

Cheat the System, Pay the Price

Dear Friends,

As swirling conversations about rising insurance rates continue in Tallahassee, I'd like to talk with you about one reason for those rises that may not be top of mind: fraud.

The FBI estimates that the total annual cost of insurance fraud in our country tops \$40 billion, and that doesn't even include health insurance fraud. When you break that number down, it comes out to roughly \$500 per family per year in increased premiums.

There are as many types of insurance fraud as there are types of insurance, and crooks seem to always find a way to cheat the system.

Our insurance fraud and arson investigators recently ran across an outrageous case that outlines just how

bold some of these criminals can be and just how quickly thousands of dollars can be stolen.

Late last year, a man from Orange County reported that his car, a 2016 Toyota Camry, had been stolen in the state of New York. A terrible ordeal, but it happens and that's what insurance is for.

Imagine the man's surprise when just a few months later, his car is found on fire near Orlando. He'd already filed an insurance claim worth \$10,000, and when the local fire department asked our arson investigators to look into the cause of the blaze, they quickly became suspicious.

As the story unfolded, the man ultimately confessed that he paid someone \$300 to destroy his car and to make sure it was never seen again. Why would anyone do that? Maybe he was tired of making his payments or perhaps he wanted a different car to drive. Whatever the reason, the fact remains: By stealing from his insurance company, he's causing all of our insurance rates to rise.

Now he faces 20 years in jail, but the reality is that this sort of thing happens frequently.

**VERIFY
BEFORE
YOU SELL**

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

 **Fraud Prevention**

Tips to protect yourself:

Research before you buy. 	Always get a second opinion. 	Conduct a license check. 	Get everything in writing . 	Read before you sign. 
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Call 1-800-378-0445
if you suspect insurance fraud.



It happens when people intentionally inflict damage to their homes or when they stage automobile accidents. It happens when employers cheat their way out of paying proper premiums for workers' compensation. It even happens when people fake injuries to get out of going to work.

Insurance is a business just like any other, and insurance companies can't afford to absorb \$40 billion in fraud without raising prices.

I think we can all agree that no one enjoys paying more for their policies, and we must all do our part to help stop this cost driver.

If you see something that looks suspicious, say something. Our investigators are doing a great job, but they can't be everywhere all the time. If you think there's something they should look into, give us a call. Our Fraud Tip Hotline is 1-800-378-0445, and you can remain anonymous if you wish.

We'll keep working, and I hope you'll keep your eyes peeled.

Sincerely,



Jeff Atwater
Chief Financial Officer
State of Florida



News You Can Use

- Updating you on what's going on

Former Insurance Agent Sentenced to Four Years in Prison for Stealing \$100K+ from Elderly

Chief Financial Officer Jeff Atwater announced the recent conviction of former Florida insurance agent Vinodh Raghbir, who was sentenced to four years in prison for stealing more than \$100,000 from two elderly clients.

In late 2015, employees with one of the client's financial institutions, Fairwinds Credit Union, noticed that their client had written a large check to pay a life insurance premium. However, instead of following the standard industry procedure of making the check payable to the insurance company, the client's check was payable to a contracted insurance agent. Concerned, the credit union staff immediately reported their suspicions to AmeriLife Group, the company that managed the insurance agent.

Knowing that the Department of Financial Services specializes in investigating insurance fraud, AmeriLife Group asked the Department's insurance fraud division to launch an investigation. Their investigation revealed that Raghbir gained the trust of two clients, both over the age of 70, and convinced them to purchase life insurance policies and oil annuities. He prepared the paperwork and collected premium payments, but Raghbir never actually purchased the products. Instead, he took their money and deposited it into his personal account. In total, he collected \$123,898.

"As a former banker myself, I applaud the keen awareness and good judgement exercised by the Fairwinds Credit Union employees who flagged this transaction," said CFO Atwater. "Floridians are the eyes and ears of their community, and I am proud that savvy professionals identified this crime so we were able to stop his fraud. Stealing from the elderly will absolutely not be tolerated."

The Orange County State Attorney's Office prosecuted the case. In addition to his four-year sentence, he's ordered to pay full restitution to his two victims. Following his incarceration, he will serve a 20-year probationary period, during which he will be restricted from working in a sales position or financial field, with the exception of retail, and is forbidden from having unsupervised contact with anyone over the age of 65.

In addition, Raghbir's insurance agent license was previously revoked by the Department's Division of Insurance Agent & Agency Services as part of its joint efforts with DIFS and he is now permanently barred from licensure.

