

INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

Volume 3, No. 3 - March 2014

The 2014 Legislative Session is Here

Dear friends,

Every year, I look forward to working with the Legislature in an effort to increase efficiencies and keep more money in the pockets of hard-working Floridians. This year, we have identified several areas that will allow us to accomplish these goals, which ultimately makes our government more accountable and beneficial to the people we serve.

The 2014 Legislative Session began this month, and this year I am focusing on ensuring consumer rights and protections, reducing regulatory burdens and fighting fraud.

For more information about my 2014 legislative focus, please visit the [page detailing my legislative initiatives this year](#).

I am grateful for the input and support I receive everyday from Floridians about fighting financial fraud, abuse and waste in government; reducing government spending and regulatory burdens that chase away businesses; and providing transparency and accountability in state spending. I am also grateful for the legislators who are working with us on these efforts, which will make our state more consumer and business friendly.



Jeff Atwater
Chief Financial Officer
State of Florida

VERIFY
BEFORE ✓
YOU SELL

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

[Read more >>](#)



News You Can Use

- Updating you on what's going on

CFO Jeff Atwater Applauds Florida Senate Appropriations Committee for Passing Legislation that Creates Homeowner Claims Bill of Rights

Chief Financial Officer Jeff Atwater applauded the Florida Senate Appropriations Committee for passing legislation that creates a Homeowner Claims Bill of Rights that will notify consumers of their rights and responsibilities when filing an insurance claim. Senate Bill 708, which is a priority bill for CFO Atwater during the 2014 Legislative Session, also provides consumer protections for Floridians by addressing additional aspects of the homeowner claims process such as eliminating post-claim underwriting.

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

CFO Atwater Focused on Ensuring Consumer Rights and Protections, Reducing Regulatory Burdens and Fighting Fraud During 2014 Legislative Session

Florida CFO Jeff Atwater is using the 2014 Legislative Session to make Florida more consumer and business-friendly. His legislative initiatives, which are already progressing through the legislative committee process, focus on ensuring consumer rights and protections, reducing regulatory burdens and fighting fraud.

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

Amended Rule Effective March 24, 2014 - Penalties for Violation of Section 626.621, F.S.

The Florida Department of Financial Services, Division of Agent & Agency Services, hereby provides notice that amendments to Rule 69B-231.090, Florida Administrative Code, relating to penalties for violations of subsections 626.621(13) and (14), F.S. have been adopted. The amended rule became effective on March 24, 2014.

The revisions amend Rule 69B-231.090, F.A.C., to conform to section [626.207\(8\)](#), F.S., which requires the Department to adopt rules establishing specific penalties against licensees for violations of Section [626.621](#), F.S. The rule amendments set forth the penalties for violations of subsections 626.621(13) and (14), F.S.

[Click here to read the amended rule >>](#)

Union American Insurance Company in Liquidation

Union American Insurance Company ("Union American") was ordered liquidated by the Second Judicial Circuit Court in Leon County, Florida. The company was previously placed in receivership for purposes of rehabilitation on February 9, 2005. The Florida Department of Financial Services, Division of Rehabilitation and Liquidation, is the court appointed Receiver of Union American.

Union American was a Florida domestic insurer formerly located in Miami, Florida. The company specialized in personal and commercial automobile coverage but also wrote workers' compensation coverage. At the time it was placed in receivership in 2005, the company had in excess of 200 policies in force. During the course of the years in rehabilitation, the policies expired and/or were cancelled and claims paid. Only one workers' compensation claim remains open. This claim will be covered by the Florida Workers' Compensation Insurance Guaranty Association in accordance with the provisions of Part V, Chapter 631, Florida Statutes.

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

Injunction Issued Against Tri-Med Corporation in Alleged Fraud

The Florida Office of Financial Regulation (OFR) today announced that a temporary injunction has been granted by the Sixth Judicial Circuit Court in Pinellas County, Florida against Tri-Med Corporation and Tri-Med Associates, Inc., including defendants Jeremy Anderson, Anthony N. Nicholas, III, Eric Ager, Irwin Ager and Teresa Simmons Bordinat. The OFR is currently investigating allegations that the defendants fraudulently offered and sold more than \$13 million in unregistered securities in the form of investment agreements.

