



Links

Welcome
News You Can Use
In the Know
Education Central
Compliance Corner
Case Notes
Enforcement Actions
Contact Us

Issues

Current Issue
Previous Issues

Dear Fellow Floridians,

The 2020 Hurricane Season is here and I can't stress enough how critical it is to prepare now before the next storm takes aim at the Sunshine State. Experts are already predicting an active storm season, and homeowners insurance policies may contain limitations and exclusions, so it's important consumers review their insurance policies now to better understand their coverages.

As our communities continue to face the impacts of COVID-19, we must remember severe weather and hurricanes do not care that we're responding to a pandemic. If you haven't already, conduct a disaster preparedness check-up and make sure you are prepared by checking your homeowners insurance policy to ensure you are adequately covered. Now is the time to make sure your home and family are protected. Do not wait until a storm is approaching, it may be too late.

Hurricane Financial Preparedness Tips

1. Secure flood insurance coverage. Standard homeowners insurance policies don't cover flood damage. If you live in a flood-prone area, contact your agent about obtaining flood insurance. There are several insurance carriers writing flood insurance in Florida's private insurance market. Depending on your home's location, you may qualify to enroll in the federally-administered National Flood Insurance Program.

2. Ensure you are adequately covered. The value of your home and possessions may have increased during the past several years, or you may have made home improvements. Review your insurance policy and check your coverage limits.

3. Do not wait until a storm approaches. Property insurance companies do not accept new applications or requests to increase coverage once a hurricane nears Florida, so it is important not to wait until a storm is imminent to verify coverages. In addition, most flood insurance policies take 30 days to go into effect, so it is vital to act now.

For additional hurricane financial preparedness tips and resources, visit [PrepareFL.com](https://www.preparefl.com) or contact my **Insurance Consumer Helpline** by calling **1-877-MY-FL-CFO (877-693-5236)**.

Sincerely,



Links

Welcome
News You Can Use
In the Know
Education Central
Compliance Corner
Case Notes
Enforcement Actions
Contact Us

Issues

Current Issue
Previous Issues

News You Can Use

CFO Patronis Announces \$27.6 M in Workers' Compensation Premium Refunds

Tallahassee, Fla. (06/17/20) - Today, Florida Chief Financial Officer Jimmy Patronis announced that \$27.6 million in workforce premiums are being refunded over the next few months to nearly 13,000 policyholders of the Florida Workers' Compensation Joint Underwriting Association (FWCJUA). The Florida Legislature created FWCJUA in 1993 as a self-funding plan to provide workers' compensation and employer's liability insurance to employers who are required by law to maintain such insurance but are unable to purchase insurance through the voluntary market.

CFO Jimmy Patronis said, "Today's announcement that over \$27 million is going back to thousands of policy holders is a great example of how our businesses can benefit when government operates efficiently and is accountable to its customers. This is how the system is supposed to work. With COVID-19 and the corresponding government shutdowns impacting many Florida businesses bottom lines, we're working at every level of state government to identify areas where we can help our employers re-open and get back to work."

[Read more>>](#)

CFO Jimmy Patronis: Life Insurance Search Ruling a Win for Florida Consumers

Tallahassee, Fla. (06/04/20) - Today, Chief Financial Officer (CFO) Jimmy Patronis released the following statement on a ruling Wednesday by the First District Court of Appeals (DCA) that upheld the constitutionality of a 2016 Florida law placing requirements on life-insurance companies to determine whether policyholders have died and to contact beneficiaries to inform them of the benefits owed to them. If a life insurance company cannot locate; notify and pay the beneficiary, the funds are required to reported and remitted to the state of Florida as

unclaimed property. Since taking office in July 2017, CFO Patronis has recovered and returned more than \$960 million to Floridians.

CFO Jimmy Patronis said, "This ruling is a major victory for Florida consumers. Requiring insurance companies to conduct yearly checks of master death records and notify beneficiaries of funds owed to them could put millions of dollars back into the pockets of Floridians. Special thank you to my friend and former CFO Jeff Atwater for spearheading this important initiative and helping to ensure consumers come first."

[Read more>>](#)

Hurricane Season is Here: Review Your Insurance Coverage Now

Tallahassee, Fla. (06/02/20) - With the official start of the Atlantic Hurricane Season, the Florida Office of Insurance Regulation (OIR) is reminding Floridians to review their insurance policies and coverage now.

"I urge all Floridians to review their insurance policy now and be prepared this hurricane season. It's also important to know that most homeowners' insurance policies do not include flood coverage. Consumers should reach out now to their agent or insurer to make sure they have the coverage they need," said **Insurance Commissioner David Altmaier**.

"My office has been actively planning for the 2020 Hurricane Season. As we consider social distancing and other important safety measures in response to COVID--19, we are encouraging insurers to identify new ways of doing business, such as deploying virtual claims handling, to protect consumers. It will always be my expectation that insurers clearly communicate with policyholders and provide prompt, efficient, and fair claims adjustment service.

"OIR provides the following consumer tips to ensure Floridians are prepared this hurricane season:

Create a Home Inventory

A home inventory is a list of significant items within the room, broken down by room, with an estimate of the item's current value, including photos and proof of ownership. These types of inventories can make it easier for consumers to file an accurate, detailed insurance claim in case a home is damaged. Once the home inventory is completed, consumers should check with their insurer or agent to determine if they need additional coverage.

