

Transparency Ensures Accountability

Dear friends,

Transparency ensures accountability, and Floridians have a right to see how every penny of the money they send to their government is spent. One of the ways we are making such transparency possible is through Florida's Accountability Contract Tracking System, also known as FACTS.

On our [FACTS website](#), you can view more than 63,000 active state contracts and 278,000 purchase orders. In addition to making this information available online, the Department of Financial Services has trained more than 3,500 contract managers in the past year while also providing assistance in the drafting of state contracts to make state contracts stronger and ensure the deliverables are clear. We have also conducted nearly 3,000 contract reviews over the past four fiscal years.

With the help of our department, more than two-thirds of Florida's state agencies have improved their deficiency rate by writing better contracts. The latest audit of state contracts also revealed a 14 percent improvement in state contract accountability.

In 2014, the U.S. Public Interest Research Group (PIRG) gave Florida an A- for transparency, the third highest score in the nation and a tremendous increase from Florida's D rating in 2011, making it the second biggest improvement in the nation from 2011 to 2014. I am proud of the work we are doing to make Florida more transparent, and I remain committed to improving on these successes.

To visit the Transparency Florida website, go to www.MyFloridaCFO.com/Transparency.



Jeff Atwater
Chief Financial Officer
State of Florida

VERIFY
BEFORE ✓
YOU SELL

Agents should **routinely** verify the licensure of the companies for which they're selling. 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 >>](#)



News You Can Use

- Updating you on what's going on

Notice of Correction - Suitability and Disclosure in Annuity Investments - Forms Required

The Florida Department of Financial Services, Division of Agent & Agency Services, hereby provides Notice of Correction for Rule 69B-162.011, Florida Administrative Code, relating to suitability and disclosure in annuity contracts-forms required. The notice has been filed with the Florida Department of State and was officially published in the *Florida Administrative Register* on September 8, 2014.

This notice is for corrections being made to the text of the [Notice of Change](#), published in the *Florida Administrative Register*, on August 19, 2014 to reflect the correct text of this rule. This notice also corrects the rule title as it was published.

[Click here to read the notice >>](#)

You may view the **proposed** forms via the following links:

[Annuity Suitability Questionnaire](#)

[Disclosure and Comparison of Annuity Contracts](#)

Notice of Rule Development - Information to be Provided When Recommending the Surrender of an Annuity or Life Insurance Policy

The Florida Department of Financial Services, Division of Agent & Agency Services, hereby provides Notice of Rule Development for Rule Chapter 69B-215, Florida Administrative Code, relating to the information to be provided when recommending the surrender of an annuity or life insurance policy. The notice has been filed with the Florida Department of State and was officially published in the *Florida Administrative Register* on September 4, 2014.

Section 627.4553, F.S., was created by Chapter 2014-123, Laws of Florida, and took effect on July 1, 2014. It requires an insurance agent or insurance company to provide certain information to the consumer prior to surrender of an annuity or life insurance policy. The Department is also directed to adopt by rule key pieces of information an agent or insurance company must provide on a form to the consumer before execution of the surrender check.

This rule development is intended to address the information to be provided when recommending the surrender of an annuity or life insurance policy and not recommending the proceeds from the surrender be used to fund or purchase another annuity or life insurance policy.

[Click here to read the notice >>](#)

CFO Jeff Atwater Announces Arrest of Plant City Financial Advisor for Stealing \$200,000 from Florida Seniors

Chief Financial Officer Jeff Atwater announced the arrest of Plant City financial advisor and insurance agent Paula Kampf Albertson for stealing \$200,000 in insurance claims from her clients. An investigation by the Florida Department of Financial Services' Division of Insurance Fraud revealed Albertson exploited her elderly clients by making Albertson's own family the beneficiaries of her clients' insurance benefits.

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

Office Issues Citizens Rate Filing Order on Commercial Lines

The Florida Office of Insurance Regulation (Office) has established the 2015 commercial residential and non-residential rates for Citizens Property Insurance Corporation (Citizens), Florida's largest property insurer. Overall, statewide average commercial rates will increase 3.3%, compared to the 5.2% increase requested by Citizens.