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

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

Make Sure You Don't Miss Important Information From Us

We highly recommend licensees to routinely check their [MyProfile](#) account(s) for messages from the Department. We send an email notification at the same time to remind you to check your [MyProfile](#) account but on rare occasions you may not receive that email. For that reason, we suggest you add our domain **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive email notifications from us. Licensees who have a valid email address on file with the Department, as required by law, are sent important email notifications when something that affects their application, license, continuing education, or appointment(s) occurs. Additionally, we will keep you informed with warnings regarding new schemes and scams being marketed to licensees. You can update your contact information through your [MyProfile](#) account. We want to keep you informed in a timely manner of pertinent information. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

In The Know

- Keeping you informed is what it's all about

Testing and Fingerprinting at Pearson VUE Locations

If you ever go to a Pearson VUE testing site to take an examination or get fingerprinted, there are some requirements you should know ahead of time. You will need to provide **two** forms of signature identification at the time of your reservation. One ID must have a photo and be issued by a government agency, e.g., driver's license, military identification card, passport, etc. Also, you should not bring family members, guests, pets or others to the Pearson VUE site at the time of your reservation. If you do arrive with additional persons not associated with the reservation, you may be turned away.

Keeping Your Clients' Confidential Information Confidential

We'd like to remind licensees that many business equipment machines, particularly digital copiers and fax machines have hard drives - like the one on your personal computer - which can contain large amounts of data and images with sensitive and confidential information about your clients (social security numbers, bank account numbers and other financial information, medical records, medication histories, etc.). Obtaining the equipment's hard drive could be the one thing someone aiming to commit identity theft needs. We highly suggest that you make certain confidential information is destroyed or scrubbed before selling or returning the equipment to a leasing firm. Many of the major manufacturers offer security or encryption packages on their products. Please protect yourself and your clients.

Marking Emails from the Department as SPAM

If a licensee marks an email notification from the Department as SPAM, they may not get our future emails but will still be held responsible for complying with the Florida Insurance Code. We have become aware that some licensees mark our communications as SPAM **accidentally** since they are quickly and without much attention marking a lot of messages in their Inbox as SPAM. Please be sure to pay close attention when you are doing this as it could cause you to unknowingly miss important information about your license and possibly violate the Florida Insurance Code.

For example, we notify you via email that your CE requirement is due and you mark the message as SPAM. Our system receives notification of this then marks your email address as an invalid email address and no longer send emails to it. From that point on, you do not receive the email notifications we attempt to send to you. These emails would have let you know that you have passed your CE due date and you stand to lose any and all appointments you have. If you go four years without an appointment, your license expires. That one simple click marking our message as SPAM can lead to this situation. Unfortunately, if it reaches this final point of the license expiring, you may have to re-qualify as a first-time applicant, including passing an examination.

Additionally, if we receive a bounced response to an email notification we send you, our system will mark your email address as an invalid email address and no longer send emails to it. If your email address changes, you are required by law to notify us. This can easily be done through your [MyProfile](#) account.

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Education Central

- Things to know about your continuing education

CE Mistakes You Don't Want To Make

Since continuing education requirements are the law of the land, it would be wise to know the possible pitfalls that might jeopardize your CE compliant status with the state of Florida. In this article we will cover four (4) mistakes you should avoid. They may be common mistakes, but they don't need to be yours.

Mistake #1: Waiting until the last minute to complete CE requirements.

We remind you that your CE *due* date is not your CE *do* date. There is too much risk in waiting until the last month, week, or even day to complete your continuing education requirement.

The class you want to complete may get canceled or even rescheduled. You might find yourself in the middle of a self study exam and unable to complete and pass it before the clock strikes midnight. You might even find that you completed the wrong course.

