



Volume 6, No. 9 - September 2017

CFO Patronis Extends Insurance Professional Continuing Education Deadline to Assist with Hurricane Irma Recovery

Dear Fellow Floridians:

More than 600,000 hurricane-related insurance claims have been filed across our state, and I expect that number to climb higher in the days and weeks to come. As we enter the second stage of Irma recovery, we're focusing on making sure that insurance professionals have the tools they need to adjust and close your claims as efficiently and effectively as possible -- helping your family return to normal faster!

To help accelerate recovery efforts across the state, I've recently announced that I'm extending the continuing education deadline for insurance professionals, so that they can focus their efforts on post-storm claims rather than completing office work. Licensees with continuing education deadlines in September, October, or November will now have until December 31st to complete their requirements. No form or application process is needed - our team will take care of the paperwork.

Continuing education is important in all professions, and I will ensure that it gets done, but I believe that granting this extension is in the best interest of our state.



As part of our second stage recovery efforts, we're also establishing anti-fraud strike teams that will soon deploy across Florida. Comprised of our highly-trained insurance fraud investigators, three teams will work directly in some of Florida's most heavily hit areas, including Miami and the Florida Keys, Fort Myers and Lehigh Acres, and the Central Florida corridor.

To say it frankly, Florida has been through enough, and I won't tolerate fraudsters attempting to take advantage of this high-stress time. We're putting boots on the ground to identify active fraud operations, and to educate communities about how to spot the red flags of fraud. We'll meet with homeowners and HOA groups directly, and we'll be partnering with local law enforcement to extend our eyes and ears in each area.

If you'd like to report suspicious behavior, you can contact one of our regional insurance fraud offices, or you can call our anti-fraud hotline at 1-800-378-0445. When you call, provide as much detail as you can so that our investigators can follow up. Jot down business names on the side of trucks you're seeing, try to remember license plate numbers. If they're handing out flyers, keep one!

Sincerely,



Jimmy Patronis
Chief Financial Officer
State of Florida



News You Can Use

- Updating you on what's going on

CFO Jimmy Patronis and Insurance Experts Travel to Help After Irma

"Hurricane Irma was a storm unlike anything we've seen before, and it impacted much of our great state. Recovery efforts are already under way, and every available local, state and federal resource is working collaboratively to help Floridians get back on their feet quickly.

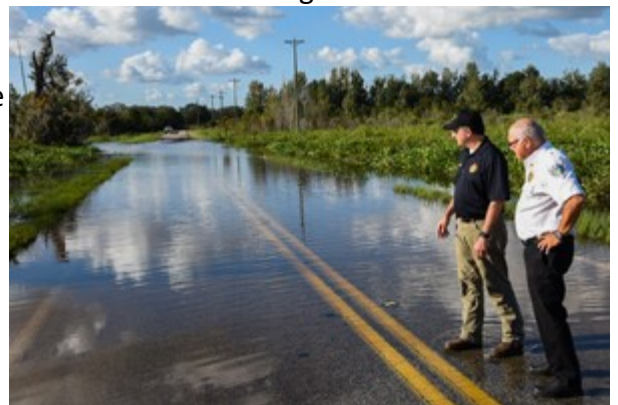
This month, I traveled the state in tandem with Florida's fire service personnel, and I could not be prouder of the lifesaving work I've seen firsthand. These men and women are working around the clock to bring families to safety, far after the storm has passed.

Our State Fire Marshal unit serves as the lead agency for Florida's firefighting and urban search and rescue emergency support functions, and they have done a phenomenal job of coordinating assets from across Florida and the entire United States. From New York to California, Louisiana and Tennessee, law enforcement teams have sent their search and rescue teams to join Florida's efforts, and we appreciate their robust support.

With two category 4 hurricanes hitting the American mainland in such quick succession, we are in an unprecedented recovery situation. It will take time, but Florida will recover and be stronger than ever.

If your home or business was damaged by the hurricane, you may have questions about your insurance coverage or how to file a claim. My office runs Florida's Insurance Consumer Helpline, and we are standing by to take your calls. Call us at 1-877-MY-FL-CFO (1-877-693-5236) to talk one-on-one with an insurance expert who can help explain your policy or even get you the contact information for your insurance company. We also have a Hurricane Irma insurance resources website that you can access at www.myfloridacfo.com.

