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Dear Fellow Floridians,

First and foremost, thank you for the work you do every day for your clients. You get up every morning focused on providing your neighbors with the financial protection needed at some of their most vulnerable times.

I've been on the job since July 1, 2017 and since then I've made it a top priority to streamline government so that the laws on the books work for Floridians, not against them. As a former small business owner, I know how critical this is to operating your business.

One of the ways we did that during the 2018 Legislative Session was to waive application fees for insurance profession licensees who are members of the U.S. Armed Forces, their spouses, and veterans who have separated from service within 24 months before application. This helps make it easier for our military community to take charge of their economic futures.

We replaced an unnecessary license process for the "Managing General Agent" license with an appointment; extended the validity of fingerprints with my Division of Agent & Agency Services to 48 months so you don't have to get fingerprinted each time you apply for an additional license; created alternative methods to receive pre-licensure education in lieu of the state examination for the all-lines adjusters license; and we streamlined the process for appointing nonresident adjusters.

We had a busy 60 days, but it was important to me that my office better serves our customers. I'm hard-wired to be a customer servant and what we accomplished together is just the start. I welcome your feedback and want you to know I'm listening to your ideas and concerns. Feel free to email me at any time.

Sincerely,

A handwritten signature in cursive that reads "Jimmy".

Jimmy Patronis
Chief Financial Officer
State of Florida





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News You Can Use

CFO Jimmy Patronis Doubles Down on Consumer Protection Efforts Recovering More Than \$23 Million for Floridians

NATIONAL CONSUMER PROTECTION WEEK

Highlighting **National Consumer Protection Week**, Florida's Chief Financial Officer Jimmy Patronis announced since July 1, 2017, his Division of Consumer Services has helped more than 2,761 consumers recover millions from insurance, financial, and other companies. Recoveries included insurance claim payments and premium refunds that consumers turned to the Department of Financial Services for help.

CFO Jimmy Patronis stated, "We've worked diligently to recover nearly \$23.4 million for Florida consumers, with \$8.4 million of those dollars directly related to Hurricane Irma. More than 40 counties in Florida were affected by this year's active hurricane season, and my office worked tirelessly to serve as a one stop shop for consumers who needed assistance resolving their insurance questions or complaints.

[Read more](#)

CFO Jimmy Patronis' Statement on Overwhelming Support of Eliminating the Credit Report Freeze Fee

Chief Financial Officer (CFO) Jimmy Patronis issued the following statement regarding the unanimous passage of one of his top priorities, **House Bill 953**, eliminating the fee imposed on Floridians to freeze their credit. The bill will now be ready to head to Governor Rick Scott for signature.



“Recent reports indicate that Florida is the top state in the nation for Consumer fraud, and ranks second for identity theft reports in 2017. We know one of the best ways to protect yourself from fraud is to freeze your credit. Today’s unanimous vote comes in the midst of National Consumer Protection Week and I’m proud Floridians will be able to more easily protect themselves from fraud.

[Read more](#)

CFO and State Fire Marshal Jimmy Patronis Honors Coral Springs Parkland Fire Chief and Other Recipients for the 2018 Fire Service Awards on Firefighter Appreciation Day

Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis recognized 13 award winners of the **2018 Fire Service Awards**, including Coral Springs Parkland Fire Chief Frank Babinec as Fire Chief of the Year, at a meeting of the Florida Governor and Cabinet.

Prior to the meeting, CFO Patronis was joined by Governor Rick Scott, Attorney General Pam Bondi, Agriculture Commissioner Adam Putnam and members of Florida’s fire service community during the annual Ringing of the Bell ceremony; a ceremonial marking of Florida’s fallen firefighters. This year, James F. Dorminy with the Reedy Creek Fire Department and Joseph T. DeMarinis with the Clermont Fire Department were honored as Florida’s two line of duty deaths in 2017.



Florida’s fire service professionals are committed to keeping our communities safe from an ever-evolving environment of risk and danger. That risk includes tragedies they experience on a daily basis,” said CFO Jimmy Patronis. “Just two days ago, the legislature passed a measure that would increase access to mental health benefits for first responders suffering from PTSD.

