

Working Together to Accomplish Great Things

Dear friends,

As professionals working together to foster a competitive market, your role is to be fair with your customers and responsive to their insurance needs.

By working together, our efforts can accomplish great things to better the market, its reputation, and provide the best protections to Floridians. Feedback from our licensed insurance community in Florida helps us better serve you and our fellow Floridians. We have accomplished a lot so far and I look forward to hearing your valuable [feedback](#) on how we can better serve you.

Thank you,



Jeff Atwater
Chief Financial Officer
State of Florida



A disaster can strike your business or your home anytime. Take action and learn ways on how to prepare. [Read more >>](#)



Volume 1, No. 4 - September 2012

News You Can Use

- Updating you on what's going on

CFO Atwater Announces Sentencing of Lee County Man Charged with Arson and Insurance Fraud

Florida Chief Financial Officer and State Fire Marshal Jeff Atwater announced the sentencing of Elbert Luis Mesa Diaz of Lee County after a joint investigation involving the State Fire Marshal Bureau of Fire and Arson Investigations (BFAI) and Citizen's Property Insurance Corporation Special Investigations Unit. The investigation revealed that Diaz intentionally set fire to a residence and later submitted a fire loss insurance claim for more than \$200,000.

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

Flood Insurance Manual: October 1, 2012

The NFIP Flood Insurance Manual is revised twice a year - in May and October. This year's October changes include updates to the Reference, General Rules, Rating, Condominiums, Preferred Risk Policy, and Severe Repetitive Loss Properties sections, among others.

The General Rules section now stipulates that, in order to avoid a 30-day waiting period, borrowers who are required to purchase flood insurance must obtain coverage within 60 days of the date of the lender's letter requiring the insurance.

The Cancellation/Nullification section in particular saw significant changes, with updates to the cancellation rules and the new signature requirement for cancellation requests. In addition, the CRS section contains a brand-new CRS Premium Discount Eligibility table as well as updates to the Community Rating System Eligible Communities list.

The October 2012 ***Flood Insurance Manual*** can be accessed at <http://www.fema.gov/library/viewRecord.do?id=6393>.

For more information about the National Flood Insurance Program (NFIP), visit <http://www.fema.gov/about/programs/nfip/index.shtm>.

For more information about the Federal Emergency Management Agency (FEMA), go to <http://www.fema.gov/>.

Office Approves 150,000 Policy Removals from Citizens Property Insurance Corporation

Florida Insurance Commissioner Kevin McCarty announced the Office of Insurance Regulation has approved the removal of 150,000 policies from Citizens Property Insurance Corporation (Citizens) by four private sector companies beginning November 6, 2012. The November take-out total will add to the 84,339 policies already taken out during this calendar year.

[Click here to read the full statement >>](#)

Office Approves 60,000 Additional Policies for Citizens November Take-Out

The Florida Office of Insurance Regulation (Office) announced the approval of an additional 60,000 policies to be removed from Citizens Property Insurance Corporation (Citizens). This will add to the 84,339 policies already taken out during this calendar year, as well as the 150,000 policies recently approved to be acquired by four Florida domestic insurance companies beginning November 6, 2012.

[Click here to read the full statement >>](#)

AvaHealth, Inc., d/b/a Key Insurance Plan Ordered Into Liquidation

On August 31, 2012, the Second Judicial Circuit Court in Leon County, Florida, entered an order placing AvaHealth, Inc., d/b/a/ Key Insurance Plan ("AvaHealth") into receivership for purposes of liquidation. The Florida Department of Financial Services is the court appointed Receiver of AvaHealth. The company was previously placed into receivership for purposes of rehabilitation effective July 2, 2012.

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

CFO Atwater Announces Arrests in Miami Staged Accident Scheme Linked to Six Fraud Rings

Florida Chief Financial Officer Jeff Atwater announced the arrests of eight individuals involved in multiple staged accidents in Miami-Dade County connected to six PIP fraud rings.

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

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

Make Sure You Don't Miss Important Information From Us

Add our domain **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive all notifications from us. Licensees who have a valid email address on file with the Department, as required by law, receive important email notifications when something that affects your 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 important to you. 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

Reminder of New Laws Effective October 1, 2012

There were a significant number of laws passed during this year's legislative session that affect our licensee population, many of which will become effective on October 1, 2012. We strongly encourage you to review summaries of those in the [May 2012](#) and [August 2012](#) issues of our newsletter.