I'm doing everything I can to ensure that Floridians get swift handling of their post-storm claims. If you run into an issue, let us help."



**Need Insurance Help?
1-877-MY-FL-CFO**

Call Florida's Insurance Helpline



FLORIDA'S CHIEF FINANCIAL OFFICER JIMMY PATRONIS

www.MyFloridaCFO.com

CFO Patronis Tours Hurricane Irma Damage in the Florida Keys While Spreading Post-Storm Recovery and Insurance Resources



CFO and State Fire Marshal Jimmy Patronis toured the impacts of Hurricane Irma in the Florida Keys while joining first responders and community members in their efforts to provide food, water and supplies to local residents. CFO Patronis offered insurance resources to residents impacted by the storm as residents made their way back to their homes. Any Floridian who needs assistance with insurance-related issues after Hurricane Irma is encouraged to call the Insurance Consumer Helpline at 1-877-MY-FL-CFO (1-877-693-5236). Floridians can also find Hurricane Irma insurance resources on www.myfloridacfo.com.

CFO Patronis and Commissioner Altmaier: Florida Insurance Industry Preparing for Hurricane Irma

Prior to the landfall of Hurricane Irma, Chief Financial Officer Jimmy Patronis and Insurance Commissioner David Altmaier hosted a conference call with insurance company executives to confirm that companies are prepared to meet Floridians' needs following Hurricane Irma.

CONSUMER ALERT: Managing the Post-Storm Insurance Claims Filing Process

As Hurricane Irma continues to impact Florida, residents affected by the storm will soon begin the process of surveying damages to their property and belongings. Chief Financial Officer Jimmy Patronis and Insurance Commissioner David Altmaier have the following tips to help consumers as they begin the process of filing insurance claims on damaged property and belongings:

Tip 1: Locate all applicable insurance policies. This may include a homeowners' policy, flood policy (flood coverage is

CFO Patronis said, “Florida’s decade-long hurricane-free streak offered the insurance industry years to prepare, to build reserves, and to update technology. Florida’s policyholders fully expect that the insurance companies they entrust to protect their homes will be there during their time of need, and we’ll do everything possible to protect Florida’s policyholders throughout the entire post-storm process.”

Insurance Commissioner Altmaier said, “Consumer protection is our number one priority as Hurricane Irma bears down on Florida. The Office is dedicated to constantly monitoring the financial health of insurers, and in the coming days, we will be available around the clock to address any insurer issues.”



Nearly 50 insurance company representatives were invited to participate in the call. Topics included: post-storm claims reporting, the availability of insurance adjusters, and homeowners’ abilities to file claims when traditional communication lines are down.

CFO Patronis confirmed that there are nearly 200,000 individuals currently licensed to adjust hurricane damage claims in Florida. Insurance companies can appoint (contract with) these adjusters to ensure adequate post-storm availability. CFO Patronis stressed that insurance companies must be prepared and have an appropriate number of adjusters on staff to meet consumers’ post-storm needs.

Following the full impact of Hurricane Irma, insurance companies will be required to report

not covered under a typical homeowners’ policy and is separate coverage) and an automobile policy (may cover damage to your car from flooding).

Tip 2: Document all damaged property and belongings. Take photos or shoot video footage before attempting any temporary repairs. When you file an insurance claim, you may be asked for visual documentation of damages. A photographic home inventory is a handy resource for this situation. A free smartphone app developed by the National Association of Insurance Commissioners called [“MyHome Scr.APP.book”](#) can help you take and store a room-by-room log of photos.

Tip 3: Contact your insurance company or insurance agent as soon as possible to report damages. Insurance policies require prompt reporting of claims, so it is important to act as soon as possible. If you need help finding your property insurance company’s website and contact information, [click here](#). For a list of licensed insurance agents in Florida, [click here](#).

Tip 4: Cover damaged areas that may be exposed to the elements in order to prevent further damage. Your insurance company may reimburse the expense of these temporary repairs, so keep all receipts. Remove water-logged and otherwise damaged items from your house to prevent the spread of mold, but document them and do not dispose of any damaged property until your insurance company adjuster has had an opportunity to survey it.

CFO Patronis’ toll-free Insurance Consumer Helpline (1-877-693-5236) can answer business and consumer-oriented insurance-related questions. CFO Patronis has launched a Hurricane Irma Insurance Resources webpage to provide comprehensive insurance information. Access the webpage by clicking on the “Hurricane Irma” button on www.myfloridacfo.com

The Office of Insurance Regulation also has additional storm-related materials online. Visit their [website](#).