Should any of the above happen, you will want to build a buffer so you can make up the hours and still complete your CE requirements on time.

Mistake #2: Assuming all credits are reported.

It would be nice to place full trust in the CE provider to make sure your hours are documented with the Department. After all, it is the provider's responsibility, and the Department asks that you wait the allowed 21-day period after course completion for rosters to be uploaded. All that is true, but in the end, it is your CE requirement and you want to be sure that the CE providers you work with are fulfilling their responsibilities.

Always secure and maintain your own copy of a certificate of completion in the event the provider doesn't report you on a roster within the required 21 days. This will help you verify your attendance to the Department if requested.

Check your [MyProfile](#) account to make certain each credit you completed has been posted to your transcript.

Mistake #3: Trusting an advertisement that a course is approved for CE.

Do you remember the saying "a wolf wrapped in sheep's clothing?" Unfortunately, there are false advertisements made by unscrupulous companies promising you something that is not true. When you find an advertisement for a course as being approved for Florida CE, locate the listed course approval number and verify it with the Department's "Find a CE Course" search database online at https://dice.fldfs.com/public/pb_srch_adv.asp.

Secondly, if the course is approved, you'll want to make sure that it is the correct course to meet your requirements. Some CE requirements can only be satisfied by taking a specific course. For example, the 5-hour law and ethics update requirement can only be satisfied by completing a 5-hour law and ethics update course specific to a license you currently hold.

Mistake #4: Ignoring notifications from the Department.

Notifications from the Department contain important information regarding the requirements of your license.

Maintain an active email address with the Department as it is required by law. Be sure to carefully read each email and make certain they are not automatically being forwarded to your SPAM folder. Department emails will notify you each time a completed course is posted to your transcript. They will also make you aware of any ineligible courses you may have completed. Email notifications can also make you aware of other important updates made to your [MyProfile](#) account.

Make it a routine habit to check your [MyProfile](#) account. There you can stay abreast of your CE status and monitor your transcript. The Department posts CE related communications and other information in your [MyProfile](#) account that may impact the status of your license or appointments.

Finally, read this *Insurance Insights* newsletter to receive first hand any important information regarding possible changes to CE. Since you are reading this article, pass the information to your friends and colleagues.

As always send any comments or questions about CE to Education@MyFloridaCFO.com.

How to Search for Approved CE Courses

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

1. Go to our website at www.MyFloridaCFO.com/Division/Agents.
2. Click on **MyProfile** on the left panel and log in to your account.
3. Once in your MyProfile inbox, click on **Locate** at the top left. Then click on **Future Course Offerings**.
4. Select the **Course Authority** for the type of license held or course you need to take.
5. You can also make other choices, like **Study Method** and **Location**, to narrow your search results.
6. If you click on **Perform an Advanced Search**, you will have additional options to narrow your search results, such as **Course Date** and **Course Level**.

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

Education Providers: A Note on Proposed Legislation for CE Courses

As the 2014 Legislative Session is ramping up, much remains in the air in terms of the legal and regulatory implications from the bills that may be signed into law.

The Department believes it is important to inform our licensed and registered insurance representatives of all changes that impact the legal requirements for transacting insurance and adjusting claims in the state of Florida.

Continuing education is an active tool to communicate such information. Many of our education providers in the past have prepared curriculum solely for the purpose of updating licensees on new law changes. In addition, the 5-hour law and update CE course requirement, effective October 1, 2014, is designed for the purpose of updating licensees on the same.

We want to advise all providers who will be preparing curriculum for any type of course that any material submitted must be based on the most current law and policy.

Therefore, no bill proposal that has not been signed into law by the Governor or enacted into law through legislative procedure will be given consideration for CE course approval.

It is important to wait until a bill has been signed into law before including it in your course. Once that has happened, we will approve it for instruction even if the effective date is in the future.

Compliance Corner

This section has been created to assist you in keeping your insurance business in compliance. The items are intended as reminders only and are not necessarily the exact text of the [Florida Statutes](#) or [Florida Administrative Code](#). The legal cites have been provided for your further reference.