[Read more](#)

Chief Financial Officer Jimmy Patronis: Unanimous Support for First Responders, Consumers, and Florida's Military Community

Florida Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis today praised the Florida legislature for the unanimous support of his 2018 legislative priorities including fighting for first responders, protecting consumers from fraud,

Protecting Florida Consumers from Fraud

House Bill 953: CFO Patronis fought to make it easier for Floridians to protect themselves from fraud. This legislation eliminates the fee that credit reporting agencies were allowed to charge for Floridians to freeze their credit.

Making Florida More Military Friendly

House Bill 29: CFO Patronis worked to make it easier for members of the U.S. Armed Forces, their spouses and

making Florida a more military friendly state, and streamlining and modernizing government.

CFO and State Fire Marshal Jimmy Patronis stated, "After hearing from our first responder community, we fought hard so that they can now have access to mental health benefits. When the Equifax data breach impacted millions, we made it easier for Floridians to protect themselves from fraud. My mission is to make Florida an even better place to live, work, and raise a family. Laws on the books should work for our residents, not against them."

Key reforms advocated by CFO Patronis included the following:

Fighting for Our First Responders

Senate Bill 376: CFO Patronis' top priority was to increase access to mental health benefits for Florida's first responders. This legislation allows first responders to file a workers' compensation claim for a mental injury without an accompanying physical injury.

honorably discharged veterans to take charge of their economic futures by removing certain licensing and training fees for the Division of Funeral, Cemetery and Consumer Services, the Division of Insurance Agent and Agency Services, and the Division of State Fire Marshal.

Streamlining Government

House Bill 1073: CFO Patronis worked to modernize the Department of Financial Services (DFS) and better protect Florida consumers. This legislation includes streamlining the appointment process for non-resident adjusters and providing a pathway for better communication between local governments and DFS. Additionally, the bill reduces regulatory costs for licensees.

Returning Every Cent of Unclaimed Property

House Bill 1361: CFO Patronis' mission is to return unclaimed property back to its rightful owners, but it can be difficult if account information submitted is incomplete. This legislation includes uniform standards for account information provided to CFO Patronis' Division of Unclaimed Property from local Clerks of Court.

[Read more](#)

CFO Jimmy Patronis Releases Top 7 Tips to Boost Financial Education during Financial Literacy Month

Data breaches at major companies like Equifax, Target, Uber, and most recently Saks Fifth Avenue, Lord & Taylor and Under Armour's MyFitnessPal app will continue to happen and Florida's Chief Financial Officer (CFO) wants to ensure Floridians take steps to protect themselves from fraud and safeguard their finances. One of the top ways to protect yourself from fraud is to freeze your credit, and CFO Patronis successfully eliminated the fee imposed to do so during the 2018 Legislative Session. Knowing how to protect your finances is equally as important as knowing how to manage your finances and with Financial Literacy Month

recognized in April, CFO Patronis released his top 7 easy tips to strengthen and protect your financial future.

[Read more](#)

CFO Jimmy Patronis Announces Record-Breaking Unclaimed Property Returns

Chief Financial Officer Jimmy Patronis announced that his Division of Unclaimed Property has set a new monthly record of unclaimed property returns in the program's 57-year history. During the month of February, the Division's total returns were valued at \$37,885,255, exceeding the previous monthly record of \$35,956,507 which was set in October 2016

"I'm proud to announce that in February, our proactive efforts resulted in a record-breaking month of unclaimed property returns," said CFO Jimmy Patronis.

"More than \$37 million are back in the hands of their rightful owners and we'll continue to turn up our outreach efforts to return even more."



[Read more](#)



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In The Know

- Keeping you informed is what it's all about

Division's Bureau of Investigation and Division Investigative and Forensic Services (DIFS) Host Sun City Center Presentation

On Tuesday, March 6, 2018 the Division of Insurance Agent and Agency Services' Rock Roque and Lt. Carl Reschke of DIFS, addressed a group of 450 to 500 residents of the Sun City Center in Hillsborough County. Those attending were senior citizens who reside in the area's 55+ community.

The meeting was held to discuss various types of frauds and scams being perpetrated against Florida's senior citizens and was sponsored by the Hillsborough County Sheriff's Office.

Other presenters included:

- Andrew Sekela, FBI, Tampa Office
- Bryan Oglesby, Better Business Bureau
- Jackie Callaway, Action News, WFTS, Tampa Bay



DFS Regional Administrator Roque and Lt. Reschkel described the mission and function of the divisions and how we can be of service to the senior population.