[Read more >>](#)

CFO and State Fire Marshal Jimmy Patronis Offers Full Support to Ensure the Life Safety of Floridians

Governor Rick Scott took emergency actions requiring the immediate installation of life-safety features in assisted living facilities and nursing homes following eight deaths at the Rehabilitation Center at Hollywood Hills in Broward County. Governor Scott’s emergency rules include a mandatory inspection of all newly-installed generators at assisted living

daily claims information.

To help consumers with the filing of insurance claims when traditional telephone and Internet lines may be down, the Department of Financial Services engaged in initial conversations to host an on-site insurance village following the storm's landfall. Date and location will be determined by the future track and ultimate landfall of the storm.

Consumers who have questions about policy coverages or need help filing a claim can call Florida's free Insurance Consumer Helpline, run by the Department of Financial Services, at 1-877-693-5236.

[Read more >>](#)

facilities and nursing homes to be completed by the Florida State Fire Marshal's Office. In response to Governor Scott's emergency actions, CFO and State Fire Marshal Jimmy Patronis issued the following statement on September 16, 2017:

CFO Patronis said, "First and foremost, my heartfelt sympathies go out to the families of those who died due to this entirely avoidable tragedy. While there's nothing that can undo this disgraceful disaster, steps can and should be taken to ensure that it never happens again. Governor Scott's emergency rules demanding generators in nursing homes and assisted living facilities will help protect our vulnerable population during emergencies and natural disasters.

'Our office is working quickly to develop a thorough statewide inspection plan, as the emergency rules require. We look forward to providing all parties with the assistance and resources needed to ensure the safety of all Floridians, and to engaging in discussions about long-term solutions during the upcoming legislative session.'

Additional details regarding the State Fire Marshal's inspection plan will be released in the coming days.

The emergency rules can be viewed below:

[Florida Agency for Health Care Administration](#)

[Florida Department of Elder Affairs](#)

[Read more >>](#)

After Irma, Report Losses Quickly and Protect Yourself from Unlicensed Individuals

Following the landfall of Hurricane Irma, many Floridians are now assessing their homes and property for damage and taking steps to make temporary repairs to prevent additional damage before filing insurance claims. CFO Jimmy Patronis and

Insurance Commissioner David Altmaier encourage Floridians to be prompt in notifying their insurance companies and cautious of repair deals that sound too good to be true.

"If an offer sounds too good to be true, it probably is and could be fraud," said CFO Patronis. "Opportunistic scammers may

CONSUMER ALERT: FEMA/NFIP Announce Enhanced Claims Filing Process for Flood Insurance Policyholders Affected by Hurricane Irma

The Florida Office of Insurance Regulation is sharing guidance issued by the Federal Emergency Management Agency (FEMA) addressing the claims process for its National Flood Insurance Program (NFIP) policyholders affected by Hurricane Irma. Five bulletins were issued on September 12th to applicable insurance companies and insurance adjusters with information on a variety of subjects.

[Read more >>](#)

CFO Patronis: Be Scam Smart

attempt to defraud Floridians following Hurricane Irma, and I encourage all Floridians to be vigilant in guarding against fraud. Floridians should report suspicious activity ASAP by calling 1-877-693-5246.”

Here are the top tips for consumers currently navigating the insurance claims process:

- **Notify your insurance company first.** Many insurance companies have reporting deadlines, so it is important to act quickly. Take steps to make temporary repairs that prevent further damage, but remain in contact with your insurance company regarding any outside vendors that are brought in to make repairs. If you need help locating contact information for your insurance company, [click here](#) to access the Office of Insurance Regulation’s (OIR) directory. Helpline experts working the Insurance Consumer Helpline at 1-877-693-5236 can also help Floridians locate their insurance company’s contact information.
- While making temporary repairs, obtain the licensing or training credentials of all third-party vendors before signing any work agreements. Beware of fly-by-night repair companies and hire only licensed and reputable vendors. Use the Department of Business and Professional Regulation’s Contractor License lookup to make sure all contractors are properly licensed and bonded. Access DBPR’s licensee search [here](#).
- Fully review all documentation you are asked to sign and ask questions to make sure you understand the agreements you are signing. Ask specifically who is responsible for paying the vendor, you as the consumer, or your insurance company. For more information about how an assignment of benefits (AOB) for repairs works, visit the DFS “[AOB](#)” or Office “[AOB Resources](#)” webpages.
- If considering the assistance of a public insurance adjuster, ask for identification to verify that the adjuster is licensed. Visit CFO Patronis’ [Hurricane Irma Insurance Resources website](#) to verify the license of any Florida insurance agent or adjuster.
- Understand how much a public insurance adjuster charges as well as what services are included before signing any contract.