Clarification on Retention for Agent, Adjuster, and Agency Records

In the [February 2014 issue](#) of the *Insurance Insights*, there was an article that briefly discussed records retention and department access to records. There was a little confusion by some of our readers on one aspect of retention we want to clarify in addition to reminding other types of licensees about their records retention requirements.

Section 626.748, Florida Statutes, requires agents to keep records of policies transacted. These records include daily reports, applications, change endorsements, or documents signed or initialed by the insured concerning the policies. The records must be available to policyholders and the Department upon request. The records must be maintained in the agent's office or be readily accessible by electronic or photographic means. Since the law does not provide a minimum limit as to how long the policy records must be maintained, it is recommended that they are maintained as long as the agent continues to transact insurance.

Every licensee is also required to preserve books, accounts, and records relating to a premium payment for at least three years after payment, per section 626.561, F.S. The law allows a licensee to maintain premium payment records by electronic or photographic means, as long as they are readily accessible in the licensee's office.

Section 626.875, F.S., states that the records of an adjuster relating to a particular claim or loss shall be retained in the adjuster's place of business for three years after the adjustment is completed.

Public adjusters have an additional specific requirement as to their written estimate for an insured/claimant. Subsection 626.854(12), F.S., states that public adjuster shall retain such written estimate for at least five years and shall make the estimate available to the claimant or insured, the insurer, and the department upon request.

It's always a good idea to maintain a backup copy of all required records in the event that a hurricane or other disaster damages the business. That way, you will be able to access policyholders' records and be able to provide assistance to them.

[See Sections [626.561](#), [626.748](#), [626.854](#), and [626.875](#), Florida Statutes]

Fingerprinting Requirement of Licensed Firms/Entities Reminder

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

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

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

Working in the Industry After Being Suspended or Revoked

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

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

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

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

Inducements for Title Insurance

Under the provisions of subparagraph 626.9541(1)(h)3, Florida Statutes, a title insurance agent or agency may not provide any special favor, advantage or monetary consideration to another as an inducement for the sale of title insurance. A title insurance agent or agency that agrees to provide services at a reduced or no cost that are normally required of a real estate agent could be determined to have violated this statute. The minimum penalty for a violation such as this is a fine of \$1,500 and one year probation for a first offense.

In addition, Regulation X of the Code of Federal Regulations also states this type of activity could be found to be a violation of the Real Estate Settlement Procedures Act (RESPA) for the title insurance agent and the other party. This regulation clearly states a person may not give or receive any "fee,

kickback or other thing of value...incident to or part of a settlement service involving a federally related mortgage loan..."

Regulation X also defines **thing of value** to include, "without limitation, monies, things, discounts, salaries, commissions, fees, duplicate payments of a charge, stock, dividends, distributions of partnership profits, franchise royalties, credits representing monies that may be paid at a future date, the opportunity to participate in a money-making program, retained or increased earnings, increased equity in a parent or subsidiary entity, special bank deposits or accounts, special or unusual banking terms, services of all types at special or free rates, sales or rentals at special prices or rates, lease or rental payments based in whole or in part on the amount of business referred, trips and payment of another person's expenses, or reduction in credit against an existing obligation."

Based on the above, a title insurance agent or agency that sponsors an open house for a real estate agent or pays the expenses for a sales caravan may be found to have provided an illegal inducement. However, it would be acceptable under the federal and state laws for the title insurance agent or agency to set up a table or a booth at an event or open house to market their services. This is different because the title agent and agency are marketing their services and not the services of a third party.

Please note, the Department of Financial Services may investigate high prices for allowed services to determine if they are the result of a referral fee being paid. If the payment bears no reasonable relationship to the market value of the goods or services being provided, then the excess may be found to be the amount of the illegal inducement.