Continuation of Your License

The Department occasionally receives calls and emails from customers whose license or licenses have expired. Accordingly, we are including information as a reminder on this requirement.

A Florida insurance **license** authorizes the licensee to be appointed to transact insurance or adjust claims for the classes of insurance identified on the license. An **appointment** with an insurer or employer authorizes a licensee to transact insurance or adjust claims on behalf of the appointing entity. **Without an appointment, a licensee cannot lawfully transact the business of insurance.**

Licensed insurance representatives should not assume that they are eligible to begin selling insurance, adjusting losses, etc., until they have been properly appointed. Both licensure and appointment are required.

To preserve your current license status you must be appointed for each class of insurance listed on your license within 48 months after the date you were licensed. When the last appointment for a particular class or classes of insurance has terminated, you have 48 months in which to secure another appointment before eligibility in that class or classes of insurance expires. Failure to maintain at least one active appointment will result in the expiration your license (after the 48-month period has elapsed). To obtain your license again, you will have to requalify as a first-time applicant.

Even though the function of submitting an appointment request with the Department rests with the insurance company or other appointing entity, licensees should assume responsibility for ensuring that their appointments are maintained.

Appointments and Insurance Transactions

A licensee may not transact insurance or adjust claims until he or she is appointed by an insurer, adjusting firm, general lines agent or the licensee (in the case of a self-appointed licensee), in accordance with the class(es) of licensure held. For instance, if an individual is licensed in the classes of

life, including variable annuity and health, and wishes to market all three types of products, he or she must be appointed by either an insurance company authorized under its Certificate of Authority to transact all three of these lines of business or by separate companies for each line. For example, if Company ABC appoints an agent to sell only life insurance, then the agent will still be required to obtain an additional appointment(s) with an appropriate company(s) for the variable annuity and health portion of his or her license, if the agent intends to market these products.

Who can appoint licensees?

1. Insurance companies appoint agents and insurance company employee adjusters.
2. Licensed and appointed General Lines (Property & Casualty) insurance agents appoint customer representatives, crop hail and multiple-peril crop insurance agents.
3. Adjusting firms appoint independent and public adjusters.
4. Surplus lines agents, reinsurance intermediaries, professional bail bond agents and self-employed independent or public adjusters are responsible for appointing themselves.

To verify your license and appointment status, you can log in to your [MyProfile](#) account or use our [public licensee search](#).

Reciprocal Action Law Protecting Florida's Insurance & Financial Market

The regulations provided in the Safeguard Our Seniors ("SOS") Act have served as a strong deterrent and have helped curb the unethical sales practices occurring in the annuity market. The SOS Act was passed during the 2010 legislative session and enhanced penalties for unethical annuity sales practices as well as provided certain consumer protections and disclosures, some specifically for seniors (age 65 or older). One of those protections was the authority granted to the department to take reciprocal action against an agent's license who had been disciplined under his or her securities registration or a related license.

Since the reciprocal action statute (ss. 626.621(13), F.S.) went into effect on January 1, 2011, the Department has taken the following enforcement actions against licensees and have other cases pending:

- 8 revocations
- 4 suspensions
- 16 open investigations

By removing these licensees from the financial services business either permanently or for a number of months under suspensions, these highly effective laws are helping protect the integrity of the insurance/financial services business in addition to affording better protection for Florida consumers.

Education Central

- Things to know about your continuing education

Title Insurance CE Changes

While most insurance representatives will see changes to their CE requirements starting with compliance cycles ending 10/31/2014 and later, title insurance agents will experience minimal modifications at this time.

According to HB 725 and HB 643, changes to CE requirements related to title insurance agents take effect only for compliance cycles ending 9/30/2016 or later.

For compliance cycles ending 8/31/2016 or before, all resident and non-resident title insurance agents must complete 10 hours of Florida-approved continuing education courses specific to title insurance; three of which must be on ethics.