Attendees were reminded the former Department of Insurance has been known as the **Department of Financial Services** since 2002, provided a list of the types of insurance products we regulate, gave the group an overview of services provided by the Department's Division of Consumer Services and how to contact the division for assistance. Other discussions:

- Life and annuity issues that we see and why an agent would be motivated to replace an existing policy or contract with a new one.
- The importance of verifying the information in the policy when it is issued.
- Fraudulent telephone calls requesting the person send money immediately.
- Auto windshields and homeowner claims, and the challenges of using an assignment of benefit to the contractor.
- Cautioning everyone on signing forms without reading them, or signing blank forms.
- Auto warranties



Check Your New Hire's Background

Regardless of what type of business you operate, you have an obligation to check the backgrounds of individuals you hire for administrative action history with the Department and for criminal history. Employing an individual with a suspended or revoked license can lead to action against your own license and possibly criminal charges.

Florida law states that during the period of suspension or revocation of a license or appointment, and until the license is reinstated or, if revoked, a new license issued, the former licensee or appointee may **not** engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required. Additionally, they may **not** directly or indirectly own, control, or be **employed** in any manner by an agent, agency, adjuster, or adjusting firm.

To be clear, it is unlawful for any person who is removed or prohibited from participation in the insurance business, or for any licensee whose rights or privileges under such license have been suspended or revoked pursuant to the Florida Insurance Code, to knowingly act as a licensee, an affiliated party, or to knowingly transact insurance until expressly authorized to do so by the department. Any person who violates the provisions of this commits a felony of the third degree.

You may search our Department's [website](#) for license status, past enforcement actions, news releases related to some arrests, along with other valuable information to inform and protect you and your business.

- You may search our valid licensee search by going to https://myfloridacfo.com/Data/AAR_ALIS1/index.htm.
- You may also contact our Department at Consumer.Services@myfloridacfo.com or PublicRecordsRequest@myfloridacfo.com for past license and complaint history or inactive licensee information.
- For a listing of the most recent enforcement actions taken by the Department against licensees, registrants, and other entities, please go to <https://myfloridacfo.com/Division/Agents/Industry/News/DisciplinaryActions.aspx>
- You may search for final enforcement orders issued on or before July 1, 2015 by going to <https://finalorders.fldfs.com/ExternalWebAccess.aspx> to go to our Department's Legal Division website.
- You may search for enforcements orders issued after July 1, 2015 by going to <https://www.doah.state.fl.us/FLAIO> to go to the Division of Administrative Hearings website.

It is also important to know the criminal background of individuals employed in your insurance agency. Some licensees, such as bail bond agents, are prohibited from allowing convicted felons to work in their agencies. A person who has been convicted of or who has pleaded guilty or no contest to a felony or a crime involving moral turpitude or a crime punishable by imprisonment of one year or more regardless of whether adjudication of guilt was withheld, may not act in any

capacity for a bail bond agency or participate as a director, officer, manager, agent, contractor, or employee of any bail bond agency or office. Any person who permits a person who has been convicted to do so can be charged with a third degree felony.

[See s. [624.310](#), [626.342](#), [626.621](#), [626.641](#), [648.387](#), [648.44](#), and [648.441](#), Florida Statutes]



Legislative Update



A number of legislative bills of importance or interest to the Department have been signed into law and others are pending Governor Rick Scott's approval:

CS/CS/CS/HB 1073/ Department of Financial Services: Revises requirements for electronic originals and copying of certain records media; revises certain bureau names and creates new bureaus; revises service options for child transition plans; creates Florida Open Financial Statement System and authorizes the CFO to choose contractors to build system; eliminated the managing general agent license under the Florida Insurance Code; revises terms of office for Florida Fire Safety Board; deletes provision for staffing and funding formula of Florida State Fire College.
APPROPRIATION: \$500,000.
[Effective Date: July 1, 2018](#)
[Chapter No. 2018-102](#)

CS/SB 512/ Homestead Waivers: Provides language which may be used to waive spousal homestead rights concerning devise restrictions, etc.
[Effective Date: July 1, 2018](#)
[Chapter No. 2018-22](#)

CS/CS/HB 1011/ Homeowners' Insurance Policy Disclosures: Revised homeowner's flood damage insurance policy disclosure requirements.
[Effective Date: January 1, 2019](#)
[Chapter No. 2018-63](#)