Click [here](#) for several options to assist consumers in completing a home inventory.

[Read more>>](#)

CFO Jimmy Patronis Highlights 'Prepare Florida' Disaster Preparedness Initiative as the 2020 Hurricane Season Begins

Tallahassee, Fla. (06/01/20) - On the first day of the 2020 Hurricane Season, Chief Financial Officer (CFO) Jimmy Patronis highlights Prepare Florida, an initiative to encourage Floridians to prepare now before a hurricane makes landfall. CFO Patronis' [PrepareFL.com](https://www.preparefl.com) website serves as a one-stop-shop for disaster preparedness information and resources to help Floridians ensure they are prepared to weather the next storm.

CFO Jimmy Patronis said, "As we begin the 2020 Hurricane Season, it is my top priority to ensure Floridians have the tools and resources they need to prepare for the next storm before it takes aim at our state. While Floridians know all too well the devastation hurricanes can have on their lives, it's easy to not take the threat seriously. An active hurricane season is predicted, with the possibility of up to six major hurricanes. As we saw with Hurricane Michael, hurricanes can form and strengthen quickly, leaving little time to prepare and evacuate.

The time is now to prepare and protect your home and business. Do not wait until a storm is approaching. Prepare now, Florida!"

[Read more>>](#)

Palm Harbor Man Sentenced in Promissory Note Scheme

Tallahassee, Fla. (05/12/20) - The Florida Office of Financial Regulation (OFR) announced that James Harold Hosner was sentenced to three years in prison for his role in a promissory note scheme targeting an elderly victim. In February, Hosner was found guilty of securities fraud, selling unregistered securities, selling securities as an unregistered person, and communications fraud (scheme to defraud) by a Pinellas County jury.

CFO Jimmy Patronis said, "Orchestrating a fraud scheme to take advantage of Floridians is despicable and it's especially heinous when it's our seniors who fall victim. These individuals worked their entire lives to build a nest egg and unfortunately scam artists like this will do anything to steal their hard-earned money. I thank Commissioner Weigel and my Division of Insurance Agent & Agency Services for their hard work in uncovering this scheme and bringing this fraudster to justice."

OFR Commissioner Russell C. Weigel, III, said, "I thank OFR's outstanding investigative team for their work on this case. We continue to be committed to protecting Floridians and their financial interests - and helping put criminals behind bars. I appreciate the diligent work of the Pinellas County State Attorney's Office in securing this positive outcome for the people of Florida."

Hosner operated the investment scheme through his company, Phoenix Insurance Services, Inc., based in St. Petersburg. Exploiting his existing relationship as the victim's insurance agent to pitch the phony promissory notes, he issued and sold at least three notes totaling approximately \$48,500 to the elderly victim. The securities were purportedly 7% fixed notes due in 2020; however, Hosner assured the victim that the money could be returned at any time upon request. As part of the scheme, he lied about plans to purchase another insurance agency and used portions of the victim's funds to pay insurance premiums and cover payroll. The OFR's investigation was opened in May 2018 as a result of a referral from

the Department of Financial Services' Division of Insurance Agent & Agency Services.

[Read the press release>>](#)

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Department Home | Agent and Agency Home | Insurance Insights Home Vol. 9, No. 2 - June 2020

Links

Welcome
News You Can Use
In the Know
Education Central
Compliance Corner
Case Notes
Enforcement Actions
Contact Us

Issues

Current Issue
Previous Issues

In The Know

Important Information Regarding COVID-19 and Business Operations - Licensing

Due to the response to COVID-19, Pearson Vue testing locations continue operating at a limited seating capacity. However on May 20, 2020, many third party testing locations in Florida began offering our exams, which made additional testing times available throughout the state. To search for test centers and register for exams, please visit <https://home.pearsonvue.com/fl/insurance>.

There continues to be over 40 LiveScan fingerprinting locations open in Florida. To search fingerprint locations and register for fingerprinting services, please visit www.L1enrollment.com/FLInsurance.

Due to limited testing availability, temporary licensing is now available for certain license types. See below for more detailed information about obtaining these licenses.

Per [CFO Directive 2020-07](#), Florida will begin issuing the following resident temporary licenses:

- Temporary Life and Variable Annuity Contracts (T2-14)
- Temporary Health (T2-40)
- Temporary Personal Lines (T20-44)

Key points of the Order:

- This Order applies to resident licenses only. Temporary non-resident licenses will not be issued. Qualifications for non-resident licenses remain the same.
- For the temporary licenses above, passing the state licensing examination is NOT required. ALL other qualifications for the licenses are required, including fingerprints, pre-licensing courses, etc.
- The temporary license applications can only be submitted through the applicant's individual [MyProfile](#) account.
- If applicant intends to obtain the permanent version of the license, make sure to apply for both the temporary and permanent license on the same application.

This will save the applicant an additional \$50 application fee, plus help ensure the permanent license is issued once the test centers re-open, and the applicant passes the applicable state examination.