For each compliance cycle ending 9/30/2016 and later, all resident and non-resident title insurance agents must complete 10 hours of Florida-approved continuing education courses in title insurance and escrow management specific to title insurance in this state; three of those hours must be on the subject matter of ethics, rules, or compliance with state and federal regulations related specifically to title insurance and closing services.

***This information supersedes any prior communication on changes to CE requirements for licensed title insurance agents in the state of Florida.**

Are you one of the few?

Our Department values the service of men and women participating in the armed services. We also understand that anyone on active duty may have difficulty completing their continuing education requirements.

Therefore, an amendment to the continuing education law, Section 626.2815, F.S., was proposed and passed in HB 725 to allow qualifying licensees on active military duty the opportunity to request a waiver of their CE requirement for an applicable compliance cycle by submitting a written request to the Department.

Effective October 1, 2012, this written request may be sent to the Department electronically to Education@MyFloridaCFO.com. Supporting documentation such as written orders needs to be attached. The Department recommends submissions be made a minimum of 30 days before the compliance due date to assure proper processing time.

Waivers will only be granted for the most recent compliance cycle. A new written request must be submitted for each additional cycle thereafter.

Please be sure to log into your [MyProfile](#) account for notices from the Department on the status of a waiver request. Any questions can be directed to our licensing helpline at (850) 413-3137.

Education Providers: Did You Miss the September Conference Call?

The Education Unit has completed its first full year of bi-monthly conference calls. The most recent call was conducted on Tuesday, September 18, 2012 and had more than 95 providers participating. The topic of discussion was the 5-hour continuing education update course which will be required for all compliance cycles (except that of title agents) ending 10/31/2014 or later. The [questions and answers](#) from the conference call are now online, as well as the [slides from the presentation](#). The next conference call will be held on November 6, 2012 from 2pm-3pm Eastern. Please be sure your email address is updated in your [MyProfile](#) account so we can keep you informed.

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 out and lists 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 as the public search limits the results to the first 100 course offerings.

We wish you success as you continue to complete your hours to keep your knowledge current in an ever-changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

Compliance Corner

We continue to see a pattern of noncompliance in the areas noted below. 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.

Agent, Adjuster and Agency Records

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.

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 policy and 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 5 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]

Unlicensed Insurance Personnel: What They Can (and Cannot) Do

A license is required to transact insurance in the state of Florida, but there are some insurance agency tasks that can be performed by unlicensed persons. These tasks are specifically outlined in [Chapter 69B-222](#) of the Florida Administrative Code. This rule is intended to give an overview of what unlicensed personnel can and cannot do. We encourage our licensees who employ unlicensed persons to read the entire rule chapter.

In the agency's regular course of business, an unlicensed employee may give information or explain procedures to clients, as long as the employee reads from agency records or files and does not interpret or

judge the information.

At the request of a licensed agent or customer representative, an unlicensed person may return a customer's telephone call and set up a meeting between the customer and the agent or customer representative. The agent or customer representative may also authorize the unlicensed employee to convey specific information to existing clients or claimants, such as acknowledging the receipt of paperwork.

An unlicensed employee may conduct some activities that are considered ***incidental*** to the employees' duties. Section 69B-222.020(2), F.A.C. states that work can be classified as ***incidental*** if the employee spends ten (10) percent or less of his/her time on the task, and the exact amount and timing of the work is unpredictable. An unlicensed employee can perform three activities if they are ***incidental***:

1. Taking an application for insurance in the agent's office, for a person who has called or come into the office. ***Taking an application*** means filling in the blanks on an application form in response to information provided by the applicant, and then giving the application to an agent or customer representative. It does not include application of judgment, processing, binding, policy interpretation, signing an application, procedure explanations or insurance advice and counsel, or similar activity.
2. Giving a quote in the agent's office, to a person who has called or come into the office. ***Giving a quote means*** obtaining certain basic underwriting answers from the inquirer, then consulting written underwriting materials that state the rate. It does not include application of judgment, processing, binding, policy interpretation, signing an application, procedure explanations or insurance advice and counsel, or similar activity.
3. Receiving premium at the agent's office. This rule does not restrict mailroom employees, or other unlicensed personnel who handle mail, from handling premium that arrives via mail. **Unlicensed insurance agency personnel are never allowed to perform the following activities:**
 - comparing insurance products;
 - advising customers as to insurance needs or insurance matters;
 - interpreting policies or coverages;
 - binding new, additional or replacement coverage for new or existing customers;
 - binding coverage on or recording additional property under existing policies; or
 - soliciting the sale of insurance by telephone, in person, or by other communication.