[See Section [626.9541](#), Florida Statutes, and [Regulation X](#), Code of Federal Regulations]

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Case Notes

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

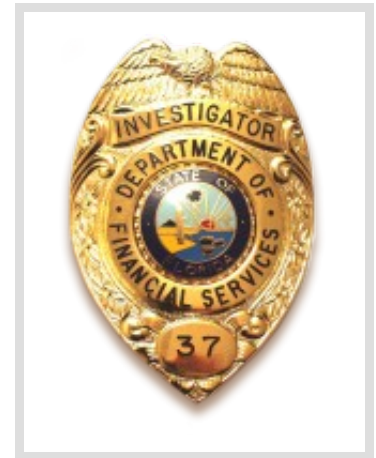
Case: The SIU department of an insurance company filed a complaint with the Department's Division of Insurance Fraud that a life agent was allegedly forging consumer's signatures on applications for life insurance as well as impersonating 24 senior clients by making phone calls from his home to complete a required telephone application process. The agent claimed that he was providing this service to his clients without their knowledge or consent in order to expedite the underwriting process and help them obtain coverage.

Disposition: License revoked.

Case: An agency inspection and audit was performed on a title insurance agency after the Department received information from a title insurance company that the agency had discrepancies in their operating and escrow accounts. A prior forensic audit of the title agency's books and records, by the title insurance company, revealed multiple closings where ledgers did not completely match transactions on the settlement statements, shortages in the main escrow account, transfer of escrow funds between files, evidence of the agent servicing loans for hard money lenders, and disbursing non-closing construction files out of the escrow account. It was determined in the audit that for over four years, a title insurance agent had misappropriated more than \$366,000. Later, the agent admitted in order to cover the shortages, he withheld payoffs, receipted funds into the escrow account and mismatched ledgers to balance the trial balance.

Disposition: Licenses of the agent and agency were revoked. The agent was arrested by the FBI, however, the case has not yet been settled.

Case: An investigation was opened after an insurance company alleged a life agent was terminated for underwriting infractions. Upon investigation it was revealed that the agent submitted applications with invalid bank account numbers or routing numbers where the initial premiums were to be drafted. Because the bank determined that the account and routing numbers were invalid, the bank rejected the initial draft request. The agent's pattern of submitting applications with invalid bank account numbers and routing numbers prompted the insurance company to conduct an internal audit. The internal audit revealed that three of the four consumers contacted indicated that they did not authorize the transactions. In addition, the agent had been awarded compensation credits for bonus,



conference, and ranking as a result of the transactions. During the investigation, it was also determined that the agent failed to update his contact information with the Department within thirty days of the change.

Disposition: License suspended for 12 months.

Case: A bail bond agent was investigated for failing to forward premiums to her managing general agent, failing to account for all powers and pay forfeitures, and issuing some NSF checks.

Disposition: License suspended for six months, ordered to pay restitution to her surety for the forfeitures, and to honor all of her contractual obligations to her managing general agent.

Case: An investigation of a life & health agent revealed that he demonstrated a lack of fitness and trustworthiness to engage in the business of insurance after he submitted 326 fraudulent insurance applications using fictitious identities, resulting in unearned commissions of \$47,864.

Disposition: License revoked and he was arrested by the Division of Insurance Fraud.

Case: The Department received a Consent Order from the State of South Carolina, which fined a nonresident general lines agent \$2,000 for failure to remit money to either the insurer or insured in a timely fashion. Additionally, the agent's nonresident license was revoked in another state and he failed to notify the Department within thirty days after a change of address.

Disposition: License surrendered.

Case: The Department received a complaint from an insurance company alleging a life & health agent created a fraudulent business for the sole purpose of establishing a group rate for herself, husband, and child. The agent also signed four additional non-employee members up for the insurance benefits under the same group.

Disposition: License suspended for nine months.

Case: A bail bond agent was photographed at a jail wearing a hat inscribed with the name of the bail bond agency and the words "Bounty Hunter." An agency inspection revealed that the agent was found with a similar hat having the same advertisement in a different color.