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

Office Issues Citizens Rate Filing Order

The Florida Office of Insurance Regulation (Office) has established the 2015 rates for Citizens Property Insurance Corporation (Citizens), Florida's largest property insurer. Overall, the statewide average homeowners rate will fall 3.7% compared to the 3.4% decrease requested by Citizens. The [Order](#) sets rates for Citizens Homeowners', Dwelling Fire, Mobile Homeowners and Mobile Homeowners Physical Damage accounts.

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

Office Approves Removal of up to 427,584 Policies from Citizens

The Florida Office of Insurance Regulation (Office) has approved the removal of up to 425,357 personal residential policies and 2,227 commercial residential policies from Citizens Property Insurance Corporation (Citizens) by 14 companies.

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

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

In The Know

- Keeping you informed is what it's all about

Health Agent Role in the Federally-Facilitated Marketplace

Agents can assist individuals and small groups with completing the eligibility applications, comparing and selecting qualified health plans (QHPs), and enrolling through the Federally-facilitated Marketplace (FFM) and small group marketplace (FF-SHOP).

Agents can assist consumers in two ways: 1) Use the insurer's website to assist the consumer; or 2) Use the Marketplace website. All agents must register with CMS in order to assist qualified individuals and small groups with coverage through the Marketplace.

Agents will need to input their National Producer Number (NPN) in order to complete the training curriculum. Agents who enter the wrong NPN may have to re-complete the curriculum, so it is very important the correct NPN is entered. Agent NPNs can be found at <https://pdb.nipr.com/html/PacNpnSearch.html>.

All agent training for the Federally-facilitated Marketplaces (FFM and FF-SHOP) is online. Agents must complete Part I of the registration even if they were previously approved. FFM Agent Agreements with CMS for the 2014 plan year automatically expire on September 30, 2014.

Agents who are new to the FFM and FF-SHOP are required to complete Part II as well as agents who did not complete this requirement as part of the registration process for the 2014 FF-SHOP (small business Marketplace) plan year. Agents who participated only in the FF-SHOP during the 2014 plan year must complete both Part I and Part II of registration for the 2015 plan year.

Once an agent has completed Part II of the registration process, he/she will be issued an active FFM User ID that he/she will use on all applications submitted through the federal marketplaces. The insurers will pay agents their commissions for sales through the marketplaces based on the FFM User ID number.

Agents new to the FFM (individual, SHOP, or both) for 2015 must complete Part I of the training prior to attempting to complete Part II.

The Part I agent training is available at <http://Marketplace.MedicareLearningNetworkLMS.com>.

Part II identity proofing is located on the CMS Enterprise Portal at <https://portal.cms.gov>.

After completion of Part I, agents should allow 48 business hours for their training/testing results to be transmitted to the CMS Enterprise Portal where Part II occurs. Agents must allow sufficient time for their training/testing results to reach the CMS Enterprise Portal or they will get an error message if they need to complete Part II.

Agents wanting additional information should refer to the HHS/Center for Consumer Information and Insurance Oversight (CCIIO) website at <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>.

In order to participate in either or both Marketplaces, agents must be licensed and follow Florida appointment laws. Agents must continue to comply with all state laws and the Florida Department of Financial Services will continue to be the primary regulatory authority overseeing agents.

Title Agencies: Update Your Info for the 2015 Administrative Surcharge

Subsection 624.501(27)(e)2, Florida Statutes, requires any title insurance agency licensed in Florida on January 1 of each year to remit an administrative surcharge of \$200 to the Florida Department of Financial Services. Therefore, we are [reminding](#) all title agencies that the 2015 administrative surcharge due date will soon be approaching. NOTE: This surcharge is **not** related to the one imposed on each new policy written due to the receiverships of National Title Insurance Company and K.E.L. Title Insurance Group, Inc.