Unlicensed insurance agency personnel may not receive any type of pay that is formally tied to the production of insurance or insurance applications. Such payment constitutes illegal sharing of commissions. The statutory penalty for general lines agents engaging in unlawful commission sharing is revocation [ss. [626.753\(4\)](#), F.S.].

[See [Chapter 69B-222](#), Florida Administrative Code]

Moving to Florida? Leaving Florida? You Need a New License

If you are licensed and appointed as a Florida nonresident agent or adjuster and you move to Florida, you can continue to transact insurance or adjust claims in this state under your nonresident license and appointment(s), for a period not to exceed 90 days. However, you must apply for and become licensed and appointed as a resident agent or adjuster within 90 days of becoming a resident of this state. Section 626.741(5), Florida Statutes, governs this procedure for general lines agents. Similar language is in the laws governing other types/classes of agents and adjusters.

If you have a **Florida resident** license and move to another state, you must surrender your resident license to the Department. Most states require you to give up your Florida license before you can obtain a resident license in that state. Once you have obtained a resident license in your new home state, you may submit an application to us if you wish to become licensed as a Florida nonresident agent or adjuster.

If you have a **Florida nonresident** license and you move to a state other than Florida, you may be eligible for a nonresident license if: 1) you become licensed in the other state for the same type/class(es) of license, and 2) the other state has a reciprocal agreement with Florida. You must provide the Department with a letter of certification from your new home state. Section 626.741(1), F.S., governs this procedure for general lines agents. Similar language is in the laws governing other types/classes of agents and adjusters.

In all of the above cases, you must also be properly appointed for each type/class of license you hold, before you can transact insurance or adjust claims.

If you change your state of residence and ***no longer wish to transact insurance or adjust claims***, you must surrender your license to the Department.

[See [626.292](#) and [626.551](#), Florida Statutes]

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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.

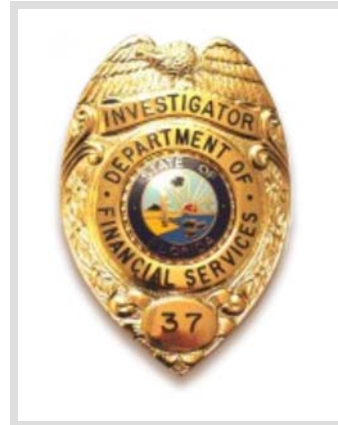
Case: The ad in the local paper said, "Free dinner at Bonefish Grill and a discussion on how to survive in today's economy". An elderly couple noticed this ad and figured why not get a free dinner and possibly learn something useful? The ad further stated that it was a, "free no obligation tax and investment seminar" put on by an agent. The couple attended the dinner and found the seminar intriguing and the agent very persuasive.

They decided to make an appointment with the agent to find out more. The husband, a conservative investor, eventually purchased seven annuities and a life policy based on the agent's recommendations. Three years later, the husband passed away. Within just a few days after the death, the agent contacted the widow stating he would have to make "some changes" to the annuities due to her husband's passing. These so-called "changes" in the investments included closing out two annuities in her husband's name and purchasing new annuities in her name. The lump sum distribution from the closed out annuities caused over \$30,000 in penalties and surrender charges. The agent had neglected to explain that a better option available to the widow would be a simple ownership change made to the existing annuities, no transfers or losses would be necessary. The agent put earning a commission above the needs of his client.

Disposition: Fined \$10,000; required to complete three hours of continuing education in ethics training. The senior victim obtained a monetary judgment against the agent.

Case: A four-count Administrative Complaint filed against a health agent alleged that he aided or represented an unauthorized insurer, Association of Independent Managers (AIM) also known as Chief Executive Officers Club (CEO), resulting in unpaid medical claims incurred by ten Florida consumers, and that he used funds he received for the nonexistent insurance products as if they were commissions.