#AfterIrma

Chief Financial Officer Jimmy Patronis warned Floridians of scammers looking to take advantage of those impacted by Hurricane Irma. Floridians should be vigilant in verifying the identity of those claiming to represent government and relief agencies, and should ask questions to fully understand all contracts with insurance and repair companies.

CFO Patronis said, “As Florida continues the recovery process following Hurricane Irma, I urge all consumers to be scam smart and on the lookout for opportunistic scammers who try to prey on vulnerable people during this time. Regrettably, there are individuals who will attempt to take advantage of our fellow Floridians.”

Below are tips to help protect Floridians from scams:

- Ensure you understand all documents a contractor requests you to sign, including assignment of benefits agreements. Ask questions until you fully understand who is responsible for payment.
 - Verify the identity of individuals claiming to represent government and relief agencies or insurance companies. Official personnel should display their ID badges, should provide identification without hesitation upon request, and say why they are in the area (i.e. surveying damage, assisting residents, etc.). If you suspect that someone is impersonating official personnel, contact the local police department or sheriff’s office immediately.
 - o Beware of imposters going door-to-door claiming to be FEMA representatives, asking for money to assist with the filing of federal flood claims. FEMA does not charge for this service and does not go door-to-door in this capacity.
- Reports of such activity were reported in North Florida following Hurricane Hermine.
- o Beware of robocalls from imposters claiming to represent FEMA, asking consumers to hang up and dial a 1-800 number to make an insurance payment ASAP to prevent policy cancellations.

[Read More](#) >>



FLORIDA OFFICE OF
INSURANCE REGULATION

Office of Insurance Regulation Issues Emergency Order - IRMA

At the Direction of Governor Scott, Insurance Commissioner David Altmaier issued an Emergency Order suspending and

- If you suspect fraud or suspicious activity, report it immediately by calling 1-877-693-5236. Your concerns will be promptly referred to insurance fraud investigators.

CFO Patronis' Insurance Consumer Helpline (1-877-693-5236) is available from 8:00am EST to 5:00pm EST to answer all insurance-related questions for Floridians and businesses.

activating certain insurance rules and statutes for the health, safety, and welfare of Florida's policyholders. Among other provisions, the Order provides an additional 90 days to policyholders to supply information to their insurance company; prohibits insurance companies from canceling or non-renewing policies covering residential properties damaged by the hurricane for at least 90 days; and freezes any and all efforts to increase rates on policyholders for 90 days. The Order can be found [here](#).

Office Statement on Annual Workers' Compensation Rate Filing

The Office of Insurance Regulation has received the 2018 Florida workers' compensation rate filing by the National Council on Compensation Insurance (NCCI), which proposes a statewide average premium decrease of 9.6%. This includes a statewide average rate decrease of 9.3% and a reduction of the fixed expense cost applicable to every workers' compensation policy in Florida from \$200 to \$160. The new rates would become effective January 1, 2018.

[Read more >>](#)

Naples Man Arrested in Alleged Mortgage Fraud Scheme

The Florida Office of Financial Regulation announced that Ben A. Handa was arrested, and charged with fraudulently obtaining a mortgage loan, communications fraud and defrauding a financial institution for his alleged role in a mortgage fraud scam.

Commissioner Drew J. Breakspear said, "The Florida Office of Financial Regulation is committed to working with our partners to bring financial criminals to justice. We will continue to protect Floridians from financial crime and ensure the financial marketplace is safe to do business."

[Read more >>](#)

[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.

In The Know

- Keeping you informed is what it's all about

Public Adjusters: Declaration of Emergency for the Entire State of Florida

On September 4, 2017, Governor Rick Scott signed Executive Order 17-235, declaring a state of emergency for the declaring a state of emergency for the entire State of Florida. A copy of the executive order can be found here: [State of Florida, Office of the Governor, Executive Order Number 17-235 \(Emergency Management - Hurricane Irma\)](#). As of today, the Governor has not lifted the state of emergency.