Any title insurance agency licensed in Florida on January 1, 2015, will be emailed a reminder a few days afterward to the agency's **email address** on file with the Department. To ensure you receive the invoice and avoid failing to pay by the January 30 due date, please log in to the [MyProfile](#) account for your title agency and make sure the correct email address is on file. While doing so, we also recommend you do the same for your individual [MyProfile](#) account.

Occasionally we discover agencies that were not aware of the reminder because of the retirement or termination of the employee assigned to monitor the email address provided to the Department. Failure to open the email sent by the Department containing the administrative surcharge reminder does not release an agency from the January 30 deadline. Please verify your information soon so this does not happen to you. If you need our assistance, you may contact us at Title@MyFloridaCFO.com to assist you through the steps to update your information. Be proactive; not reactive.

Failure to pay the surcharge on or before January 30, 2015 will result in administrative action and/or a fine, in addition to the original surcharge. Payment must be made securely online via the title agency's [MyProfile account](#). Paper checks are not accepted.

Education Central

- Things to know about your continuing education

The Big Bang: Issuance of a License

A clock starts ticking the moment a license is issued to a licensee by the Florida Department of Financial Services. This clock is powered by the Florida Statutes and Florida Administrative Code and it determines how long a licensee gets to keep their license. Think of the hands on a winding clock - 'big hand' as appointments for transacting insurance; 'little hand' for continuing education.

Appointments grant a licensee the ability to transact insurance, but only under the condition they maintain their knowledge in the subject area of their license. The goal of the law is to lessen the probability of an error. Without constant education, our understanding of the industry will slip as laws change and regulations are updated. Education is not only important to understanding, but vital in preserving the fidelity and integrity of the people in this industry. Let us explore some timelines:

- Continuing Education (CE) requirements are biennial for all license types which require an examination, even for those who qualified for exemption from the examination under Florida law. CE requirements are defined in section [626.2815](#), F.S., and Rule Chapter [69B-228](#), F.A.C.
- Most licensees are required to complete 24 hours of CE. A reduction is applied to qualifying licensees who meet certain experience and/or education requirements.
- Required CE courses are determined in section [626.2815](#), Florida Statutes. A chart breakdown by license type can be found via our website at: www.MyFloridaCFO.com/Division/Agents/Licensure/Education/CEReq.htm
- Licenses expire if more than 48 months elapse without an appointment. Failure to complete continuing education may result in cancellation of appointment(s), which can ultimately lead to loss of the license.

As in the clock analogy, when the 'little hand' is activated by the issuance of a license, the deadline for completing continuing education is set. That deadline is the last day of the licensee's birth month falling at least 24 months after the date of licensure, and then every two years thereafter.

When in doubt, log in to your [MyProfile](#) account. It is the responsibility of each licensee to monitor their CE hours, transcript, and other Department notices.

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

Are You Compliant with Your CE or Not?

If you have ever felt confused about what it means to be continuing education (CE) compliant, you are not alone. That's why we are continuously finding and implementing ways to help you with this. To be CE compliant requires more than just taking CE courses. Below are a few often overlooked 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. The statutory penalty for failure to complete CE is the cancellation of all your appointments, however you may be given the option of paying a \$250 fine instead. Regardless of the penalty assessed, you are still required to complete past due CE requirements.
- Check past 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.

How to Search for Approved CE Courses

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

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

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

Education Providers: Flexible Electives

In the past, continuing education courses have sometimes been approved for more than one course authority, essentially creating duplicate courses. This typically occurred when education providers tailored course material for both agents and adjusters, essentially diversifying their student audience. Because of the differing continuing education requirements for agents and adjusters, both course authorities required approval to ensure all licensees could receive credit.

With the advent of the new continuing education requirements in October 2014, all licensees (except title insurance agents) will have the 5-hour law and ethics update course requirement, along with elective requirements. The electives category allows licensees to take nearly any approved CE course, so there will no longer be a need to make sure identical curriculum is approved for more than one authority. Along with providing added flexibility for licensees, the elective requirements will also reduce the number of course applications providers may need to submit.

