITO	CARMINE	A009626	None	Cease & Desist	WEST PALM BEACH, FL	<a href="#">ORDER TO CEASE AND DESIST</a>
AXIS UNDERWRITERS,		R000981	Agency	Revocation	MIAMI, FL	<a href="#">CONSENT ORDER</a>

INC.						
BASORA	EDDIE JR	E065591	Life, Variable Annuity	Revocation	ALTAMONTE SPRINGS, FL	<a href="#">ORDER OF REVOCATION</a>
BELL	KENYA	P031488	All Lines Adjuster	Revocation	BRANDON, FL	<a href="#">CONSENT ORDER</a>
BERGSTRESSER	JACK DENBY	A319200	Life, Health, Variable Annuity	Revocation	MOORESVILLE, NC	<a href="#">NOTICE OF REVOCATION</a>
BORJA	RODOLFO	P027458	General Lines, Legal Expense	Revocation	DORAL, FL	<a href="#">CONSENT ORDER</a>
BRENT	A J	A029708	Life, Health, Variable Annuity	Revocation	TAMPA, FL	<a href="#">ORDER OF REVOCATION</a>
BRYANT	KEVIN	W203130	Customer Representative	Revocation	TALLAHASSEE, FL	<a href="#">ORDER OF REVOCATION</a>
CABALLERO-MORLESIN	JOSE	E024467	General Lines	Revocation	MIAMI, FL	<a href="#">CONSENT ORDER</a>
CALIBER 360		L085056	Agency	\$2,500 Monetary Penalty	DORAL, FL	<a href="#">CONSENT ORDER</a>
COLLMAN	CASEUS	W125782	Customer Representative	Revocation	PALM SPRINGS, FL	<a href="#">NOTICE OF REVOCATION</a>
CROPPER	AARON	W063126	Customer Representative	Revocation	SAINT PETERSBURG, FL	<a href="#">ORDER OF REVOCATION</a>
CS INSURANCE STRATEGIES INC		L090689	Agency	\$500 Monetary Penalty	CHICAGO, IL	<a href="#">CONSENT ORDER</a>
DASS	ANUKUL	P144377	Life, Health, Variable Annuity	Suspended Indefinitely	HOUSTON, TX	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
DAY	KEVIN	A063629	Life, Health, Variable Annuity, General Lines	Suspended Indefinitely	DUNNELLON, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
DIAZ	NIDIA	A067736	Managing General Agent, Bail Bond	Revocation	HIALEAH, FL	<a href="#">CONSENT ORDER</a>
DOWD	PATRICK	A071373	Life, Health, Variable Annuity, General Lines	\$1,500 Monetary Penalty, Probation 1 Year	PONTE VEDRA BEACH, FL	<a href="#">CONSENT ORDER</a>
ESCAR	CARLOS	P101517	Public Adjuster	Administrative Surrender	HIALEAH, FL	<a href="#">CONSENT ORDER</a>
ESQUIRE LAND SERVICES LTD		P116734	Title Agency	\$2,500 Monetary Penalty	MONTVALE, NJ	<a href="#">CONSENT ORDER</a>
FERGUSON	KATHERINE	W103040	Public Adjuster	Suspension 3 Months	JACKSONVILLE, FL	<a href="#">ORDER OF SUSPENSION</a>
FERNANDEZ	ALBA	P111533	Life, Health, Variable Annuity	Revocation	DAYTONA BEACH, FL	<a href="#">NOTICE OF REVOCATION</a>
HANDEL	GREGORY	W090683	Life, Health, Variable Annuity	Suspension 2 Months	JUPITER, FL	<a href="#">ORDER OF SUSPENSION</a>
HARDEN	DIANNA	W369143	Customer Representative	Revocation	LAKELAND, FL	<a href="#">NOTICE OF REVOCATION</a>
HOGREFE	NANCY	A121119	General Lines	Suspended Indefinitely	LAKE MARY, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
HOOD	DANNY	E038313	Life, Variable Annuity	Revocation	ATLANTA, GA	<a href="#">CONSENT ORDER</a>
HORN	CHRISTOPHER	P194912	Life, Health, Variable Annuity	Revocation	CLEARWATER, FL	<a href="#">FINAL ORDER</a>
INTERVAL TITLE SERVICES INC		A127963	Title Agency	\$2,500 Monetary Penalty	ORLANDO, FL	<a href="#">CONSENT ORDER</a>