Disposition: License revoked; required to make restitution on funds he received for uninsured plans; required to pay valid unpaid claims of those consumers listed in the Administrative Complaint.



Case: A title agent, vice president and agent in charge for a title insurance agency, conducted numerous real estate closings in which she overcharged for regulated fees and failed to refund the overpayment to the appropriate party. On three real estate closings, she charged for real estate taxes that were not outstanding. She misappropriated escrow funds by purchasing official checks from escrow accounts, endorsing those checks with the phrase "not used for intended purpose", then depositing the funds into the operating account of the title agency. She failed to return the funds that were collected for the real estate taxes and left those funds within the operating account of the agency.

Disposition: License revoked. She was arrested by the Division of Insurance Fraud and charged with felony misappropriation of escrow funds.

Case: A life, health and variable annuity agent submitted 18 fraudulent insurance applications using fictitious identities and submitted automatic bank draft authorization forms to the company without the knowledge or consent of the insured. By doing so, she misappropriated over \$13,750 from the company by receiving commissions for the fraudulent applications.

Disposition: License revoked. She was arrested for grand theft, sentenced to probation, and was ordered to pay restitution to the company in the amount of \$13,750.49.

Case: A bail bond agent, according to his surety company, failed to submit collected bond premiums for bail bonds he executed and also failed to repay the surety for bail bond judgments paid to the Clerk of Court. The total amount owed to the surety was in excess of \$35,000.

Disposition: License suspended for 12 months; ordered to pay restitution to his surety.

Case: An investigation was opened on a supervising public adjuster and his apprentice. Consumer complaints were received on the apprentice, which revealed the public adjuster was permitting the apprentice to solicit business for his adjusting firm, without directly supervising his actions.

Disposition: The apprentice surrendered his license and his application for licensure as a public adjuster was denied. The supervising public adjuster was fined \$2,500; ordered to pay costs of \$5,000; placed on probation for one year and is prohibited from supervising any additional public adjuster apprentices.

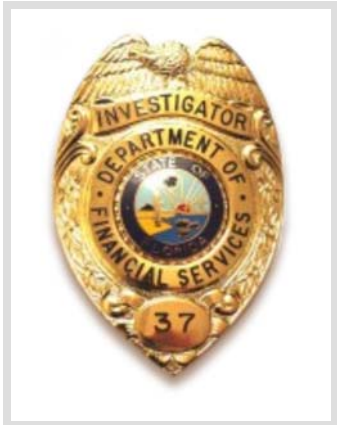
Case: A life, health and variable annuity agent acting as a benefits representative for a transportation company, switched existing supplemental health coverage policies from the current carrier to a new carrier, without the knowledge and consent of the policyholders. Because one employee of the transportation company had cancer, benefits were denied to the employee during her treatment. The Department was able to intervene and have her original policy reinstated without a lapse in coverage.

Disposition: License revoked. The agent was arrested for felony scheme to defraud.

Enforcement Actions

- August 2012

Some of the following disciplinary actions were resolved through a settlement process resulting in an order for discipline. Notification of disciplinary 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.



Copies of disciplinary actions can be located by searching the [Division of Legal Services' database](#). For further information, you may make a public records request via [email](#).

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.

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	DISPOSITION	FINE and/or COST	RESTITUTION	CITY, STATE	DOCUMENT
Adams	Kenneth	E090863	Fined	\$2,000		Fort Pierce, FL	Consent Order
Adams	Robert	A001447	Probation and Fined	\$50,000		Winter Park, FL	Consent Order
Alonso	Angel	A004609	Fined	\$1,250		Fort Lauderdale, FL	
Ameristate Title, LLC		D032442	Fined	\$500		Orlando, FL	Consent Order
Builders Title Company		A034761	Fined	\$500		Miami, FL	Consent Order
Carrizales	Daniel	W075162	License Revoked			Fremont, MI	Notice of Revocation
Cohen	Harry	A050376	Probation and Fined	\$5,000		New York, NY	Consent Order