The Education Team at the Florida Department of Financial Services is available to answer any questions education providers or licensees may have about this change. Send your questions to Education@MyFloridaCFO.com, and if you have not already, take a moment to familiarize yourself with the new CE requirements at: www.MyFloridaCFO.com/Division/Agents/Licensure/Education/CEReq.htm.

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Compliance Corner

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

Reporting of Actions - Criminal, Administrative, and Other

Subsection 626.451(7), F.S., requires each licensee to advise the Department within 30 days after having been found guilty of or having pleaded guilty or nolo contendere to a felony or a crime punishable by imprisonment of one year or more under the laws of the United States, any state of the United States, or any other country, without regard to whether a judgment of conviction has been entered by the court having jurisdiction of such cases.

Section 626.536, F.S., requires each licensee (including insurance agencies) to submit to the Department a copy of the order, consent order, or other relevant legal documents within 30 days after the final disposition of any administrative action taken against the licensee by a governmental agency or other regulatory agency in this or any other state or jurisdiction relating to the business of insurance, the sale of securities, or activity involving fraud, dishonesty, trustworthiness, or breach of a fiduciary duty.

Subsection 626.6215(6), F.S., requires agencies and their officers to advise the Department within 30 days after an individual licensee's violation is known or should have been known by one or more of the partners, officers, or managers acting on behalf of the agency. An example would be an action taken against a license or registration for violations of state or federal securities or commodities law, such as an action taken by FINRA. Failure to do so could result in administrative action against the license(s) of the agency and/or majority owner, officer, partner, manager, director, or other person who manages or controls the insurance agency.

Actions may be reported via the [NIPR's Attachment Warehouse](#), which may also satisfy reporting requirements for other states you are licensed in.

[See [626.451\(7\)](#), [626.536](#), [626.621\(13\)](#), and [626.6215\(6\)](#), Florida Statutes]

Bail Bond Agents: Soliciting Business at the Jail

The Florida Statutes prohibit a bail bond agent from directly or indirectly soliciting business at the jail. The term "solicitation" is defined in paragraph 648.44(1)(b), Florida Statutes, as "the distribution of business cards, print advertising, or other written or oral information directed to prisoners or potential indemnitors." Another section in this statute also prohibits bail bond agents from conducting business with anyone other than the defendant at the jail, as well as prohibiting a bail bond agent from just loitering at the jail.

Recently we have learned of some county jails allowing bail bond agents to use the facilities at the jail to complete the paperwork required to post a bail bond. Regardless of any permission given by jail staff, this activity constitutes a violation of the Florida Insurance Code and the Department will look to take action against any bail bond agent found to be violating this prohibition. The penalty guidelines allow the Department to suspend a bail bond agent for three (3) months for the first violation and 12-24 months for subsequent violations.

The paperwork for a bail bond is to be completed somewhere other than the property of the jail, courthouse, or other area where prisoners are confined.

[See subsection [648.44\(1\)](#), Florida Statutes, and Rule [69B-221.095](#), Florida Administrative Code]

Website with 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.

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: An investigation of a general lines agent, who owned an insurance agency, revealed he met with proposed insureds and accepted funds for payment towards commercial, homeowner and automobile insurance policies. Unbeknownst to the insureds, the agent pocketed the premium funds and established fraudulent premium finance contracts for their policies. The agent made some payments on the fraudulently financed policies; however, they all fell into arrears resulting in the cancellation of the consumers' insurance policies.

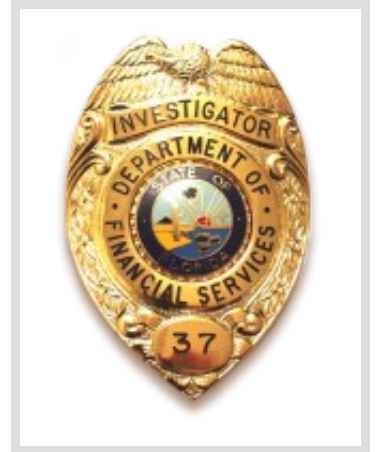
Disposition: License revoked and he is permanently barred from the insurance industry. He was arrested by the Division of Insurance Fraud and charged with presenting false certificates of insurance and misappropriation of insurance funds to which he pled guilty. Also, he was ordered to pay restitution to the victims. The insurance agency's license was surrendered.