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

Florida Man Arrested for Setting Car on Fire to Collect Insurance Payout

Chief Financial Officer Jeff Atwater announced the recent arrest of Orange County resident Michael Abrams on charges of arson, insurance fraud and grand theft after he was accused of devising a plan to have his 2016 Toyota Camry stolen and destroyed so that he could collect an insurance payout.

“More often than not, acts of arson are committed in order to collect insurance payouts or to cover up a larger crime,” said CFO Jeff Atwater. “To concoct the plan that he did is an elaborate act of fraud—one that undoubtedly drives up the cost of insurance for every Floridian. I’m proud of our investigative team for getting to the truth and putting this man behind bars where he belongs.”

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

Insurance Company Employee Arrested for Stealing \$1 Million from Employer

Chief Financial Officer Jeff Atwater announced the recent arrest of Jennifer Summerlott, a Customer Service Representative, following a scheme that allegedly bilked her Ft. Lauderdale-based employer, Fairway Insurance Group, LLC (Fairway) out of more than \$1 million. Summerlott is accused of orchestrating an elaborate scheme to defraud her employer through the use of fake insurance invoices to reroute company funds for her personal financial benefit.

Summerlott served as the accounts payable and commercial lines manager for Fairway from 2006-2015. In 2015, account irregularities were noticed by other Fairway staff members who, after suspecting that they might have uncovered insurance fraud, reported their findings to the Fort Lauderdale Police Department. The case was referred to insurance fraud investigators within the Department of Financial Services’ Division of Investigative and Forensic Services (DIFS).

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

South Florida Man Arrested in Fraudulent Real Estate Investment Scheme

The Florida Office of Financial Regulation (OFR) announced the arrest of Doral, FL real estate agent, Javier Ortiz on March 16, 2017. Mr. Ortiz was arrested on charges of organized fraud and grand theft in connection with his alleged role in promoting a fraudulent real estate investment scheme that victimized at least one Florida investor.

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

Office of Insurance Regulation Issues Designated Statistical Agent for Workers’ Compensation RFP

The Florida Office of Insurance Regulation (Office) recently issued a Request for Proposal (RFP) for the purpose of seeking one or more qualified firms to perform the functions of a designated statistical agent for Workers’ Compensation and Employers Liability insurance as permitted by Florida Statutes. This procurement will be

accepting qualified responses and required documents through April 27, 2017. The anticipated date to announce the Notice of Intent to Award to the qualified vendor or vendors will be on May 8, 2017. The RFP may be viewed on the Vendor Bid System at: http://www.myflorida.com/apps/vbs/vbs_www.ad_r2.view_ad?advertisement_key_num=132080.

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

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

Make Sure You Don't Miss Important Information From Us

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

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In The Know

- Keeping you informed is what it's all about

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]

Getting Out of the Insurance Business: Surrendering Your License

The editor of *Insurance Insights* occasionally receives emails from licensees who are no longer active in the insurance industry, and wish to cease receiving *Insurance Insights* and other communications from the Department. If you no longer transact insurance or adjust claims in the state of Florida, you should surrender your license to the Department. As long as you hold a license, the Department must continue to send you communications relating to your license. If you hold a license that requires continuing education, even if you are not using it, the Department can hold you responsible for completing the required continuing education hours.

You can surrender your license by sending a letter to the Bureau of Licensing stating that you wish to surrender. Please include the following:

- Your name
- Florida license ID number
- Mailing address
- Telephone number
- Your signature

You may email the letter to AgentLicensing@MyFloridaCFO.com. You may also fax it to (850) 413-3291.

As always, you may verify your license and appointment status by logging in to your [MyProfile](#) account or using our [public licensee search](#). Tips on closing an insurance agency can also be found on our website at www.MyFloridaCFO.com/Division/Agents/Newsletter/Articles/AgencyClosing.htm.

Making Address Changes in MyProfile

When updating an address in MyProfile, please be sure to review both Address Line 1 and Address Line 2 for accuracy. If the information on Address Line 2 is no longer accurate, either delete the information or update it so your records will be accurate.

Marking Emails from the Department as SPAM

If a licensee marks an email notification from the Department as SPAM, they may not receive 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 informed that you missed your CE due date and you stand to lose your appointments. If your appointments are cancelled because of CE non-compliance, your license is flagged for expiration. If you go 48 consecutive months without an appointment, your license will automatically expire. If this occurs, you will have to requalify as a first-time applicant if you wish to resume transacting this line of insurance.