- Please [click here](#) for instructions on applying for a temporary and permanent license in the same application.
- If the applicant ultimately wants a permanent 2-15 Life, Health and Variable Annuity license, the applicant should apply for the temporary T2-14 Temporary Life and Variable Annuity and T2-40 Temporary Health licenses AND the permanent 2-15 Life, Health and Variable Annuity license on the same application.
- A 2-20 General Lines pre-licensing course may be used to obtain the T20-44 Temporary Personal Lines license. Temporary General Lines licenses will NOT be issued.
- These temporary licenses will not show on the PDB, but will be displayed on the Department's [Licensee Search](#).
- Appointments are still required. Appointments can be submitted through the Department's [eAppoint](#) system.
- These temporary licenses will expire six (6) months after the date of issuance, or upon issuance of a permanent license of the same type and class, whichever occurs first.
- Permanent licenses still remain available for these license types IF the applicant qualifies via one of the avenues which exempts the state licensing exam (e.g., transfer, certain designations, college degree and required college courses, etc). Review the individual [qualification page](#) for the applicable license type to review all the ways to qualify.

In order to continue operating efficiently, we strongly encourage individuals to utilize our Upload Documents feature through their [MyProfile](#) account to submit application deficiency documents, instead of emailing them to us. If the option to upload documents isn't available in someone's account, it will appear within three hours after submitting a new license application in our system. (Note: If an application is submitted through the NIPR, the option will appear once the application reaches our system, typically the day after the application is submitted to the NIPR.)

Bail Bond Agencies - Register Your Agency Now in the New "[MyProfile](#)" Account

Bail Bond agencies are required to designate a primary bail bond agent for each bail bond agency, and for each location of the bail bond agency in accordance with section [648.387](#), F.S. The primary agent must be a licensed and appointed bail bond agent and may not be the designated primary agent for more than one location.

Bail Bond agencies must now establish and access a MyProfile account for the agency and designate their primary bail bond agent. **The paper application form will no longer be accepted by the Department.**

Agencies that previously registered using the paper application are also required to set up a [MyProfile](#) account at this time.

To set up a [MyProfile](#) account, you will need to create a secure [MyProfile](#) "**Bail Bond Agency**" account type. When you do this, you will be able to take the following actions:

- Add Owner/Officer
- Designate and delete a primary bail bond agent.
- Add locations
- Delete locations
- Change an address
- Change login information
- Email Address Changes
- Grant Third-Party Privileges

As the Department strives to go paperless, the switch from paper to electronic is convenient and will allow licensees to update their **individual** and **bail bond agency information** via their secure [MyProfile](#) accounts in real time online.

This also allows the consumer-buying public to find and locate bail bond agents and agencies through the Department's [Licensee Search](#), which has not been available until now.

Jails and courts will now be able to verify that a bail bond agent and agency is registered with the Department after they have designated a primary bail bond agent for a location.

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

Customer Representatives - COVID-19 Extension

CFO Jimmy Patronis has extended his Order regarding customer representative work location guidelines under [Chief Financial Officer Order 2020-08](#).

We recommend all affected agencies, agents in charge, supervising general lines agents and customer representatives monitor future developments on this topic under "Industry Alerts" on the Division's [website](#) to maintain compliance.

Surplus Lines Premium Receipts Tax Decrease

The Florida surplus lines premium receipts tax will decrease from 5% to 4.94% effective July 1, 2020.

The new 4.94% tax rate has been updated in SLIP as well as the FLSO Tax Estimator. The updated XML Batch schema will be released July 1, 2020.

All new and renewal policies with an effective date on or after July 1, 2020 will incur the new tax rate of 4.94% of the total gross premium as defined in Florida Statutes [s. 626.932](#). Premiums for multistate policies

will also be charged 4.94% for all state exposures, but filers will still be required to report Florida and non-Florida premium allocations.

[Read FSLO Bulletin 2020-02>>](#)

Reporting Title Agency Locations to the Department

Title agencies are not required to have separate branch licenses (though some still have them). The license of the main office may be used for each branch location, which means that a violation discovered at one branch could affect all the locations. Branch offices that perform closing services only do not need to be licensed and do not need a licensed agent at that location.

The agent in charge can be the same as another location as long as there are not any title insurance transactions taking place while the agent in charge is not present unless another licensed and appointed title agent is present at that location.

Title agencies (including any branch offices) are subject to the provisions of section [626.0428](#), F.S. Each branch location that does title insurance work must designate an agent in charge and notify the Department of the identity of the person and Florida license number designated as well as the location of the branch. The easiest way to notify the Department of this required information is by email to AgentLicensing@MyFloridaCFO.com.

Bail Bond - Power of Attorney Required

At the end of 2019, the Office of Insurance Regulation revised its administrative rule to remove the requirement that said:

690-239.001, F.A.C. Justification of sureties.

(1) A surety shall execute an affidavit stating that she or he possesses the qualifications and net worth required to become a surety. The affidavit shall describe the surety's property and any encumbrances and shall state the number and amount of any bonds entered into by the surety at any court that remain undischarged.

(2) A bond agent, as defined in [s. 648.25\(2\)](#), shall justify her or his suretyship by attaching a copy of the power of attorney issued by the company to the bond or by attaching to the bond United States currency, a United States postal money order, or a cashier's check in the amount of the bond; but the United States currency, United States postal money order, or cashier's check cannot be used to secure more than one bond. Nothing herein shall prohibit two or more qualified sureties from each posting any portion of a bond amount, and being liable for only that amount, so long as the total posted by all cosureties is equal to the amount of bond required.