Case: An investigation of a life & health agent revealed that he sold a long term care policy to a developmentally disabled consumer who did not need the coverage as she was already residing in a group home. Compounding matters, the agent made sure not to disclose this fact on the application among other glaring omissions. The agent was looking to collect more than \$16,000 in commissions. Adding insult to injury, the agent even made unauthorized withdrawals from an annuity belonging to the same victim so he could finance his lavish lifestyle.

Disposition: License revoked. He was arrested and charged with financial exploitation of a disabled adult to which he was convicted.

Case: The Department received notification from another state Department of Insurance that a customer representative was working out of her home here in Florida for an agent located in Pennsylvania. She had been licensed as a customer representative for many years; however, along with working outside of an agency, her license expired as she failed to have a valid appointment for 48 months. For months, the customer representative was unlicensed while working out of her home. During the time that her license was expired, it was revealed that she signed six applications for insurance that were submitted to the insurance companies for coverage. She later applied for a general lines license.

Disposition: License revoked and her application for the general lines license was denied. She is no longer eligible to apply for or hold a customer representative license.



Case: An investigation of a title agency revealed that an individual at the agency mishandled escrow funds in excess of \$100,000, and placed said funds in an interest-bearing account without the consent of the buyer or seller. Premiums were not remitted, in a timely manner, to the title insurance company. It was also discovered that there were excessive fees charged for title-related services as well as failure to properly maintain records.

Disposition: License surrendered for two years.

Case: An investigation of a customer representative revealed that she told a consumer looking for auto coverage that she was going to add her vehicle, and her as a driver, to her own personal auto policy for a few months until the agency got with a cheaper insurance company and would charge her \$60 each month. The consumer made deposits directly into the customer representative's personal bank account. A couple of months later the consumer had an accident, totaling her car, and found that she had no coverage.

Disposition: License suspended for 12 months and ordered to complete six additional hours of continuing education covering ethics. If her license is reinstated after the suspension, it will be placed on probation for 12 months. She was arrested by the Division of Insurance Fraud. She pled to petit theft and was ordered to pay investigative costs and to make restitution to the consumer.

Case: An investigation of a life agent was opened based on a complaint from an insurance company alleging she, as their debit life agent, failed to remit nearly \$2,000 in premiums she collected from policyholders. The investigation included sworn statements from multiple policyholders stating they paid their cash premium directly to the agent, none of which ever made it to the insurance company.

Disposition: License suspended for 12 months.

Case: A complaint was received from a consumer who discovered that he did not have homeowners insurance coverage in effect after he suffered a loss. The investigation revealed that a customer representative had issued certificates of insurance to the mortgage company indicating that the insured had homeowners insurance coverage with an insurance company for two policy terms. The agency bank account revealed that the premiums for both policy terms were deposited into the agency bank account, but the policies were not placed. The insured pursued this matter in civil court and the case was settled for \$22,500. The consumer was refunded \$6,990.56, which represented the premiums for two years. Lastly, the investigation revealed that the owner/agent was operating the agency without a general lines agent in full-time charge of the agency.

Disposition: The license of the customer representative was suspended for 12 months. The owner/agent and insurance agency's licenses were both suspended for three months.

Case: An investigation of a life & variable annuity agent revealed that he was the subject of an administrative proceeding by the Securities and Exchange Commission (SEC). He failed to report the administrative action to the Department within 30 days after the final disposition. He also failed to notify the Department within 30 days of a change to his email address.

Disposition: License revoked.

Case: A referral was received from an insurance company regarding a violation by a customer representative. Apparently, she had misappropriated fiduciary funds collected in the normal course of business and failed to notify the Department in writing within 30 days after a change of contact information. The insurance company advised that the customer representative admitted to using cash payments made by customers to pay her own personal expenses. Approximately \$1,689.29 was misappropriated by the representative. No criminal charges were filed due to the fact that all funds were reimbursed.

Disposition: License suspended for 12 months.