If your email address changes, you are required by [s. 626.551](#), F.S. to notify us. All demographic changes must be made through your [MyProfile](#) account.

The Florida Statutes Now Available Online

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

Education Central

- Things to know about your continuing education

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 three-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

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

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

Compliance Corner

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

Compliance Topic of the Month: Requiring Ancillary Coverages/Products Prohibited a.k.a. "Sliding"

It is a violation of the Florida Insurance Code to represent to applicants and insureds that a specific ancillary coverage or product, (i. e., accidental death and dismemberment, towing and rental, motor club, etc.), is required by law in conjunction with the purchase of motor vehicle insurance when such coverage is not required.

It is also a violation to represent to applicants and insureds that the specific ancillary coverage or product is included in the motor vehicle policy without an additional charge when, in fact, an additional charge is applied. Such misrepresentations of ancillary coverages/products constitute "sliding" and these transactions are considered an unfair trade practice.

Additionally, agents and customer representatives must ensure that applicants and insureds understand the purpose for the forms they are signing when purchasing coverages, including any ancillary coverages, products or services.

If it is documented that agents or customer representatives are "sliding" an ancillary coverage or product to applicants and insureds, the Department will take the appropriate administrative action against the licensee. Licensees involved in these types of transactions may be subject to administrative penalty including suspension or revocation of their license.

[See subparagraph [626.9541](#)(1)(z), Florida Statutes]

Bail Bond Agents - Soliciting on Jail Grounds is Prohibited

Several Sheriff's Offices have recently notified the Department they are seeing an increase in bail bond agents or their representatives unlawfully soliciting business on jail or other detention premises in violation of [§ 648.44](#), F.S. , The following are examples of unlawful solicitation:

- Distributing bail bond agent or agency business cards.
- Wearing shirts, jackets, pins, patches, or anything on their person that advertises the bail bond agent or agency, including athletic uniforms that have the sponsoring bail bond agent or agency name on the uniform.

- Directly approaching people on the property and asking if they need the services of a bail bond agent.
- Posting a bond at the jail without being contacted by the defendant or the defendant's family or friends beforehand.
- Parking a vehicle with a magnetic sign, vehicle wrap, or other ad on the vehicle in parking lot of the jail.

Another prohibited practice under the same section of Chapter 648 is wearing any identification other than the license issued by the DFS on the grounds of the jail, courthouse, or other area where prisoners are confined.

Making Charitable Contributions "on behalf of" Potential or Existing Clients

We are occasionally asked whether a licensee can advertise it will make a charitable contribution on behalf of a potential or existing client. In short, the answer is no. The Department would never deter its licensees from making philanthropic contributions, however, using those contributions to lure new clients or retain existing clients is considered an unlawful inducement to purchase insurance. Although the client would not receive a direct monetary gift, the act of advertising the contribution and linking it to a quote for or purchase of insurance meets the criteria of an unlawful inducement.

Agencies are free to advertise that they contribute to a specific interest or charity, but cannot link those contributions to a potential or existing client.

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]

Division Website - Compliance Information

There is a [section on our website](#) solely dedicated to compliance information. The section also provides consumers and licensees with an overview of the investigative process and many functions performed by our Bureau of Investigation. We encourage you to visit this section of our website and come back often as we update and add more information to it. You can visit the compliance site at www.MyFloridaCFO.com/Division/Agents/Compliance.

Title Agency Data Call 2017

Title insurance agencies are required to submit information to the Florida Office of Insurance Regulation (OIR) under the data call required by section [627.782\(8\)](#), Florida Statutes. Title agencies have until June 1, 2017 to

make their submission to the OIR. The OIR will send an email to each licensed title agency in Florida to remind them of the new law with instructions on how to complete the process accurately.

The Title Agency Data Call is performed by the title agency by first downloading the template from the OIR website to complete offline. To do this, the agency will need to create an account and subscribe to your agency in the Data Collection and Analysis Modules (DCAM) used by the OIR, which is located at <https://apps8.fldfs.com/DCAM/Logon.aspx>.

(The user's guide for DCAM is located at: <https://apps8.fldfs.com/DCAM/Help/DCAMUserGuide.pdf>)

Once the agency's data template form is completed and the agency is ready to certify it is accurate, the agency must upload the form to the OIR before the deadline, **June 1, 2017**.