The Division of Insurance Agent and Agency Services, Bureau of Investigation reminds public adjuster licensees of the following important laws related to adjusting claims during a state of emergency declared by the Governor:

- Section [626.854](#), Florida Statutes, provides specific direction regarding fees and the insured's right of cancellation of a public adjusting contract.



Citizens - Agent Updates

Post-Irma Information:

Catastrophe Response Centers
Citizens has deployed our mobile Catastrophe Response Centers (CRCs) to impacted areas to provide in-person service to our policyholders who may be cut off from their usual means of communication. Citizens' CRC staff will:

- Process first notices of loss (FNOL)
- Make advance payments for additional living expenses, when warranted
- Answer questions and offer general assistance

- Subsection (7) provides that during any state of emergency as declared by the Governor and for one year after the date of loss, the insured or claimant has five business days after the date on which the contract is executed to cancel a contract for public adjusting services. The five day cancellation period applies to only those contracts related to damages from this recent heavy weather event.
- Subparagraph (11)(b)1 states that a public adjuster may not charge, agree to, or accept any compensation, payment, commission, fee, or other thing of value in excess of ten percent of the amount of insurance claim payments made by the insurer for claims based on events that are the subject of a declaration of a state of emergency by the Governor. This provision applies to claims made during the year after the declaration of emergency.
- Section [626.8796](#), Florida Statutes, provides additional information regarding public adjusting contracts:
 - Subsection (2) states in part: "An unaltered copy of the executed contract must be remitted to the

CRC locations and operating hours are:

Location	Hours of Operation
Walmart parking lot 11225 Tamiami Trail North Naples, FL34110	Daily from 7 a.m. to 7 p.m., curfew permitting
Kings Court Key 355 E. Palm Drive Florida City, FL33034	Daily from 7 a.m. to 7 p.m., curfew permitting
Murray Nelson Government Center 102050 Overseas Highway Key Largo, FL33037	Daily from 7 a.m. to 7 p.m., curfew permitting

Notes:

- Refer to the [Hurricane Irma](#) webpage for more information and to verify CRC locations and hours of operation.
- Policyholders unable to travel to an CRC can call Citizens' claims hotline 24/7 at 866.411.2742 or contact their agent.

Post-Irma Email to Policyholders
Citizens sent an [email](#) on September 15, 2017 to our policyholders with an email address on file, with the exception of those who have had their policy assumed and those without wind coverage. The email includes information about claims information, CRC locations and hours of operation and the risks associated with assignment of benefits (AOB)

insurer within 30 days after execution."

Note: The requirement to provide the insurer with an unaltered copy of the contract is also a requirement for non-emergency claims.

FinCEN Issues Advisory on the FATF-Identified Jurisdictions with AML/CFT Deficiencies (UPDATE: September 15, 2017)

The Financial Crimes Enforcement Network (FinCEN) today issued an advisory to financial institutions regarding the Financial Action Task Force's (FATF) updated list of jurisdictions with strategic anti-money laundering/counter-terrorist financing (AML/CFT) deficiencies. These changes may affect U.S. financial institutions' obligations and risk-based approaches regarding relevant jurisdictions. FinCEN's advisory can be viewed at https://www.fincen.gov/sites/default/files/advisory/2017-09-15/FinCEN%20FATF%20Advisory-FIN-2017-A005_0.pdf.



The Federal Trade Commission (FTC) has released an alert about scams related to the Equifax data breach. FTC warns consumers to be wary of calls or emails purporting to be from Equifax agents. Legitimate Equifax representatives will not contact consumers to ask for verification of their information.

US-CERT encourages consumers to report fraudulent calls and emails to the [FTC Complaint Assistant](#) and to refer to the [FTC Alert](#) and US-CERT Tips on [Avoiding Social Engineering and Phishing Attacks](#) and [Preventing and Responding to Identity Theft](#) for more information.

If you want to sign up for alerts from the National Cyber Awareness System visit <https://www.us-cert.gov/ncas>. They have four products in the National Cyber Awareness System offer a variety of information for users with varied technical expertise. Those with more technical interest can read the Alerts, Current Activity, or Bulletins. Users looking for more general-interest pieces can read the Tips.