JOURDAN	ALLWYN	E024650	Life, Health, Variable Annuity, General Lines	Fined \$3,500	DORAL, FL	<a href="#">CONSENT ORDER</a>
LAKE BALDWIN TITLE LLC		W260306	Title Agency	Administrative Surrender	ORLANDO, FL	<a href="#">CONSENT ORDER</a>
LEE	DANIEL	W428333	Emergency Adjuster	Revocation	BOCA RATON, FL	<a href="#">ORDER OF REVOCATION</a>
LONG	BRANDON	W199396	Life, Health, Variable Annuity	Revocation	ROSWELL, GA	<a href="#">CONSENT ORDER</a>
MARINO	WALTER	W093608	Life, Variable Annuity	Suspension 1 Year	BOHEMIA, NY	<a href="#">CONSENT ORDER</a>
MARKET PLACE TITLE LLC		P155188	Title Agency	\$1,500 Monetary Penalty	LADY LAKE, FL	<a href="#">CONSENT ORDER</a>
MARTIN-LONG	CAROLE	A166098	Bail Bond	\$1,500 Monetary Penalty, Probation 1 Year	GAINESVILLE, FL	<a href="#">CONSENT ORDER</a>
MCCRACKEN	DONALD HENDRY	W013834	Bail Bond	Suspended Indefinitely	DEFUNIAK SPRINGS, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
MIT NATIONAL LAND SERVICES LLC		W227009	Title Agency	\$2,500 Monetary Penalty	MORRISTOWN, NJ	<a href="#">CONSENT ORDER</a>
MOSKES	MATTHEW	P086810	Life, Health, Variable Annuity	Revocation	SEMINOLE, FL	<a href="#">NOTICE OF REVOCATION</a>
NAYOR	CARLOS	P162993	Public Adjuster	\$5,000 Monetary Penalty, Probation 1 Year	NORTH MIAMI, FL	<a href="#">CONSENT ORDER</a>
OCEAN TITLE INSURANCE AGENCY LLC		P211757	Title Agency	Administrative Surrender	FORT MYERS, FL	<a href="#">CONSENT ORDER</a>
OCEANSIDE TITLE & ESCROW INC		E081839	Title Agency	\$2,500 Monetary Penalty	VERO BEACH, FL	<a href="#">CONSENT ORDER</a>
PADUDA	MICHELLE	P206014	Public Adjuster	Suspension 3 Months	DELRAY BEACH, FL	<a href="#">ORDER OF SUSPENSION</a>
PAYNE	DORMAN T JR.	D048418	Public Adjuster	Suspension 3 Months	SAINT PETERSBURG, FL	<a href="#">ORDER OF SUSPENSION</a>
PEREZ	ROSA	W000660	General Lines	Cease & Desist	MIAMI, FL	<a href="#">CONSENT ORDER</a>
PILLIPS	JAMES	W433425	Emergency Adjuster	Revocation	CONWAY, AR	<a href="#">ORDER OF REVOCATION</a>
PUERTAS	NESTOR	A212627	Life, Health	Revocation	MIAMI, FL	<a href="#">NOTICE OF REVOCATION</a>
RESIDENTIAL TITLE & ESCROW COMPANY		W186430	Title Agency	\$2,500 Monetary Penalty	OWINGS MILLS, MD	<a href="#">CONSENT ORDER</a>
RIOS	ANAISS	P200074	Life, Health, Variable Annuity, General Lines	Suspension 3 Months	NORTH MIAMI, FL	<a href="#">CONSENT ORDER</a>
SCHWESINGER	JERRY	A236231	All Lines Adjuster	Revocation	PENSACOLA, FL	<a href="#">FINAL ORDER</a>
SCLICHTER	MICHAEL	W392044	Life, Health, Variable Annuity	Revocation	SARASOTA, FL	<a href="#">ORDER OF REVOCATION</a>
SEYMOUR	JACOB	W128692	Life, Health, Variable Annuity	Revocation	LEESBURG, FL	<a href="#">ORDER OF REVOCATION</a>
SHELTON	VERNELL AVERY	W181248	Life, Health, Variable Annuity	Revocation	FORT MYERS, FL	<a href="#">NOTICE OF REVOCATION</a>