The data template has seven tabs or worksheets:

1. **Version:** includes the OIR contact information and reporting date reminder
2. **Instructions:** data template must be downloaded from DCAM 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

Each agency's submission must contain a Filing Certification signed by an agency officer (electronic signature accepted), stating the information provided is accurate to the best of their knowledge and belief. A sample copy is available on the OIR's website at:

www.flor.com/siteDocuments/CertificationOfTitleDataSubmissionExample.pdf

The agency may include a cover letter, but this is an optional component for the filing.

Each agency is encouraged to include any additional or optional information that is deemed important to the overall submission. These optional items may be uploaded as PDF documents under the "Other Information/Documents" component.

It is important to know that the agency's submission is not considered to be complete until the agency receives an email receipt showing the agency's file log number.

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

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.

Case Notes

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

Case: An investigation was opened on the agent in charge of a life, health, annuity and general lines agency after a consumer complained to the Department she had received a life insurance policy she did not apply for. The customer received a life insurance policy in the mail after speaking to a customer representative at the agency by phone. The consumer never authorized anyone to initiate a policy on her behalf and never met the agent in charge. The agent stated she knew the customer representative completed the life insurance application on the consumer. Customer representatives are prohibited from transacting life insurance business.

Disposition: The agent in charge was fined \$2,500 and placed on probation for one year.

Case: According to an insurance company appointment termination, a life, health and annuity agent intentionally made fraudulent statements on employee group insurance applications submitted to the insurer. Investigators confirmed the agent added individuals to the group plan that were not employed by the group policyholder. An audit of the group's application records revealed the individuals added to the group plan as employees did not reside at the addresses on their applications, and could not be contacted at the phone numbers or email addresses on the applications.

Disposition: License suspended for nine months.

Case: An investigation was opened based on review of an internet advertisement by a Public Adjuster. The ad did not include the full name and license number of the designated primary adjuster. Investigators discovered the adjuster was operating from a residence. The adjuster failed to maintain a place of business accessible to the public and failed to maintain records as required, and failed to notify the Department of an address change within 30 days as required by statute.

Disposition: Fined \$3,500.

Case: A case was opened on a general lines agent when investigators learned the agent was knowingly allowing a revoked customer representative (CR) to continue to transact insurance. The CR was working alone from the offices of an automobile dealer. The completed applications would be brought by the CR to the general lines agency for the general lines agent to sign as the writing agent. Investigators determined 133 applications had been processed in this manner. Our investigation confirmed the CR had continued to receive wages from the general lines agency in violation of the Order of Revocation issued. An inspection of agency documents verified the applications in question were transacted by the CR and the subject was listed as the agent of record for the policies with the companies issuing the policies.



The customer representative was arrested by the Division of Investigative & Forensic Services, Bureau of Insurance Fraud for transacting insurance business while revoked.

Our research uncovered other customer representatives in the agency who were not properly appointed by the agent or the agency. The Department alleged the subject of the investigation assisted and allowed a revoked customer representative to transact insurance business, failed to appoint and properly supervise customer representatives and failed to submit a designation of supervising agent form for the customer representatives working in her agency.

Disposition: The agent was fined \$7,500 and placed on probation for one year.

Case: The original source of this complaint was a consumer affidavit obtained by the Bureau of Investigation in another matter. The subject of the investigation is an unlicensed individual, and the owner of a roofing and general contracting firm. Statements obtained by investigators and documentation from insurance companies indicated the unlicensed subject offered free public adjuster services and had obtained authorization from numerous clients to assist with their claim resolution. The business owner was found to have advertised "free hurricane mediation" without the license or skills required of a mediator.

Disposition: The owner of the business was ordered to Cease and Desist from acting as a public adjuster without a license. The individual is subject to arrest on felony charges if he is again found to portray himself as a public adjuster to the public.

Case: Investigators opened a case on a non-resident general lines agent after regulatory monitoring found enforcement action was taken against the agent in his home state. The action alleged the agent failed to procure proper insurance for a commercial business client, which violated certain sections of that State's laws. He was fined \$5,000 and placed on probation for one year in his home state. A search of our Department records and the NAIC database revealed the agent failed to report this action to the Department as required by Florida law.

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

Enforcement Actions

- February 2017

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement actions is in the public interest. While every effort is made to provide correct information, our readers are cautioned to check with the Department before making a decision based upon this listing. This listing does not reflect pending appeals or requests for hearings. The license or registration status may have changed since the filing of these orders. We suggest that you search the [Licensee Search](#) or make a [public records request](#) to verify the current status of any license or registration.