At least one surety company has notified their agents that the rule was changed to remove the requirement to attach the duly executed power of attorney to each appearance bond posted. The company did not advise

their agents that the requirement still exists and must be followed. **The power of attorney must be attached to the appearance bond when presented to the jail.** This is how the people at the jail know the person posting the bond still represent the surety company named on the bail bond. The jail, or the clerk of the court for that county, is supposed to keep the power of attorney with the appearance bond in case there are questions about the validity of the appearance bond in the future. This section was removed from the Florida Administrative Code because it also exists in the Florida Statutes under [Chapter 903 - Bail](#):

[s. 903.09](#), F.S. Justification of sureties.

(1) A surety shall execute an affidavit stating that she or he possesses the qualifications and net worth required to become a surety. The affidavit shall describe the surety's property and any encumbrances and shall state the number and amount of any bonds entered into by the surety at any court that remain undischarged.

(2) A bond agent, as defined in [s. 648.25\(2\)](#), shall justify her or his suretyship by attaching a copy of the power of attorney issued by the company to the bond or by attaching to the bond United States currency, a United States postal money order, or a cashier's check in the amount of the bond; but the United States currency, United States postal money order, or cashier's check cannot be used to secure more than one bond. Nothing herein shall prohibit two or more qualified sureties from each posting any portion of a bond amount, and being liable for only that amount, so long as the total posted by all cosureties is equal to the amount of bond required.

Because the power of attorney requirements were also in the Florida Statutes, the wording in the Florida Administrative Code was redundant. The Office removed the wording in their rule as part of the rules reduction exercise that is done every year.

Agents should always verify the companies they sell for are authorized to do business in Florida. If you suspect an entity is not authorized to transact insurance in Florida, please notify our office. Call **877-MY-FL-CFO** (1-877-693-5236).



[Read more](#)



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



[Department Home](#) | [Agent and Agency Home](#) | [Insurance Insights Home](#) Vol. 9, No. 2 - June 2020

Links

[Welcome](#)
[News You Can Use](#)
[In the Know](#)
[Education Central](#)
[Compliance Corner](#)
[Case Notes](#)
[Enforcement Actions](#)
[Contact Us](#)

Issues

[Current Issue](#)
[Previous Issues](#)

Compliance Corner

General Lines Agents - Adjusting Claims

Hurricane Season began June 1, and we'd like to remind general lines agents they **may** be able to lawfully adjust claims.

Florida Statutes [s. 626.862](#) states:

"A licensed and appointed insurance agent may, without being licensed as an adjuster, adjust losses for the insurer represented by him or her as agent if so authorized by the insurer. The license and appointment of the agent may be suspended or revoked for violation of or misconduct prohibited by [s. 626.611\(1\)\(f\)](#)."

Public Adjusters - Are You Ready For Hurricane Season?

Hurricane Season began June 1 - **NOW** is the time to be sure your license is in compliance - not when a storm is heading our way! This is a short checklist to ensure your license is in good standing:

- Is your license active?
- Are you self-appointed or appointed by an adjusting firm?
- Do you have the required \$50,000 surety bond?
- Are you compliant with your continuing education requirements?
- Has a primary adjuster been designated for your firm?
- Is all contact information up-to-date? You can update it at MyProfile.
- Are any apprentices licensed and appointed?
- Do you have your Department issued license with you?

We urge all Public Adjusters and firms to review Florida Statutes [Chapter 626, Part VI](#) and [Rule Chapter 69B-220](#), F.A.C to ensure you understand the laws and rules which regulate your license.

Emergency Adjusters - Your Responsibilities

In the aftermath of Hurricane Michael's landfall in October 2018, investigators checking licenses in the heavily impacted areas identified Emergency Adjusters with expired licenses from prior hurricane seasons or no license at all.

Emergency Adjusters must be licensed and appointed by an insurer or an adjusting firm to legally adjust insurance claims in Florida. Adjusters attempting to enter restricted areas after a storm without proper license credentials will be turned away. Anyone found adjusting claims without a license could be subject to administrative action and/or criminal penalties.

Emergency adjuster licenses and appointments made during previous hurricane seasons are not valid for the 2020 hurricane season. Emergency adjuster licenses are temporary in nature and do not renew. If you want to adjust claims during 2020 should a storm make landfall in Florida, **you are responsible for making sure you are properly licensed and appointed prior to adjusting claims.** This means you should follow up with the appointing entity to ensure the appointment is active, or by verifying your appointment through the Department's [Licensee Search](#).

Title Agencies: Data Call 2020

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. 690-186.013, F.A.C.](#)

Title Insurance Agencies licensed at any time during Calendar Year 2019 are required filers. There are no exceptions - even if your agency closed during 2019.

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


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

- Using your IRFS account username and password, log into the new system. If you have not used IRFS before, create a new account.
- New users must subscribe its 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, which has been available within IRFS since January 1, 2020, 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.

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 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.