SB 660/ Florida Insurance Code Exemption for Nonprofit Religious Organizations;

CS/CS/HB 465/ Insurance; Provides an exception from valuation rules for stocks in subsidiaries for certain foreign insurers under certain conditions; revising requirements for rules adopted by the Department of Financial Services and the Financial Services Commission relating to the privacy of certain consumer information; revises the definition of the term "specialty insurer" to include viatical settlement providers, etc.
[Effective Date: March 30, 2018](#)
[Chapter No. 2018-131](#)

CS/CS/SB 1392/ Criminal Justice: Requiring the Department of Corrections to include information in its annual report on inmate admission based on offense type and recidivism rate; encouraging local communities and public or private educational institutions to implement prearrest diversion programs for certain offenders; requiring each pretrial release program to include in its annual report the types of criminal charges of defendants accepted into a pretrial release program, the number of defendants accepted into a pretrial release program who paid a bail or bond, the number of defendants accepted into a pretrial release program with no prior criminal conviction, and the number of defendants for whom a pretrial

Revised the criteria under which a nonprofit religious organization that facilitates the sharing of contributions among its participants for financial, physical, or medical needs is exempt from requirements of the code, etc.

Effective Date: July 1, 2018

Chapter No. [2018-25](#)

CS/HB 661/ Business Filings:

Authorizes certain persons and entities to correct certain documents; provides that correction filed for certain reasons are not subject to department fee; requires department to send notice of filing of record through e-mail or send copy of document to mailing address of entity, representative, or agent; provides notice requirements for department if record changes entity's e-mail or mailing address.

Effective Date: July 1, 2018

Chapter No. [2018-58](#)

CS/HB 29/ Military and Veterans

Affairs: Citing this act as the "Don Hahnfeldt Veteran and Military Family Opportunity Act"; revises licensure eligibility requirements; requires the Department of Agriculture and Consumer Services to waive certain fees; authorizing the licensing authority to recognize certain military-issued credentials for purposes of licensure; designating March 25 of each year as "Medal of Honor Day"; requires the State Board of Education to issue a temporary certificate in educational leadership to certain persons, etc.

Effective Date: July 1, 2018

Chapter No. [2018-7](#)

HB 7097 OGSRI/ Citizens

Property Insurance

Corporation; Removes scheduled repeal of exemption from public record requirements for certain proprietary information provided by insurers to Citizens Property Insurance Corporation policyholder eligibility clearinghouse.

Effective Date: October 1, 2018

Chapter No. [2018-121](#)

risk assessment tool was used or was not, etc. APPROPRIATION: \$1,750,000.00

Effective Date: July 1, 2018

Chapter No. [2018-127](#)

CS/CS/HB 483/ Unfair Insurance Trade Practices:

Revises types, value and frequency of advertising and promotional gifts that licensed insurers or their agents may give to insureds, prospective insureds, or others; authorizes such insurers or agents to make certain charitable donations on behalf of insureds or prospective insureds; prohibits title insurance agents, agencies, and insurers from giving insureds, prospective insureds, or others merchandise in excess of specified value; authorizes certain licensed insurers and agents to give specified complimentary services or discounted rates on specified services.

Effective Date: July 1, 2018

Chapter No. [2018-149](#)

CS/HB 533/ Unfair Insurance

Trade Practices;

Authorizes insurers to refuse to insure or refuse to continue to insure an applicant or insured for failing to purchase certain noninsurance motor vehicle services, etc.

Effective Date: July 1, 2018

Chapter No. [2018-153](#)

Marketplace Health Agents: Centers for Medicare & Medicaid Services (CMS) Resource Manual Available

CMS has posted a manual to assist Marketplace agents and brokers seeking assistance with Marketplace issues. The guide, dated March 15, 2018, can be found at [this link](#).



Are You In The Know?