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

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

LAST/BUSINESS NAME	FIRST NAME	LICENSE	LICENSE TYPE	DISPOSITION	FINE/COST	CITY, STATE	DOCUMENTATION
ATTORNEY TITLE ESCROW, LLC		W240398	Title Agency	Suspension 3 Months		Hollywood, FL	Order of Suspension
BARONOWSKI	WALTER	W177378	Life, Health, Variable Annuity	Indefinite Suspension		Florida, FL	Notice of Temporary Suspension
BECKETT	STEVEN	P098428	General Lines, Health	Monetary Penalty	\$1,500	Rancho Cucamonga, CA	Consent Order
BERGIN	NICOLAS	W235265	Life, Variable Annuity, Legal Expense	Revocation		Tampa, FL	Notice of Revocation
BOSCH	EDWARD	E 174976	Life, Variable Annuity	Revocation		Florence, KY	Consent Order
BURTON	LUCAS	P124994	Life, Health, Variable Annuity	Revocation		Effingham, IL	Notice of Revocation

CONCIERGE TITLE SERVICES, LLC		W274117	Title Agency	Investigative Cost	\$1,000	Clermont, FL	Consent Order
DEMKOW	WILLIAM	P170851	General Lines, Personal Lines	Revocation		Fort Myers, FL	Order of Revocation
EUDELL, II	CARL	W189830	Life, Health, Variable Annuity	Indefinite Suspension		Sanford, FL	Notice of Temporary Suspension
EXPRESS TITLE AND CLOSING SERVICES, LLC:		W238120	Title Agency	Investigative Cost	\$1,000	Orlando, FL	Consent Order
FIRST PRIORITY TITLE, LLC		E185395	Title Agency	Suspension 3 Months		Fort Myers, FL	Order of Suspension
FREEDOM TITLE, LLC		W274021	Title Agency	Investigative Cost	\$1,000	Orlando, FL	Consent Order
GALLERIA TITLE SERVICES, LLC.		W205263	Title Agency	Suspension 3 Months		Cooper City, FL	Consent Order
GATTOS	BRYANT		Life, Health, Variable Annuity	Revocation		Land O Lakes, FL	Order of Revocation
GROVE	JEFF	W141686	Life, Health, Variable Annuity	Revocation		Melbourne, FL	Notice of Revocation
KENNEDY	JENNIFER	P075804	General Lines, Surplus Lines	Suspension 3 Months		Maitland, FL	Consent Order
KESSLER	PETER	A140183	General Lines	Indefinite Suspension		Jacksonville, FL	Notice of Temporary Suspension
LOWRY	KYLE	W185307	Life, Health, Variable Annuity	Revocation		Orlando, FL	Order of Revocation
MAY	SHAKARA	W200974	Life, Health, Variable Annuity	Revocation		Orlando, FL	Final Order
NEWMAN	CAREY	W015378	Public Adjuster	Suspension 3 Months		Camarillo, CA	Order of Suspension
PRESTIGE TITLE SERVICES, LLC DBA EPIC TITLE GROUP		W116803	Title Agency	Investigative Cost	\$1,000	Miami, FL	Consent Order

RILLO	PETER	A220677	Life, Health, Variable Annuity, General Lines	Suspension 3 Months		Coral Springs, FL	Consent Order
ROSMAN	MARIO	E053919	Public Adjuster	Suspension 2 Months		Davie, FL	Order of Suspension
SHAW	CHRISTOPHER	W198982	Life, Health, Variable Annuity	Revocation		Ponte Vedra Bch, FL	Notice of Revocation
SIMPSON	ROBERT	A243723	Life, Health, Variable Annuity	Revocation		Cocoa, FL	Final Order
SUNRISE TITLE SERVICES, LLC		W247763	Title Agency	Administrative Surrender		Naples, FL	Consent Order
USI INSURANCE SERVICES, LLC		L053395	Agency	Probation 2 Years	\$40,000	Philadelphia, PA	Consent Order

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Contact Us

- We're always here for you

Bureau of Licensing

General inquiries for everybody - Agents, Adjusters and Agencies

AgentLicensing@MyFloridaCFO.com

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

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

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

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

Bureau of Investigation

Compliance issues, licensees and insurers ONLY:

Title@MyFloridaCFO.com - For title insurance compliance matters **NOT** related to Licensing or Education.

BailBond@MyFloridaCFO.com - For bail bond compliance matters **NOT** related to Licensing or Education.

Adjusters@MyFloridaCFO.com - For adjuster compliance matters **NOT** related to Licensing or Education.

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*

Title Insurance Data Call

TitleAgencyReporting@flor.com - For questions about the filing process

TitleDataCall@flor.com - For all other questions about the data call

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