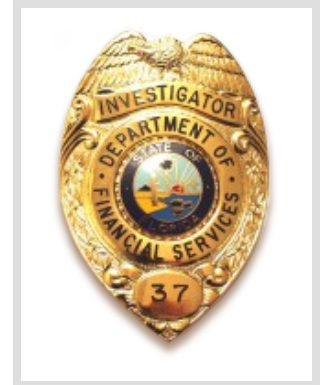
Enforcement Actions

- August 2014

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement actions is in the public interest. While every effort is made to provide correct information, our readers are cautioned to check with the Department before making a decision based upon this listing. This listing does not reflect pending appeals or requests for hearings.

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

IMPORTANT NOTE: Copies of enforcement action documents can be located by searching the [Division of Legal Services](#)' Agency Final Order Search. For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).



LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE/COST	RESTITUTION	CITY, STATE	DOCUMENT
Acosta	Loisselt	P241558	Service Warranty	License Revoked			Miami, FL	Locate
All About Air Conditioning, Inc.		P026524	Service Warranty	License Suspended 6 Months			Naples, FL	Locate
Alvarado	Christopher	D078935	Bail Bond	License Revoked			Miami, FL	Locate
Ambrose	Laura	E090734	General Lines	Fined	\$5,000		Fort Myers, FL	Locate
Anderson	Donna	A006037	General Lines	License Surrendered			Tamarac, FL	Locate
Antuna	Georgette	D038557	General Lines	License Revoked			Jacksonville, FL	Locate
Barrientos	Ralph	W032051	Life, Health, Variable Annuity	Probation and Fined	\$3,000		Morris Township, NJ	Locate
Bender	Travis	P180482	Life, Health, Variable Annuity	Probation and Administrative Cost	\$2,500		Delton, MI	Locate
Blue (Simmons)	Sherry	P101386	Bail Bond	Probation and Fined	\$7,500		Jacksonville, FL	Locate
Bonetti	Edward	A025514	Health	License Revoked			Kissimmee, FL	Locate

Booker	Syteria		No License	Cease & Desist			Jacksonville, FL	Locate
Cabrera	Pablo	A037715	Life & Health	License Revoked			Orlando, FL	Locate
Campbell	Kaye	A039160	Company Adjuster (unlicensed)	Cease & Desist			Mount Laurel, NJ	Locate
Cruz, Jr.	Daniel	P226372	Service Warranty	License Revoked			Orlando, FL	Locate
Dahn	Donald	A060449	Life, Health, Variable Annuity	Permanently Barred			Stuart, FL	Locate
Diaz, Jr.	Victor	A067541	General Lines	License Revoked			Winter Park, FL	Locate
Dossantos	Francisco	E041397	General Lines	Probation and Fined	\$1,500		Boca Raton, FL	Locate
Espinosa-Hidalgo	Martha	A000131	General Lines	License Revoked			Miami, FL	Locate
Gibson	Dion	W092240	Bail Bond	License Revoked			Miami, FL	Locate
Hancock	Kyle	W136542	Life, Health, Variable Annuity	License Revoked			Orlando, FL	Locate
Hernandez	Ariel	A117252	Life, Health, Variable Annuity	Permanently Barred			Pembroke Pines, FL	Locate
Housefield	Matthew	E104499	General Lines	License Revoked			Tampa, FL	Locate
Iglesias	Irma	E095667	General Lines	License Suspended 12 Months			Hialeah, FL	Locate
Jimeno	Jesus	E181786	Bail Bond	Probation and Fined	\$3,000		Miami, FL	Locate
Johnson	Daniel	P143187	Life, Health, Variable Annuity	Fined	\$1,500		Mount Dora, FL	Locate
Jones	Justin	E152679	Life, Health, Variable Annuity	License Revoked			Tampa, FL	Locate
Kelly	Selena	D033378	Bail Bond	License Revoked			Titusville, FL	Locate
Kollock	Ronnie	P156380	Life, Variable Annuity	License Revoked			Fort Myers, FL	Locate
Krupit	Paul	D085636	Life, Health, Variable Annuity	License Revoked			Coconut Creek, FL	Locate
Lamenta	Fabian	W015103	Bail Bond	Fined	\$500		Old Town, FL	Locate
Leon	Cecilia	W151776	Bail Bond	License Suspended 3 Months			Hialeah, FL	Locate