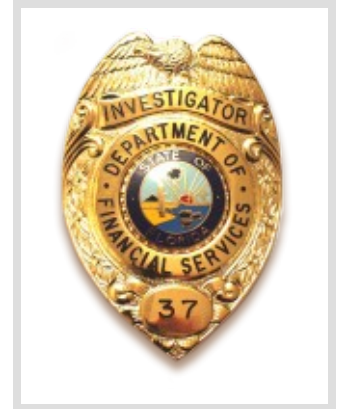
Disposition: Fined \$5,000 and license placed on probation for one year.

Enforcement Actions

- February 2014

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.

Warning: No part of this listing may be used by a licensee to gain an unfair competitive advantage over any person named herein. Any licensee who does do so is in violation of Section 626.9541(1)(c), Florida Statutes.



IMPORTANT NOTE: Copies of enforcement action documents can be located by searching the [Division of Legal Services' database](#). After clicking the **Locate** link below and the database opens, click on **Final Orders** on the left, followed by **Dept of Financial Services**, then **Agent and Agency Services**, then **Final Orders 2014**. You will then be able to locate the document by the first letter of the individual's last name or business name. For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE/COST	RESTITUTION	CITY, STATE	DOCUMENT
Aloi	Joseph	A004581	Bail Bond	Probation and Fined	\$3,000		Tallahassee, FL	Locate
Arnold	Paul	A008575	Life, Health, Variable Annuity	License Revoked			Clearwater, FL	Locate
Belinchak	Dominick	P175669	Public Adjuster	License Suspended 1 Year			Palm Bay, FL	Locate
Belliard	William	P147975	General Lines	Restitution Ordered		\$1,670.31	Port St Lucie, FL	Locate
Blake	Anastasia	W091808	General Lines	License Surrendered			Corryton, TN	Locate
Blanding	Altina	D002178	Bail Bond	Probation and Fined	\$1,750		Tampa, FL	Locate
Blanding	Beverly	A303345	Bail Bond	License Suspended 3 Months			Tampa, FL	Locate

Bolton	William	P208383	Life, Health, Variable Annuity	License Revoked			Tampa, FL	Locate
Buck	Gregory	A034201	Life, Health, Variable Annuity, General Lines	Probation and Fined	\$5,000		Palm Beach Gardens, FL	Locate
Burdette, Jr.	Denver	A035227	Life, Health, Variable Annuity	License Revoked			Wellington, FL	Locate
Carroll	Christina	A041715	General Lines	License Revoked			Coral Springs, FL	Locate
Castellanos	Elvia	P140574	Customer Representative	Fined	\$1,000		Port St Lucie, FL	Locate
Chris Carroll & Associates, Inc.		L005146	Insurance Agency	License Surrendered			Margate, FL	Locate
Clear Title America, LLC		P159076	Title Agency	Probation and Fined	\$5,000		Tampa, FL	Locate
Collins	Marlon	D060992	Bail Bond	License Suspended 3 Months			Bartow, FL	Locate
Collins	Matthew	A051783	Life, Health, Variable Annuity	License Suspended 3 Months			Boynton Beach, FL	Locate
Deviney	Brent	A067143	Life, Health, Variable Annuity	Permanently Barred			West Palm Beach, FL	Locate
Dipesa	Russell	D065693	Bail Bond	Fined	\$1,500		Ocala, FL	Locate
Duley	Justin	E088144	Life, Health, Variable Annuity	License Revoked			O Fallon, MO	Locate
Duran	Doreen	A073852	Life, Health, Variable Annuity, General Lines	Probation and Fined	\$7,500		Miami, FL	Locate
Foster	David	P199523	Life, Health, Variable Annuity	License Revoked			Eustis, FL	Locate
GM Underwriters, Inc.		R004569	Insurance Agency	Permanently Barred			Miami, FL	Locate
Gutierrez	Carlos	No License	General Lines, Surplus Lines	Permanently Barred			Miami, FL	Locate
Gutierrez	Javier	D037290	General Lines, Surplus Lines	Permanently Barred			Miami, FL	Locate