* CFO Patronis signed a [directive](#) delaying enforcement of the 2020 data call until September 1, 2020.*

Adjusting Firms - Registration and Designation of Adjuster in Charge is Required

Adjusting firms operating in Florida must have a **current** form [DFS-H2-6364](#) (Designation/Deletion of Primary Adjuster for Adjusting Firm, and Filing of Firm, Corporation, or Business Name Change) on record with the Department. The filing is one of the requirements for all adjusting firm types, to lawfully operate an adjusting firm. An online application is being developed and we'll provide more information when its release is forthcoming.

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 license type on our [Frequently Asked Questions](#) web page.



Make Sure You Don't Miss Important Information From Us

We highly recommend licensees routinely check their [MyProfile](#) accounts for messages from the Department. We send licensees important emails to keep you informed on issues regarding application, license, continuing education, or when appointment(s) occur. We suggest adding our domains [dfs.state.fl.us](#) and [MyFloridaCFO.com](#) to your email software's Trusted or Safe Senders List to ensure you receive email notifications from us.

Update your contact information TODAY through your [MyProfile](#) account to ensure you remain informed. You are required to abide by the Florida Insurance Code regardless of whether you read the information we provide.



Links

Welcome
News You Can Use
In the Know
Education Central
Compliance Corner
Case Notes
Enforcement Actions
Contact Us

Issues

Current Issue
Previous Issues

Education Central

Continuing Education - All About Extensions

There are times when circumstances beyond our control prevent us from fulfilling something we fully planned to complete. Licensees required to complete continuing education requirements may also find themselves in the same situation.

Therefore, the Department of Financial Services *may* grant a 90-day extension of time to complete continuing education requirements to a licensee upon showing good cause.

"Good cause" means an incident or occurrence which is beyond the control of the applicant and which prevents the completion of their Continuing Education requirements on time. Examples of good cause include:include:

- Sickness or illness incurred by the licensee or close family member. (Supported by an official note from the physician providing care)
- Declared emergency by the executive of the state or federal government. (Supported by a copy of the executive order)
- A death by a close family member. (Supported by an official death certificate)

Any one of these events may qualify a licensee for an additional 90 days to complete their CE if they timely submit a complete application with supporting documentation.

A copy of the **Application for Extension of Time** can be downloaded at [this link](#). Applications for extension and supporting documentation must be submitted at least 30 days prior to the compliance due dates. Qualifying events that extend beyond the original 90 days may be eligible for an additional 90 days of extended time. A new application for extension of time with supporting documentation must be submitted. Extensions are not granted just because you have not had the time or because you forgot.

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

Licensees on active duty may have difficulty completing their continuing education requirements. Qualifying licensees on active military duty have the opportunity to request a waiver of their CE requirement for an applicable compliance cycle by submitting a written request to: Education@MyFloridaCFO.com.

Supporting documentation such as written orders must be attached. The Department recommends submissions be made a minimum of 30 days before the compliance due date to assure proper processing time.

For more information, please review read [Rule 69B-228.230](#), F.A.C., Extensions.

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.



Links

- Welcome
- News You Can Use
- In the Know
- Education Central
- Compliance Corner
- Case Notes
- Enforcement Actions
- Contact Us

Issues

- Current Issue
- Previous Issues

Case Notes

Case: During a recent investigation it was determined that a licensed all-lines adjuster aided and abetted an unlicensed individual by allowing the individual to adjust 21 Florida claims for an insurer without the required license and appointment.

Disposition: Fined \$5,000.

Case: The case originated from a referral from the Department's Division of Investigative & Forensic Services alleging a life, health and variable annuity agent defrauded a senior consumer and caused great financial harm.

An affidavit from the senior consumer and supporting evidence from the involved insurer proved the agent defrauded a Florida senior out of her life savings of approximately \$99,000 over a period of years. The agent created fraudulent annuity documents bearing the names of fictitious insurers. The agent personally collected payments for the fraudulent annuities from the unsuspecting consumer, which he converted for his personal use.

Disposition: Permanently barred from the insurance industry. The former agent was later charged with Misappropriation of Insurance Premiums, Communications Fraud, and First-Degree Grand Theft. The criminal case remains pending.

Case: In today's busy world, an insurance agent may come to you. One consumer applied for homeowners insurance at a neighborhood park. When the policy renewal was coming up, the consumer realized he never received a policy and called the agency and was told his policy had cancelled. The premium refund was not returned to the consumer until a year later.

Upon researching the transaction, the investigator discovered the original sale at the park was performed by a customer representative. Customer representatives are prohibited from conducting insurance activities outside of an agency setting*. An agency's agent in charge and a customer representative's supervising general lines agent are responsible for the actions of a customer representative.

Disposition: The agent in charge/supervising general agent was fined \$3,500, consumer restitution, and placed on probation for one year.

* Compliance requirements at time of the transaction.

Case: The case was opened when the Department received a termination for cause notice from an insurer alleging a life agent submitted three applications for insurance without the knowledge or consent of the insured.

One consumer provided an affidavit stating she never met the agent and did not sign the application for insurance with this company. The consumer also informed investigators she noticed an automatic withdrawal from her bank account from the insurer. The consumer contacted the insurance company which confirmed an application had been submitted for her. During the course of the investigation, evidence was found which led investigators to believe the agent had obtained the consumers' information from another agent he previously worked with.

Disposition: The agent was permanently barred from the insurance industry.