Levitt	Eric	P139979	Life, Health, Variable Annuity	License Suspended 12 Months			Naples, FL	Locate
Manassa	Joseph	E010589	Life, Health, Variable Annuity	Probation and Administrative Cost	\$2,500		Winter Haven, FL	Locate
McNamee	Erica	P228305	General Lines	Probation and Fined	\$3,000		Eustis, FL	Locate
Morris	Donna	E012230	All-Lines Adjuster	License Revoked			Lakeland, FL	Locate
Murphy	Angie	P129826	General Lines	License Revoked			St Cloud, FL	Locate
Nova	Maryland	E061386	All-Lines Adjuster	License Revoked			Fort Myers, FL	Locate
Ohri	Reshma	A195462	General Lines, Life, Health, Variable Annuity	Probation and Fined	\$3,500		Orlando, FL	Locate
Olson	Terrance	A196300	General Lines, Life, Health, Variable Annuity	License Suspended 3 Months and Fined	\$1,500		Umatilla, FL	Locate
Padron	Ricardo	W053971	Life, Health, Variable Annuity	License Revoked			Miami, FL	Locate
Pippin	Doris	D070258	General Lines	License Revoked			Lizella, GA	Locate
Polo	Arnel	A209191	Customer Representative, Life	License Suspended 3 Months			Fort Lauderdale, FL	Locate
Priority Title Services, Inc.		A296724	Title Agency	License Suspended 3 Months			Miami, FL	Locate
Reed	Ronald	A216744	Bail Bond	Probation and Fined	\$3,900		Bartow, FL	Locate
Reid	Neville	A304840	Life & Health	License Suspended 12 Months			Miami, FL	Locate
Reinfeld	Lawrence	A217686	Bail Bond	Fined	\$500		Pompano Beach, FL	Locate
Renert	Nicole	W026812	Life, Health, Variable Annuity	Probation and Fined	\$3,000		Coral Springs, FL	Locate
Renison	Thomas	A218099	Life, Health, Variable Annuity	License Revoked			Hartford, CT	Locate
Robbins	Cynthia	P024008	Customer Representative	License Revoked		\$16,296.44	Hollywood, FL	Locate
Rodriguez, Jr.	Carlos	W055658	Life, Health, Variable Annuity	License Revoked			Miami, FL	Locate

Sachs	Kenneth	A229579	General Lines	Permanently Barred			Boynton Beach, FL	Locate
Sandru	Richard	A231394	Life, Health, Variable Annuity	License Revoked			Fort Myers, FL	Locate
Shivarig	Marc	W049552	Life, Health, Variable Annuity	License Revoked			Kissimmee, FL	Locate
Stanton	Robert	E092781	Bail Bond	License Revoked			Ocala, FL	Locate
Thomason	Michael	P151660	Life, Health, Variable Annuity	License Revoked			Tarpon Springs, FL	Locate
Torres, II	Luis	P238920	Life, Health, Variable Annuity	License Suspended 12 Months and Restitution		\$192.60	Orlando, FL	Locate
Valdes	Harold	A271008	Bail Bond	Probation and Fined	\$3,000		Miami, FL	Locate
Washington, Sr.	Adam	P125434	Bail Bond	License Revoked			Port Saint Lucie, FL	Locate
Williams	Cortney	P179581	Bail Bond	License Suspended 9 Months			West Palm Beach, FL	Locate
Zimmerman	Misty	A294056	Bail Bond	Fined	\$250		Green Cove Springs, FL	Locate



Contact Us

- We're always here for you

Bureau of Licensing

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

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

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

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

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Bureau of Investigation

Title@MyFloridaCFO.com - For title insurance matters

BailBond@MyFloridaCFO.com - For bail bond matters

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

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

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