Across:

3. How many Florida counties were affected by this year's hurricane season?

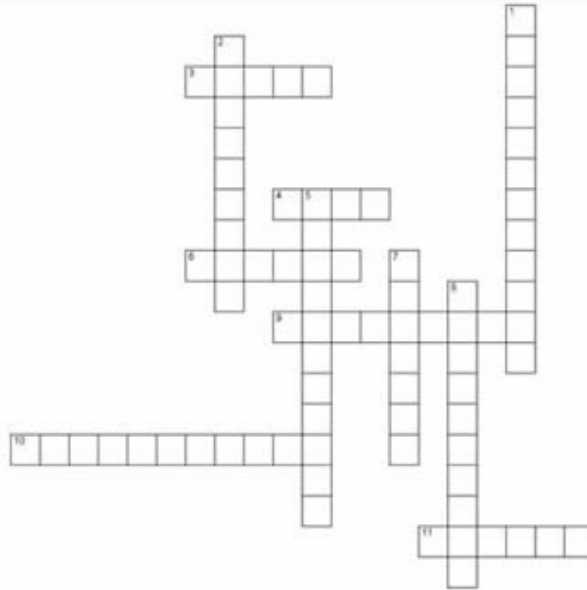
4. The deadline for the 2018 Title Agency Data Call was _____ 1, 2018.

6. CMS has posted a _____ to assist Marketplace agents & brokers with Marketplace issues.

9. The Department of Insurance became the Department of _____ Services in 2002.

10. HB1073 _____ the appointment process for non-resident adjusters.

11. A violation at one _____ of a title agency could affect all locations.



Down:

1. HB533 would authorize insurers to refuse to insure or continue to insure for not purchasing certain noninsurance _____ services.

2. SB512 provides language which may be used to waive spousal _____ rights concerning devise restrictions, etc.

5. HB953 eliminating the credit report freeze fee was passed _____.

7. Sun City Center residents attended a presentation on the insurance issues faced by _____.

8. HB1101 revised homeowner's flood damage insurance policy _____ requirements.



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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.



2018 Title Insurance Agency Data Call

Reminder Notice from the Florida Office of Insurance Regulation

2018 Filing Deadline is May 31, 2018

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

Please Read All Instructions Below Carefully

The Florida Office of Insurance Regulation (Office) is conducting its annual Title Agencies Data Call pursuant to Sections 624.307 and 627.782, F.S. and Sec. 690-186.013, F.A.C.

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

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


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

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

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

The full template contains seven tabs:

1. Version - includes the Office's contact information and reporting date reminder
 2. Instructions - data template must be downloaded from IRFS for the purpose of reporting information
 3. Report_Lines – Two columns extend down a series of questions and required responses (enter either text or numeric in the two columns, as shown)
 4. Schedule A – Additional agency information
 5. Schedule B – Agent activities
 6. Schedule C (Residential) - Title agent statistical information submission for 1-4 residential units
 7. Schedule C (Commercial) - Title agent statistical information submission for commercial units.
 8. Agency_Comments – Check the questions on this tab. If any appear with "Comments Required" it means your responses on previous tabs suggest that clarification is required for the item(s) noted. Clarifications must be understandable and justifiable when reviewed by the Office. You may contact the Office if you have questions.
- In the Company Contacts Component, other email accounts subscribed to your agency will be listed under Add Company Contact. Include additional email addresses that are not subscribers of the agency in the text box. Any email listed in this component will receive email notifications about the filing. Click Save.
 - Select the Title Insurance Agency Filing Certification. The certification must be completed by an agency officer (electronic signature accepted). Type the year

2017 at the top, the officer's name in the middle and the officers 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.

Reminder to Title Insurers: Reporting Exempt Agent List

Every title insurer must file with the department a list containing the name and address of each appointed agent who is exempt from licensure under s. [626.8417](#)(4) and (5) and who issues or countersigns binders, commitments, title insurance policies, or guarantees of title. Furthermore, each month thereafter, the title insurer must report to the department the name and address of any unlicensed agent whose appointment is granted or terminated.

The list may be submitted to the department via email to AgentLicensing@MyFloridaCFO.com. Please be sure to also include your appointing entity number assigned by the department on your submission. [See [s. 627.797](#), F.S.]

Compliance Information

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

Note: Some information in archived articles may now be out of date or superseded by changes in Florida law. Please be sure you refer to the most current law.

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



Make Sure You Don't Miss Important Information From Us

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





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Education Central

Taking Continuing Education to a New Level

Are you ready to take your continuing education experience to a new level? Start considering the course level when selecting classes. When a continuing education course is approved, a course level of Basic, Intermediate, or Advanced will be assigned to the course.