Case: An anonymous tip submitted to the Department's Division of Investigative & Forensic Services was referred to the Bureau of Investigation. The tip alleged a general lines agent wrote four property and casualty applications and accepted premium payments but never bound the coverage.

Investigators visited the agency to review the agency's practices. A consumer who provided her affidavit to investigators stated she became aware she had no insurance when she filed a claim after Hurricane Irma. The subject told investigators he did not want to file an Errors and Omissions claim, and ultimately paid the cost of the claim personally.

The agent reimbursement the consumer's premium paid for the policies never issued a year later, but only after the consumer asked for the refund.

Disposition: Fined \$5,000 and placed on probation for one year



Links

- Welcome
- News You Can Use
- In the Know
- Education Central
- Compliance Corner
- Case Notes
- Enforcement Actions
- Contact Us

Issues

- Current Issue
- Previous Issues

Enforcement Actions - January, February, March, April and May 2020

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement actions is in the public interest. Please check with the Department before making a decision based upon this listing as information may have changed/been updated. This listing does not reflect pending appeals or requests for hearings. The license or registration status may have changed since the filing of these orders. We suggest that searching the [Licensee Search](#) page or make a [public records request](#) to verify the current status of any license or registration.



IMPORTANT NOTE: Actions taken before July 1, 2015 are located at [FLDFS Final Orders](#). Actions taken after July 1, 2015, can be found on the Florida Division of Administrative Hearings' (DOAH) [website](#). For further information, you may make a public records request via [email](#) or contact the [Office of Open Government](#).

Please note: This list cannot be used by a licensee to gain an unfair competitive advantage over other businesses or individuals herein. Any licensee who does so could be in violation of Section [626.9541\(1\)\(c\)](#), Florida Statutes.

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
ALOHA INSURANCE		L086906	Agency	\$5,000 Monetary Penalty, Probation	PINELLAS PARK, FL	CONSENT ORDER
ALVAREZ	SONIA	W058852	Life, Health, Variable Annuity, General Lines	\$10,000 Monetary Penalty, Probation	MIAMI, FL	CONSENT ORDER
ANDREA	MATTHEW	W233826	Life, Health, Variable Annuity	Revocation	NORTH ROYALTON, OH	ORDER OF REVOCATION
BOISSEAU	CAYLIN	W305194	Customer Representative	Revocation	TALLAHASSEE, FL	ORDER OF REVOCATION
BROOKE	ADAM	W491699	Life, Variable Annuity	Revocation	ST. PETERSBURG, FL	CONSENT ORDER
BUTLER	WILLARD IV	W237066	Life, Health, Variable Annuity	Revocation	LAUDERDALE LAKES, FL	ORDER OF REVOCATION

DAVIS	DAVID LEE	W423616	Life, Health, Variable Annuity, Personal Lines	Indefinite Suspension	DAYTONA BEACH, FL	NOTICE OF TEMPORARY SUSPENSION
DEPALMA	MICHAEL	W242047	Bail Bond	Revocation	PORT ST LUCIE, FL	ORDER OF REVOCATION
DERVIS	ALAND	W458867	Public Adjuster	Revocation	ALTAMONTE SPRINGS, FL	ORDER OF REVOCATION
DOWNTOWN MIAMI LEGAL CENTER, LLC		W152876	Title Agency	Suspension 2 Months	MIAMI, FL	ORDER OF SUSPENSION
ESPINOSA	JUAN	P142663	Life, Health, Variable Annuity, General Lines, All-Lines Adjuster	\$5,000 Monetary Penalty, Probation	NAPLES, FL	CONSENT ORDER
FORD	JONATHAN	W519719	All-Lines Adjuster	Revocation	N. FORT MYERS, FL	FINAL ORDER
GARCIA	MARCOS	E180197	Public Adjuster	\$5,000 Monetary Penalty, Probation	MIAMI, FL	CONSENT ORDER
GARRUTO	MICHAEL	W581780	All-Lines Adjuster	Revocation	HOBE SOUND, FL	ORDER OF REVOCATION
GECZI	GREGORY	W325732	Life, Health, Variable Annuity, All-Lines Adjuster	Revocation	PORT CHARLOTTE, FL	CONSENT ORDER
GULF COAST TITLE AGENCY, LLC		W051567	Title Agency	Indefinite Suspension	PENSACOLA, FL	ORDER OF SUSPENSION
HEREU	PEDRO	A117076	Public Adjuster	\$3,500 Monetary Penalty, Probation	KEY WEST, FL	CONSENT ORDER
HO	JANET	W126578	Life, Health, Variable Annuity, General Lines	Suspension 6 Months	PINELLAS PARK, FL	CONSENT ORDER
JORDAN	ROSS	W508018	Life, Health, Variable Annuity	Administrative Surrender	PACE, FL	CONSENT ORDER
JULIEN	TEMY ONEKA	W322581	Life, Health, Variable Annuity	Suspension 2 Years	DAVIE, FL	FINAL ORDER
KING	RICHARD	A141573	Life, Health, Variable Annuity, General Lines	Revocation	ST PETERSBURG, FL	ORDER OF REVOCATION
MACKEY	BENDER	A161717	Life, Health, Variable Annuity	Revocation	TEMPLE TERRACE, FL	CONSENT ORDER
MARTINO-JEAN	NANCY	P198987	Life, Health, Variable Annuity	Revocation	PORT SAINT LUCIE, FL	NOTICE OF REVOCATION
MAY	HECTOR	A169020	Life, Health, Variable Annuity	Revocation	NEW CITY, NY	NOTICE OF REVOCATION
MILLER	DARIUS	W313679	Life, Health, Variable Annuity	Revocation	PALM COAST, FL	ORDER OF REVOCATION
MONTEITH	MARK	W297004	General Lines	\$1,500 Monetary Penalty, Probation	KENNEWICK, WA	CONSENT ORDER
MURRAY	DAVID	W186903	Credit	Revocation	JACKSONVILLE, FL	ORDER OF REVOCATION
NATIONAL TITLE SOLUTIONS INC		P111761	Title Agency	\$1,500 Monetary Penalty	WOODRIDGE, IL	CONSENT ORDER
NOBLE	VINCENT	W480687	Life, Health, Variable Annuity, Industrial Fire/Burglary	Revocation	INVERNESS, FL	FINAL ORDER
NU WORLD TITLE OF		W374537	Title Agency	\$2,500 Monetary	ORLANDO, FL	CONSENT ORDER