Identify Theft

Protect yourself in wake of breaches, hacks and cyber stalkers

Big data is big business. But it can also lead to bigger headaches when large-scale breaches expose personal information. Large companies including insurers and credit bureaus have been the victims of cyber thieves who accessed private customer information. Most recently, the [Equifax breach](#) could affect 143 million Americans.

Identity theft occurs when a person uses your personal information to commit fraud or unlawful activity. Using your social security number or date of birth, someone may open new credit card or bank account in your name, and even take out a loan using your personal information. [Affected consumers](#) can help protect themselves with identity theft insurance—or by using safeguards provided by the impacted company. The National Association of Insurance Commissioners (NAIC) offers these consumer protection tips.

What's in your wallet?

If your purse or wallet is stolen, your driver's license could easily be sold to someone who resembles you. Once a person has your driver's license it is easy to obtain other forms of identification in your name. Your social security number is the most important piece of information a bank needs when extending credit or opening an account. Social security numbers are also used to obtain medical care, file a fraudulent tax return, commit crimes or steal your social security benefits.

What to do if you think your information has been compromised

Stay calm, but monitor your personal financial information closely. You should look out for suspicious account activity or anyone asking to collect sensitive information. This includes usernames, passwords and credit card information (referred to as phishing). It is important to take action immediately to protect yourself.

To be safe, freeze your credit with the three major credit reporting agencies ([Equifax](#), [Experian](#) and [TransUnion](#)) if you suspect your identity has been compromised. This allows you to restrict access to your credit report, making it more difficult for identity thieves to open new accounts in your name. Be sure to protect the information of your family as well – including children and elderly parents. For more information about a credit freeze, visit the [Federal Trade Commission's Consumer Information Credit Freeze FAQs](#). Contact your bank or credit card company if you notice suspicious activity on your account. You may ask them to put a security block on your account or preemptively request a new credit or debit card. You can also place a [fraud alert](#) on your accounts.

[Read more at the NAIC website](#)>>



The 2017 Florida Statutes Are Available Online

The Florida Statutes can be viewed at [Online Sunshine](#)

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Education Central

- Things to know about your continuing education

Continuing Education Deadline Extended to Assist with Hurricane Irma Recovery

To help accelerate Hurricane Irma recovery efforts across Florida, CFO Patronis announced an extension of continuing education deadlines for licensed insurance professionals in Florida.

Continuing education deadlines are set by the licensee's birthday month, and any licensee with a deadline in September, October or November will now have an extended deadline of December 31, 2017, to complete their continuing education requirements.

The extension applies to all insurance professional licensees that require continuing education, including insurance adjusters, agents and customer representatives. No form or application process is required to be approved for this extension. The Department of Financial Services' Division of Insurance Agent & Agency Services is updating its online database to automatically reflect the updated deadline.

To learn more, visit

www.myfloridacfo.com/Division/Agents.



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.

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

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



Compliance Corner

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

To All Agents: Stay Informed - Stay Legal Before You Sell!

DON'T DO IT!

Do not allow yourself to be recruited by a marketer touting cheaper health insurance or a guaranteed "can't lose" investment for your clients.

Many times the sales materials will be impressive, and fabricated letters from regulators or others will give the appearance of legitimacy. Some of the warning signs of an unauthorized or bogus health plan will be the use of trade associations, unions or affinity groups that a consumer must join to be eligible for coverage.

Another warning sign is the use of the phrase "Multiple Employer Welfare Arrangement" (MEWA). While MEWAs can be legitimate, they must be licensed by the state, and not many are.

The marketers may claim their plan is a federal plan or an Employee Retirement Income Security Act (ERISA) plan and is exempt from state regulation, which is a definite red flag.

There is always someone who has a guaranteed, get-rich-quick investment seeking out insurance professionals with an established market of clients to whom they can sell these products.

These bogus investments can range from communications equipment companies to real estate and land development opportunities, which almost always turn out to be unregistered securities. These investments have been so well packaged and pitched that some agents also purchased them, as did their family members.

[Read more>>](#)

**VERIFY
BEFORE
YOU SELL**

Title Agency Data Call 2017

2017 marked the third year title insurance agencies were required under [s.626.8437\(11\)](#), F.S. to submit information to the Florida Office of Insurance Regulation (OIR) under the data call required by [s.627.782\(8\)](#), Florida Statutes. Title agencies had until June 1, 2017, to make their submission to the OIR.