SHORR	JONATHAN	P085356	Public Adjuster	\$7,500 Monetary Penalty, \$12,250 Restitution	NORTH MIAMI, FL	<a href="#">CONSENT ORDER</a>
SIMON	ELLIOT	A243414	Life, Health, Variable Annuity	Revocation	WESTON, FL	<a href="#">CONSENT ORDER</a>
SMITH	MATTHEW	W417015	Service Warranty	Revocation	SEMINOLE, FL	<a href="#">NOTICE OF REVOCAION</a>
SORONDO	BEATRICE	W260080	Customer Representative	Revocation	MIAMI, FL	<a href="#">NOTICE OF REVOCAION</a>
SPRINGSTEAD	KAYLA	W296538	Health	Revocation	MELBOURNE, FL	<a href="#">ORDER OF REVOCAION</a>
STIDHAM	RONALD	W258805	Service Warranty	Suspension 1 Year	LAKELAND, FL	<a href="#">ORDER OF SUSPENSION</a>
STRINE	MARIAH	W043573	Bail Bond	Suspension 1 Year	FORT MYERS, FL	<a href="#">CONSENT ORDER</a>
STROMAN	VERNON JR	W041042	Life, Health, Variable Annuity	Revocation	ST AUGUSTINE, FL	<a href="#">NOTICE OF REVOCAION</a>
TITLE GUARANTY AGENCY, INC.		E159753	Title Agency	\$2,500 Monetary Penalty	FORT MYERS, FL	<a href="#">CONSENT ORDER</a>
TSIGELMAN	IGOR	W186891	Life, Variable Annuity	Revocation	POMPANO BEACH, FL	<a href="#">ORDER OF REVOCAION</a>
TURNER	WINSTON	W150462	Life, Health, Variable Annuity	Revocation	SARASOTA, FL	<a href="#">ORDER OF REVOCAION</a>
WALTERS	KELLY	W032668	Bail Bond	\$6,875 Restitution, Suspension 6 months	OCALA, FL	<a href="#">CONSENT ORDER</a>
WARD	ROBERT	P058643	Life, Health, Variable Annuity	\$1,000 Monetary Penalty, Probation 1 Year	APPLE VALLEY, MN	<a href="#">CONSENT ORDER</a>
WARD	ROBERT	P058643	Life, Health, Variable Annuity	Administrative Surrender	APPLE VALLEY, MN	<a href="#">CONSENT ORDER</a>
WILCOX	D'ANDRE	W277002	Health	Revocation	TAMPA, FL	<a href="#">NOTICE OF REVOCAION</a>
WOJACK	ROBIN	W187109	Customer Representative	Suspension 6 Months	LAKE WORTH, FL	<a href="#">ORDER OF SUSPENSION</a>

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### Bureau of Licensing

**General inquiries for everybody - Agents, Adjusters and Agencies**  
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For education-related questions (prelicensing, continuing education, providers, etc.): [Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com)

[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*

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### Bureau of Investigation

**Compliance issues, licensees and insurers ONLY:**

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

For title insurance compliance matters **NOT** related to Licensing or Education.

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

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

For adjuster compliance matters **NOT** related to Licensing or Education.



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

For all other compliance matters **NOT** related to Licensing or Education.

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

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## Title Insurance Data Call

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

[TitleDataCall@flor.com](mailto:TitleDataCall@flor.com) - For all other questions about the data call

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