Prior to April 2017 class levels carried a critical meaning. Any licensee who was licensed for more than 6 years could not receive credits for completing a basic level class. That has changed. Now the content level assigned to a class has no implication on the awarding of credits for any licensee.

So why pay any attention to it? The answer is, to help licensees make the most of their continuing education experience and build the solid profession they desire.

The assigned course content level may help in choosing if the perspective class will provide the information needed for a licensee based on his/her career goals.

An **advanced level** course is generally geared to meet the needs of a licensee who is well established in a line of insurance. Advanced level classes will usually provide complex analysis, case studies, and application of insurance related laws, scenarios, cases, policies and other documents, etc. These courses may also compare/contrast and interrelate insurance with other fields of study. Someone who wants to go deeper in his/her understanding of a line of insurance, wants to master a specific aspect of insurance, or simply wants something challenging may benefit from taking an advanced level course.



An **intermediate** level course is generally geared to meet the needs of a licensee who understands the basic concepts of a line of insurance; however, wants more information on how to apply those concepts in various common scenarios encountered. Intermediate level classes will usually provide real life application of insurance policies and laws. These courses are known for providing examples, illustrations, and case studies.

Someone who wants to enhance his/her experience and knowledge in a line of insurance may benefit from taking an intermediate level course.

A **basic level** course is generally geared to meet the needs of a licensee who is new to or is still learning the basic concepts of a line of insurance. Basic level classes will usually provide definition and foundational explanation of common insurance concepts. These courses typically introduce common policy provisions and insurance laws that govern the industry. However, these courses are no longer just for newly licensed individuals. Recent law changes allowing elective credits for licensees (except title agents and public adjusters) regardless of course content, now make basic level courses a possible good fit for anyone. For example, someone who is seasoned in one line of insurance but has potential interest in another line, may benefit from taking a basic level course in that potential new line of insurance.

Understanding course levels will help you meet your continuing education needs whether you're wanting to deepen your current knowledge or branch out.

Cool Facts:

- *8% of courses are approved as Basic*
- *5% of courses are approved as Advanced*
- *87% of courses are approved as Intermediate*

Don't forget that every 24 months you will at least need to take a 5-hour Law and Ethics update course in a specific line of insurance for which you are licensed.

Any questions or concerns may be forwarded to Education@MyFloridaCFO.com

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.

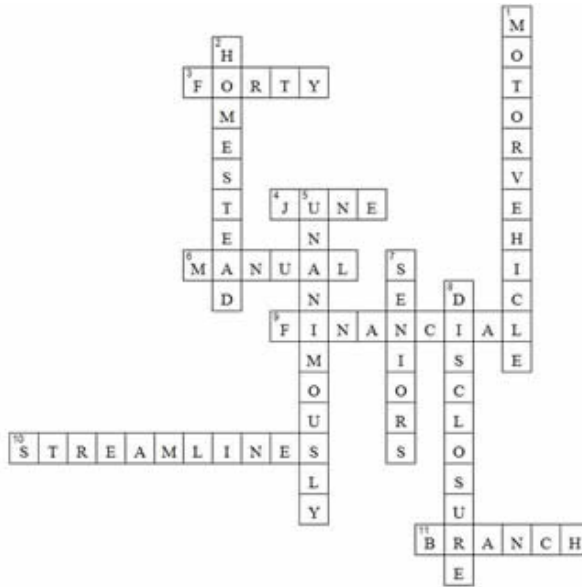
Check your transcript. The same course cannot be taken with the same provider within a two-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement. confused.

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.



Puzzle Answers





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Case Notes

Case: Investigators opened a case when an all lines adjuster submitted a suspicious public adjuster apprentice license application. The applicant claimed she was supervised by a certain public adjuster, but the adjuster resided more than 200 miles from the applicant. The requirements of supervision require close supervision of the apprentice and physical proximity to the apprentice.

Investigators interviewed the “supervisory” public adjuster who confirmed he never authorized the applicant to designate him as her supervising public adjuster.

Disposition: The adjuster's all-lines license was revoked

Case: The Department was contacted by a business that filed a claim with an insurer only to discover there was no insurance coverage in force. During the investigation, the subject of the investigation was found to have created several fraudulent certificates of insurance for the company. Additional evidence collected by investigators determined the agent in charge of the agency failed to properly supervise the agent-employee, leading to the issue of the fraudulent COIs.