Gutierrez	Monica	D043368	Customer Representative	License Revoked			Miami, FL	Locate
Howells, Jr.	Louis	P142510	Life, Health, Variable Annuity	Probation and Fined	\$1,500		Delray Beach, FL	Locate
Huaman	Raphael	W053082	Life, Health, Variable Annuity	License Revoked			Key Biscayne, FL	Locate
Integrity 1st Insurance Services		L060550	Insurance Agency	License Revoked			Temple Terrace, FL	Locate
Iturriaga	Richard	E123046	Public Adjuster	Fined	\$2,000		Key Biscayne, FL	Locate
Johnston	Randy	P145400	Bail Bond	License Suspended 6 Months, Fined & Civil Assessment	\$10,000		New Port Richey, FL	Locate
Klapper	Michael	E071888	Life, Health, Variable Annuity	License Revoked			Aventura, FL	Locate
Kline	Christopher	A142949	Life, Health, Variable Annuity	License Surrendered			Prairie Du Sac, WA	Locate
Laser	Michael	E179383	Life, Health, Variable Annuity	Probation and Fined	\$2,000		Fort Myers, FL	Locate
Lewis	Susan	A155095	Life, Health, Variable Annuity, General Lines	License Revoked			Lake City, FL	Locate
Mahler Jr	Richard	E119852	Life, Health, Variable Annuity	Probation and Fined	\$750		Staten Island, NY	Locate
Martinez Assurance Corp.		L008272	Insurance Agency	Fined	\$1,500		Miami, FL	Locate
McKinnon	Charles	P100246	Bail Bond	Fined	\$2,000		St Petersburg, FL	Locate
Moon	Martha	E141009	Title	Probation and Fined	\$5,000		Clearwater, FL	Locate
Moreau	Jonathan	A184062	Public Adjuster	Probation and Fined	\$3,000		Miami, FL	Locate
Movalia	Gignesh	P068050	Life, Health, Variable Annuity	License Revoked			Tampa, FL	Locate

National Risk Experts, LLC		L056859	Insurance Agency	Probation and Fined	\$5,000		Palm Beach Gardens, FL	Locate
Performance Insurance Group		L071499	Insurance Agency	Probation and Fined	\$4,500		Lighthouse Point, FL	Locate
Pinta	Thomas	W097597	All Lines Adjuster	License Suspended 1 Year			Lutz, FL	Locate
Pittman	Andrew	A208066	Life, Health, Variable Annuity	License Revoked			Deerfield Beach, FL	Locate
Resnick	Mark	A218295	Life, Health, Variable Annuity	License Revoked			Orlando, FL	Locate
Sanchez	Rene	P190633	Customer Representative	License Revoked			Miami, FL	Locate
Sands	Lauren	E036617	Bail Bond	License Suspended 2 Months			Tampa, FL	Locate
Serna	Kathryn	P175180	Life, Health, Variable Annuity	License Revoked			Ft Walton Beach, FL	Locate
Shippy	Darik	A241436	General Lines	License Revoked			Venice, FL	Locate
Silverstein	Leigh	D016590	Life, Health, Variable Annuity, General Lines	Cease & Desist, Fined and Costs	\$8,500		Weston, FL	Locate
Swetland	Sandra	D050145	Customer Representative	License Revoked		\$1,320.56	Jacksonville, FL	Locate
Turner	Kindra	E065774	General Lines	License Revoked			Fruitland Park, FL	Locate
Vaughn	Christopher	P145237	Life, Health, Variable Annuity	License Revoked			Leesburg, FL	Locate
Wells	Larry	A281188	Life, Health, Variable Annuity	Probation and Fined	\$1,500		The Villages, FL	Locate
Wilbanks	Paula	W145091	General Lines	License Surrendered			Hiram, GA	Locate



Contact Us

- We're always here for you

Bureau of Licensing

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

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

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

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

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Bureau of Investigation

Title@MyFloridaCFO.com - For title insurance matters

BailBond@MyFloridaCFO.com - For bail bond matters

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

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

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