Crucet	Azari	P170932	Probation, Fined and Restitution	\$1,750	\$510	North Miami, FL	Consent Order
Eggers	Evan	P051579	License Revoked			Jacksonville, FL	Consent Order
Fairview Settlement Services, Inc.		P111931	Fined	\$500		Greenacres, FL	Consent Order
Falowski	Stephen	A080739	Fined	\$250		Fort Lauderdale, FL	
Feiss	Robert	A082045	License Revoked			Tallahassee, FL	Consent Order
First Title & Escrow, Inc.		D028078	Fined	\$500		Rockville, MD	Consent Order
Florida Title Insurance Agent, LLC		P061798	Fined	\$500		Miami, FL	Consent Order
Foster	Todd	A088073	License Revoked			Pittsburgh, PA	Consent Order
Fuller-Rhaheed	Jacqueline	D069398	License Revoked			Fort Pierce, FL	Order of Revocation
Gacet	Raquel	E169208	Probation, Fined and Restitution	\$500	\$1,034.38	Surfside, FL	Consent Order
Genatt Associates, Inc.		L069611	Fined	\$5,000		New Hyde Park, NY	Consent Order
Golan	Rafael	A098931	Fined	\$10,000		Delray Beach, FL	Consent Order
Gomez	Fabiola	A312116	License Revoked			Miami, FL	Order of Revocation
Greep	Andrew	A104066	Fined	\$1,750		Ft Lauderdale, FL	Consent Order
Grimaldi	P	P028207	Fined	\$300		Groveland, FL	Consent Order
Guerra, Jr.	Gerardo	E067449	Fined	\$500		Miami, FL	Consent Order
Heinzman	Ross	P081542	Probation and Fined	\$2,500		Sunrise, FL	Consent Order
Hernandez	Roman	P114079	License Revoked			Margate, FL	Notice of Revocation
Hernandez	Yosvany	P099572	License Suspended 3 Months			Miami, FL	Order of Suspension

Levine	Harry	A154299	Probation and Fined	\$6,000		Orlando, FL	Consent Order
Lopez	Luis	E017485	Probation and Fined	\$10,000	\$2,000	Miami, FL	Consent Order
Martinez	Junior	P113286	License Suspended 3 Months			Hialeah, FL	Order of Suspension
McDougal	Marvin	A171986	Probation and Fined	\$4,500	\$45,945.03	Stockton, CA	Consent Order
Narvarte	Miguel	P032061	License Suspended 3 Months			Miami, FL	Order of Suspension
National Insurance Network, Inc.		L009041	Cease & Desist, Fined and Restitution	\$4,000	\$18,489.64	Sarasota, FL	Consent Order
Paul	Stephanie	P219114	License Suspended 3 Months			Altamonte Springs, FL	Order of Suspension
Pulver, Sr.	James	P095378	Probation and Fined	\$1,500		Boca Raton, FL	Consent Order
Rest Assure Title Services, LLC		P115911	License Suspended 3 Months			Tampa, FL	Order of Suspension
Rios	Benito	P147906	License Suspended 3 Months			Miami, FL	Order of Suspension
Risi, Jr.	Anthony	P122924	Fined	\$500		Fort Lauderdale, FL	
Rump	Chalan	P172778	License Suspended 3 Month()			Coral Springs, FL	Order of Suspension
Sabrina Chappell Inc dba Feather Title		P235104	License Suspended 3 Months			Orange Park, FL	Order of Suspension
Sans, Jr.	William	P158340	Probation and Restitution		\$3,396.94	Miami, FL	Consent Order
Senn	Elia	P094726	License Revoked			Miami, FL	Consent Order
Southern Cape Title Agency, Inc.		P192176	Fined	\$500		Jacksonville Beach, FL	Consent Order
Terry	Larue	A262593	License Revoked			Bayonet Point, FL	Order of Revocation

Title Express, LLC		E053085	Fined	\$500		Weston, FL	Consent Order
Traversy	Michael	P169866	License Suspended 3 Months			Palm Bay, FL	Order of Suspension
Vergara	Laura	E142230	License Suspended 3 Months			Miami, FL	Order of Suspension
Wells	Larry	A281188	Probation and Fined	\$2,500		The Villages, FL	Consent Order
Zagales	Sylvia	A293092	License Revoked			Miami, FL	Notice of Revocation
Zimny	Robert	A294102	Cease & Desist and Restitution		\$18,489.64	Sarasota, FL	Consent Order

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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.

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

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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