Disposition: The agent was suspended for one year and the agent in charge was fined \$2,500.

Case: The U.S. Department of Health and Human Services (HHS) reported an agent enrolled 331 Medicare individuals with an HMO and determined the applicants were either residing in another county (Nicaragua) or were not in the United States on the date the applications were signed, even though every application was completed using a Florida address.

The U. S. Centers for Medicare and Medicaid Services (CMS), a division of HHS, confirmed to be eligible for Medicare HMO coverage the person must be a legal and permanent resident of the area in which the HMO has coverage. Further, if the member is out of the coverage area for more than six months, they are disenrolled from the HMO.

The HMO involved provided copies of 131 applications and the investigator obtained travel records for 15 applicants proving they left the United States for South America but didn't return within the required six months.

Investigators met with the agent and reviewed applications with the agent who confirmed the signatures on the applications were hers. Evidence obtained indicated the agent never personally met with the applicants, but may have communicated via Skype for some of the applications.

Disposition: Suspended for one year.

Case: Notification from an insurer that it terminated an agent for submitting 102 fraudulent applications using fictitious identities to obtain advance commissions. This led to an investigation of the agent's business activities.

Investigators attempted to contact the policyholders but were only able to speak with one individual, who did not recognize the name of the agent nor did he have any knowledge of an application submitted in his name. Investigators traveled to the agent's agency address to review the agent's business records only to find agency location was a commercial shipper's drop off site rather than an insurance agency.

Disposition: Revocation of the agent and agency licenses.

Case: A complaint was received against an agent for submitting two life insurance applications without the consumer's consent. The consumer was shown the applications in question and she denied signing the application documents or authorizing the agent or insurer to withdraw premiums from her bank account. Investigators determined the agent used the information from his existing client file to complete the application and provide the bank information. The consumer had purchased one policy from the agent in the past. The insurer cancelled the new policy and returned all premiums paid to the consumer.

Disposition: Fined \$2,500. The agent failed to pay the fine within 30 days as stipulated by the Consent Order and his license was immediately suspended for 60 days. The agent will not be eligible to apply for reinstatement unless the fine has been paid.



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Enforcement Actions - February 2018

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



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

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

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
ABSOLUTE TITLE & ESCROW SERVICES INC		P013114	Title Agency	Administrative Surrender	TITUSVILLE, FL	CONSENT ORDER
AMHERST	CHAD	W200600	Life, Health, Variable Annuity, General Lines	Revocation	PORT CHARLOTTE, FL	CONSENT ORDER
AZEEM	ANTHONY	A305728	Public Adjuster	\$10,000 Fine, Probation	PEMBROKE PINES, FL	CONSENT ORDER
BENTON	MICHAEL	W088660	Legal Expense	Revocation	TALLAHASSEE, FL	ORDER OF REVOCATION
BYRD	MELINDA	W367015	All Lines Adjuster	Revocation	YULEE, FL	CONSENT ORDER
CABALLERO-MORLESIN	JOSE	E024467	General Lines	Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION

CHRONOS TITLE SOLUTIONS, LLC		W220288	Title Agency	\$2,500 Monetary Penalty	COPPELL, TX	CONSENT ORDER
COAST TITLE OF WEST VOLUSIA, INC		P138551	Title Agency	\$2,500 Monetary Penalty	DELAND, FL	CONSENT ORDER
CREEL	SHERRIE	E056284	Life, Health, Variable Annuity, General Lines	Emergency Suspension	PANAMA CITY, FL	NOTICE OF TEMPORARY SUSPENSION
DEGEORGIO	DAWN	W262001	Service Representative	Suspension 18 Months	JACKSONVILLE, FL	CONSENT ORDER
DYNAMIC ESCROW SOLUTIONS INC.		E187325	Title Agency	Revocation	N MIAMI BEACH, FL	CONSENT ORDER
EPLER	JESSICA	W319497	All Lines Adjuster	Suspension 18 Months	LIBERTY LAKE, WA	ORDER OF SUSPENSION
GARBARINO	WILLIAM	A092880	Life, Health, Variable Annuity	Revocation	DANBURY, CT	ORDER OF REVOCATION
GIRARD	RICHARD	P087199	Life, Health, Variable Annuity, General Lines	Suspension	KEY LARGO, FL	NOTICE OF TEMPORARY SUSPENSION
GREGG	DAVID	A104148	Life, Health, Variable Annuity	\$500 Monetary Penalty, Probation	ST. PETERSBURG, FL	CONSENT ORDER
GUTIERREZ	RENE		Continuing Education Provider	Revocation	MIAMI, FL	ORDER OF REVOCATION
HANDEL	GREGORY	W090683	Life, Health, Variable Annuity	\$3,500 Monetary Penalty	JUPITER, FL	CONSENT ORDER
KELLEY FINANCIAL SRVS.		L029371	Agency	\$1,500 Monetary Penalty	JUPITER, FL	CONSENT ORDER
KPC TITLE AGENCY		P137271	Title Agency	\$2,500 Monetary Penalty	PORT ST LUCIE, FL	CONSENT ORDER
KROEGER	ROGER	A146148	Life, Health, Variable Annuity	Suspension	FORT LAUDERDALE, FL	NOTICE OF TEMPORARY SUSPENSION
LEON	CESAR	P070289	Life, Health, Variable Annuity	Suspension	WEST PALM BEACH, FL	NOTICE OF TEMPORARY SUSPENSION
MAYMON	MARK	A169252	Life, Health, Variable Annuity	Revocation	CAPE CORAL FL	ORDER OF REVOCATION
MIZZ TITLE GROUP INC.		W112622	Title Agency	\$2,500 Monetary Penalty	CLERMONT, FL	CONSENT ORDER
ORLANDO CITY TITLE INSURANCE AGENCY LLC		W371816	Title Agency	Suspension 3 Months	ORLANDO, FL	CONSENT ORDER
PAGE	EDGAR	W102758	Life, Health, Variable Annuity	Revocation	MALTA, NY	ORDER OF REVOCATION
PEREIRO	JUAN	W187774	Life, Health, Variable Annuity, General Lines	\$3,000 Monetary Penalty	PEMBROKE PINES, FL	CONSENT ORDER
PRATER	MICHAEL	W231561	Life, Health, Variable Annuity	Revocation	ROCKLEDGE, FL	ORDER OF REVOCATION
PSH TITLE LLC		P088241	Title Agency	\$2,500 Monetary Penalty	ORLANDO, FL	CONSENT ORDER
REYES	AMARILYS	E191334	Public Adjuster	Suspension 3 Months	MIAMI, FL	ORDER OF SUSPENSION
RODEFFER	WILLIAM DAVID		N/A	Cease & Desist	FOLKSTON, GA	ORDER TO CEASE AND DESIST
ROTHSCHILD	JOHN	D046683	Life, Health, Variable Annuity, General Lines	\$2,000 Monetary Penalty, Probation	APOPKA, FL	CONSENT ORDER
RUSH	TIMOTHY	P210264	Life, Health, Variable Annuity	Revocation	BRADENTON, FL	ORDER OF REVOCATION
SANCHEZ	YAIMA	W095810	Customer Representative	Revocation	LEHIGH ACRES, FL	ORDER OF REVOCATION
STAHL	JAMES	W135425	Property & Casualty Adjuster	Suspension 3 Months	BELMONT, NC	ORDER OF SUSPENSION

SUAREZ	MARIO	P163635	Life, Health, Variable Annuity, Public Adjuster	Suspension 3 Months	MIAMI BEACH, FL	ORDER OF SUSPENSION
SUPERIOR TITLE INS AGENCY OF MARION CO		E042025	Title Agency	\$2,500 Monetary Penalty	OCALA, FL	CONSENT ORDER
SUSTER	SAUL	P123226	Life, Health, Variable Annuity	License Suspended Indefinitely	FORT LAUDERDALE, FL	NOTICE OF TEMPORARY SUSPENSION
THE TITLE GROUP INC DBA TITLE TRACE INC		P126082	Title Agency	Administrative Surrender	COON RAPIDS, MN	CONSENT ORDER
TITLEPLUS, LLC		P131014	Title Agency	\$2,500 Monetary Penalty	BATON ROUGE, LA	CONSENT ORDER



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Bureau of Licensing

General inquiries for everybody - Agents, Adjusters and Agencies

AgentLicensing@MyFloridaCFO.com

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

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

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

*200 East Gaines Street
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Bureau of Investigation

Compliance issues, licensees and insurers ONLY:

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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.

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

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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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