CENTRAL FLORIDA, LLC				Penalty, Probation		
PADGETT	BARBARA	A198658	Life, Health, Variable Annuity	Revocation	OCALA, FL	NOTICE OF REVOCATION
PEREZ	ALEX	A204070	General Lines	\$4,000 Monetary Penalty, Probation	MIAMI LAKES, FL	CONSENT ORDER
QUIJANO	VICTOR	A213441	General Lines	Indefinite Suspension	MIRAMAR, FL	NOTICE OF TEMPORARY SUSPENSION
RAY	BEAUREGARD	W094976	Life, Health, Variable Annuity	\$1,500 Monetary Penalty	PALM HARBOR, FL	CONSENT ORDER
RIEMER	STEPHEN	A220306	Life, Health, General Lines, Surplus Lines	Suspension 2 Years	HALLANDALE, FL	FINAL ORDER
SICARD	MILTON	A242228	Life, Health, Variable Annuity	Revocation	JACKSONVILLE, FL	NOTICE OF REVOCATION
SMITH	CHEYENNE	W412933	Health	Revocation	TAMPA, FL	ORDER OF REVOCATION
ST GEORGE	RICK	A251596	Life, Health, Variable Annuity	Revocation	BRADENTON, FL	ORDER OF REVOCATION
ST LOT	JACKSON	P127119	Life, Health, Variable Annuity, General Lines	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
STRELL	NORMAN	A256363	Life, Variable Annuity	Revocation	BOCA RATON, FL	NOTICE OF REVOCATION
TOTAL TITLE & ESCROW, INC.		W201335	Title Agency	Suspension 3 Months	CAPE CORAL, FL	ORDER OF SUSPENSION
VARNEY	LISA	W286101	Health	Revocation	HOPKINSVILLE, KY	ORDER OF REVOCATION
WARREN	WILLIE	W340171	Bail Bond	Revocation	PENSACOLA, FL	CONSENT ORDER
WILLIAMS	DESTINY	W349841	Health	Revocation	ORLANDO, FL	ORDER OF REVOCATION
ALFONSO	MARIA	A003487	Public Adjuster	Suspension 3 Months	MIAMI, FL	ORDER OF SUSPENSION
ANDERSON	KIMBERLEY	W027463	Life, Health, Variable Annuity, All Lines Adjuster	Revocation	VALRICO, FL	NOTICE OF REVOCATION
ANDRE	NADEGE	W403869	All Lines Adjuster	Indefinite Suspension	ORLANDO, FL	NOTICE OF TEMPORARY SUSPENSION
BOUGHTON	SID JOSEPH IV	W030379	General Lines	Indefinite Suspension	TAMPA, FL	NOTICE OF TEMPORARY SUSPENSION
BYERS	JEFFERSON	W100389	None	Cease & Desist	NORCROSS, GA	ORDER TO CEASE AND DESIST
CLOSELINE, LLC		P105953	Title Agency	\$1,750 Monetary Penalty	ROCKVILLE, MD	CONSENT ORDER
CURTIS	MATTHEW	W322235	Life, Health, Variable Annuity	Indefinite Suspension	SPRING HILL, FL	NOTICE OF TEMPORARY SUSPENSION
DAMRON	CODY GENE	W385563	All Lines Adjuster	Indefinite Suspension	BOSSIER CITY, LA	NOTICE OF TEMPORARY SUSPENSION
DARLEY	LOGAN	W558001	Health	Revocation	UMATILLA, FL	ORDER OF REVOCATION
DOSRAMOS	DOMINGO JR.	P181631	Public Adjuster	\$1,000 Monetary Penalty	PANAMA CITY, FL	CONSENT ORDER
EHEMENDIA	MIRLA	W209676	Customer Representative	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
ESTIME	ALLAN	W115570	Life, Health, Variable Annuity, All Lines Adjuster	Indefinite Suspension	ORLANDO, FL	NOTICE OF TEMPORARY SUSPENSION