According to OIR, more than 300 agencies failed to comply with the requirements of the data call. Agencies that did not comply by the June 1, 2017 deadline are being reviewed for possible disciplinary action against their license.

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.

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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 Investigative & Forensic Services](#) for criminal investigation.

Case: A complaint from an insurance company alleged a public adjuster's contract was not in compliance with Florida law. Investigators reviewed the contract in question and found it did not include the proper language regarding the consumer's right to cancel. The contract also failed to indicate if the claim was emergency or non-emergency and whether it was a supplemental or new claim. When contacted by an investigator, the public adjuster advised the right to cancel language was located on the back of the contract. The investigator was able to obtain a copy of the back of the contract; however, the public adjuster refused the investigator's request to provide a copy of the back page to the insurance company to complete the contract. Failure to provide a full, unaltered copy of the contract to the insurance company is a violation of Florida Statutes. The investigator's examination of the back page of the contract revealed the consumers signed the right to cancel section on the same date the contract was executed. The public adjuster maintained that while the consumers did sign the section regarding cancellation, they did so by mistake and did not actually intend to cancel the contract. During the course of the investigation, an additional contract was found executed by the public adjuster which contained the same violations.

Disposition: Fined \$1,500.

Case: The Bureau of Investigation received a complaint a contractor was acting as a public adjuster without being licensed. During the course of the investigation, Investigators found several advertisements placed on various social media platforms in which the contractor claimed to be an "insurance specialist." Additional advertisements were found in which the contractor stated, "we very much enjoy representing the home owner in the insurance claim process." Investigators also found one instance in which the contractor identified himself as an insurance adjuster when soliciting a consumer for repair work.

Disposition: An Order to Cease and Desist was issued by the Department, demanding the contractor cease and desist from acting or operating as a public adjuster in Florida; advertising or holding himself out as a public adjuster in Florida; soliciting consumers to hire him as their public adjuster; engaging in or attempting or professing to engage in any transaction or business for which a license or appointment is required under the Florida Insurance Code; and violating any provisions of the Florida Insurance Code. Engaging in insurance activities without the

required license is a third-degree felony. Failure to comply with the Order could also result in a fine of up to \$50,000.

Case: A central Florida bail bond agent will no longer be authorized to conduct bail bond business in Florida following an investigation which found numerous violations. A consumer filed a complaint alleging the bail bond agent revoked her bond, would not let her pay the remainder of the premium and surrendered her to jail. While the investigator was looking into the consumer's complaint, a surety company representative contacted the Department to complain the bail bond agent owed premium for executed powers. Upon further investigation, it was found the agent failed to submit premium owed to the surety company for 51 executed powers in the amount of \$5,160 and executed 29 bonds failing to submit premium in the amount of \$4,410. The investigator found the agent failed to return collateral upon final termination of liability on a bond, failed to properly refund premium to a defendant, failed to return collateral to an indemnitor within twenty-one days of discharge of a bond, misappropriated money received in the conduct of bail bond business, misappropriated money belonging to a surety and failed to properly maintain records.

Disposition: License revoked and permanently barred from licensure as a bail bond agent.

INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

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Enforcement Actions

- August 2017

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



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

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

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
ABERN	ANDREW	A000349	Life, Health, Variable Annuity	\$25,000 Monetary Penalty, Probation	CORAL GABLES, FL	CONSENT ORDER
AD VALOREM TITLE LLC		P094396	Title Agency	Suspension 3 Months	PLANTATION, FL	ORDER OF SUSPENSION
ADKINSON	JONATHAN	W060132	Life, Health, Variable Annuity, General Lines	Revocation	LAKE WALES, FL	ORDER OF REVOCATION
AGUILAR	LEANDRO	W203485	Health	Revocation	PORT SAINT LUCIE, FL	NOTICE OF REVOCATION
BARRON	RIKKI	W176839	Life, Variable Annuity	Revocation	PORT SAINT LUCIE, FL	ORDER OF REVOCATION
BARTLETT, GRIFFIN & VERMILYE, INC.		L100116	Agency	\$2,500 Monetary Penalty	EASTON, MD	CONSENT ORDER