FIRST PREMIER TITLE & ESCROW, INC		W371809	Title Agency	Administrative Surrender	MIAMI LAKES, FL	CONSENT ORDER
GOBRAN	MOHEB	W311264	Customer Representative	Suspension 3 Months	BOYNTON BEACH, FL	CONSENT ORDER
HAROON	SUMAIR A	W011308	Life, Health, Variable Annuity, General Lines	Revocation	CORAL SPRINGS, FL	ORDER OF REVOCATION
HERNANDEZ	LUZ M	E168235	Title	Revocation	MIAMI LAKES, FL	NOTICE OF REVOCATION
HOBBS	CASSANDRA	W416075	Customer Representative, Personal Lines	Revocation	WESLEY CHAPEL, FL	ORDER OF REVOCATION
JOHN	HEDLEY	D008411	Life, Health, Variable Annuity	Revocation	ORLANDO, FL	NOTICE OF REVOCATION
KAMEL	MAKRAM	A136418	Life, Health, Variable Annuity, General Lines	\$3,500 Monetary Penalty, Probation	BOYNTON BEACH, FL	CONSENT ORDER
LAZAR	DIANE C	W362898	Life, Health, Variable Annuity	Indefinite Suspension	CAPE CORAL, FL	NOTICE OF TEMPORARY SUSPENSION
MALET	WALTER	W396068	All Lines Adjuster	Indefinite Suspension	ORLANDO, FL	NOTICE OF TEMPORARY SUSPENSION
MARINO	JAMES V	W241160	Life, Health, Variable Annuity	Revocation	POMPANO BEACH, FL	NOTICE OF REVOCATION
MARTORELL	ADA LISA	P028654	Public Adjuster	Suspension 3 Month(s)	LIGHTHOUSE POINT, FL	ORDER OF SUSPENSION
MENESES	WALTER	W175927	Life, Health, Variable Annuity	Revocation	MIAMI, FL	ORDER OF REVOCATION
MICHEL	RICARDO	W485602	All Lines Adjuster	Indefinite Suspension	SUNRISE, FL	
MICHEL	LOUBENS	W485970	All Lines Adjuster	Indefinite Suspension	OCOE, FL	NOTICE OF TEMPORARY SUSPENSION
MICHEL	PHABYOLA	W397560	All Lines Adjuster	Indefinite Suspension	SUNRISE, FL	NOTICE OF TEMPORARY SUSPENSION
MICHEL	RONALD	W481966	All Lines Adjuster	Indefinite Suspension	ORLANDO, FL	NOTICE OF TEMPORARY SUSPENSION
MSN INSURANCE BROKERS, LLC		L081876	Agency	Revocation	MIAMI, FL	CONSENT ORDER
MURTAGH	JOSEPH	A187927	Life, Variable Annuity	Revocation	PALM COAST, FL	ORDER OF REVOCATION
NATALE	MICHAEL	A189145	Life, Health, Variable Annuity	Suspension 3 Months	SANFORD, FL	CONSENT ORDER
PIERRE	SNARDY	W325712	All Lines Adjuster	Indefinite Suspension	ORLANDO, FL	NOTICE OF TEMPORARY SUSPENSION
PIERRE-LOUIS	RONY	W418526	Life, Health, Variable Annuity, All Lines Adjuster	Indefinite Suspension	ST.CLOUD, FL	NOTICE OF TEMPORARY SUSPENSION
QUESADA	JONATHAN C	W473681	Customer Representative	Revocation	MIAMI, FL	CONSENT ORDER
REID	PAUL JOHN	E149842	All Lines Adjuster	\$5,000 Monetary Penalty	ST PETERSBURG, FL	CONSENT ORDER
ROMOLEROUX	CLAUDIA	E037325	General Lines	Administrative Surrender	MIAMI, FL	CONSENT ORDER
SARABIA	EDUARDO	W186404	General Lines	Revocation	MIAMI, FL	NOTICE OF REVOCATION
SCHOFF	PHILLIP III	W223028	Life, Health, Variable Annuity	Revocation	DEERFIELD BEACH, FL	ORDER OF REVOCATION
SCHWEBACH	JEFFREY P	W491241	Life, Health, Variable Annuity	Administrative Surrender	DELL RAPIDS, SD	CONSENT ORDER

SMITH	TIMOTHY	A306542	Life, Health, Variable Annuity	\$1,500 Monetary Penalty	ROCKAWAY, NJ	CONSENT ORDER
SOLARES	MARIA DEL	W136994	Public Adjuster	\$3,000 Monetary Penalty	MIAMI, FL	CONSENT ORDER
WALTON	ROBIN VIRGINIA	W223600	Customer Representative	Indefinite Suspension	OCALA, FL	NOTICE OF TEMPORARY SUSPENSION
ZEKKANI	ADIL	W395890	Managing General Agent	\$1,500 Monetary Penalty	LOS ANGELES, CA	CONSENT ORDER
ZIPPER	BRUCE	E021526	Life, Health, Variable Annuity	Administrative Surrender	MIAMI, FL	CONSENT ORDER

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Department Home | Agent and Agency Home | Insurance Insights Home

Links

- Welcome
- News You Can Use
- In the Know
- Education Central
- Compliance Corner
- Case Notes
- Enforcement Actions
- Contact Us

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- Current Issue
- Previous Issues

Bureau of Investigation

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