CARRASCO	BEATRIZ	D067127	Life, Health, Variable Annuity	Suspension	MIAMI LAKES, FL	NOTICE OF TEMPORARY SUSPENSION
CECIL	CHERRIE	W126171	Legal Expense	Suspension	NAPLES, FL	NOTICE OF TEMPORARY SUSPENSION
COBB	ROBERT	W341624	Health	Revocation	MELBOURNE, FL	NOTICE OF REVOCATION
COLLINS	RICHARD	A051558	Life, Health, General Lines	Revocation	ALTAMONTE SPRINGS, FL	NOTICE OF REVOCATION
CORDERO	JOSE	E021012	Life, Health, Variable Annuity	Revocation	MIAMI, FL	ORDER OF REVOCATION
CRITTENDEN	STEPHEN	W156469	Customer Representative	Revocation	POMPANO BEACH, FL	ORDER OF REVOCATION
DOWNTOWN TITLE AGENCY OF PALM BEACH, LLC		W181525	Title Agency	Suspension 3 Months	WEST PALM BEACH, FL	ORDER OF SUSPENSION
GOODRICH	MICHAEL	W085226	Life, Health, Variable Annuity	Revocation	LUTZ, FL	ORDER OF REVOCATION
GROSS	DONALD	A105420	Life, Health, Variable Annuity	Suspension 3 Months	PARSIPPANY, NJ	CONSENT ORDER
HUBBARD	MARSHALL	E016640	Bail Bond	Revocation	ORLANDO, FL	ORDER OF REVOCATION
HUGGINS	MARCUS	P074210	Bail Bond	Indefinite Suspension	MIAMI GARDENS, FL	NOTICE OF TEMPORARY SUSPENSION
KECKLER	CRAIG	P015517	Bail Bond	Suspension 1 Year	CLEARWATER, FL	ORDER OF SUSPENSION
LENDER'S TITLE & ESCROW LLC		P204367	Title Agency	Suspension 3 Months	BRISTOL, TN	ORDER OF SUSPENSION
LISA K. CRAWFORD, ESQ., P.L.L.C.		W301411	Title Agency	Suspension 3 Months	FORT LAUDERDALE, FL	CONSENT ORDER
MARRERO-RODRIGUEZ	JOSE	W165221	Life, Health, Variable Annuity	Revocation	SEBRING, FL	ORDER OF REVOCATION
MENDIETA	ALEJANDRO	A176328	Health, Customer Representative	Revocation	MIAMI, FL	NOTICE OF REVOCATION
MOODY	HEATHER	W365211	Customer Representative	Revocation	ORANGE PARK, FL	NOTICE OF REVOCATION
MORENO	HUMBERTO	P199923	Bail Bond	Revocation	BARTOW, FL	ORDER OF REVOCATION
NICK	JENNIFER	W025527	All Lines Adjuster	Revocation	LAKELAND, FL	ORDER OF REVOCATION
NOVINGER	CHRISTOPHER	P174624	Life, Health,	Revocation	MANSFIELD, TX	CONSENT

			Variable Annuity			ORDER
OK	HASAN	D004685	Life, Health, Variable Annuity	Revocation	GLASTONBURY, CT	ORDER OF REVOCATION
RAMJOHN	ETIAME			Cease & Desist	MIAMI, FL	
RIDER	JON	P155089	Public Adjuster	Suspension 3 Months	SANTA ROSA BEACH, FL	ORDER OF SUSPENSION
SAINT SURIN	MYRIAM	W261483	Life, Health, Variable Annuity	Suspension	MIRAMAR, FL	NOTICE OF TEMPORARY SUSPENSION
SLAUGHTER	MICHAEL	W019218	General Lines	Probation 11 Years and 6 Months	MELBOURNE BEACH, FL	CONSENT ORDER
SUMMERSON	RACHAEL	W227176	Life, Health, Variable Annuity	Revocation	FORT MYERS. FL	ORDER OF REVOCATION
TRUST TITLE GROUP LLC		W149129	Title Agency	\$500 Monetary Penalty	ORLANDO, FL	CONSENT ORDER
WILLIAMS	JIMMY	P229384	Bail Bond	Revocation	COCOA, FL	ORDER OF REVOCATION

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Contact Us

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Bureau of Licensing

General inquiries for everybody - Agents, Adjusters and Agencies

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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

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

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Title Insurance Data Call

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