



[Department Home](#) | [Agent and Agency Home](#) | [Insurance Insights Home](#) **Vol. 7 No. 5 September 2018**

Links

- [Welcome](#)
- [News You Can Use](#)
- [In the Know](#)
- [Education Central](#)
- [Compliance Corner](#)
- [Case Notes](#)
- [Enforcement Actions](#)
- [Contact Us](#)

Issues

- [Current Issue](#)
- [Previous Issues](#)

Dear Fellow Floridians,

My mission has been to focus on policies and initiatives that help all Floridians. In the first year, I've fought to secure post-traumatic stress disorder (PTSD) benefits for first responders, helped put in place even more consumer protections, cracked down on insurance fraud, and returned more money than ever to Floridians through his unclaimed property program.

As a former business owner, I'm hard-wired to be a customer servant. Every action I've taken as CFO is driven by this. I'm proud of the work we've accomplished to make Florida a place where people want to move and businesses want to plant roots. It's been an honor to serve as Florida's CFO and State Fire Marshal this past year, and I look forward to building on this success in the years to come.

Sincerely,

Jimmy Patronis
 Chief Financial Officer
 State of Florida





Department Home | Agent and Agency Home | Insurance Insights Home Vol. 7 No. 5 September 2018

Links

Welcome
News You Can Use
In the Know
Education Central
Compliance Corner
Case Notes
Enforcement Actions
Contact Us

Issues

Current Issue
Previous Issues

News You Can Use

CFO Jimmy Patronis Announces Arrest of Former Jacksonville Jaguar in \$78,000 Insurance Fraud Scheme

Florida Chief Financial Officer (CFO) Jimmy Patronis announced today the arrest of former NFL player and assistant coach Marlon Tarron McCree for insurance fraud totaling nearly \$78,000. McCree was drafted by the Jacksonville Jaguars and played for several teams during his nine-year NFL career. He served as an assistant defensive backs coach for the Jaguars in 2012.

CFO Jimmy Patronis said, "Insurance fraud is not a victimless crime and costs honest Floridians millions of dollars every year. Just last year, our dedicated fraud detectives arrested nearly 1,000 individuals and recovered nearly \$80 million in insurance fraud related restitution. My office will remain committed to bringing these criminals to justice and protecting your money."

In April 2018, a referral was submitted by Cigna Insurance to CFO Patronis' Bureau of Insurance Fraud indicating McCree submitted fraudulent doctor's certificates and letters to the Gene Upshaw Health Reimbursement Account (HRA) for the purpose of defrauding the fund. Cigna Insurance reported a total of \$77,950.28 worth of claim submissions being made by McCree to his HRA account and a total of \$31,579.52 had been paid by Cigna prior to the fraudulent activity being discovered. The investigation revealed McCree created fraudulent invoices listing All Smiles Dental in Jacksonville, Florida. According to records from All Smiles Dental, McCree was not, nor had ever been, a patient of the dental practice.

If convicted on all charges, McCree faces up to 30 years in prison and a \$30,000 fine. To report suspected insurance fraud, call 1-800-378-0445 or www.myfloridacfo.com/division/difs. People reporting fraud can remain anonymous.

Be on the Lookout for Hurricane Florence Online Donation Scams

In the wake of Hurricane Florence's impact on North and South Carolina and Virginia, Florida Chief Financial Officer (CFO) Jimmy Patronis warns Floridians to be on alert for charitable donation scams typically using

reputable crowdfunding websites such as GoFundMe, RocketHub, Indiegogo, or YouCaring.

CFO Jimmy Patronis said, "Last year a New Jersey couple made headlines for raising nearly \$400,000 for a homeless veteran, and now they are accused of stealing that money to fund a lavish lifestyle. Charitable donation scams are among the most disgusting. Preying on people's emotions after a tragedy and then stealing from those who need it most, is unconscionable.

"Websites like GoFundMe have raised more than \$5 billion since it first launched, with over \$140 million raised each month. Most campaigns are legitimate, but Floridians should be cautious. Storms bring out the best in people but can also bring out the worst in some. Scams will show up for relief efforts in the aftermath of Hurricane Florence and it's important to do your research before donating.

"I've directed my office to work with the appropriate state agencies overseeing charitable donations and certain types of crowdfunding in the state, to work on long-term solutions to go after these scammers and protect your money."

Tips to Avoid Hurricane Florence Online Donation Scams:

- 1. The More Information the Better.** Stay away from donation campaigns that don't provide adequate information about the relief the money will provide.
- 2. Ask Questions.** Typically, there are ways to comment on an online donation campaign. Use that tool to ask questions about how the money will be distributed, who the money will go to, and even how much goes to directly support hurricane relief.
- 3. Check Social Media & Research.** If a group or individual is unfamiliar to you, research and research again. Scam artists will often times create a social media page right before they launch the donation campaign, so check to see how long they have been active. Even check the image they used for their profile to see if it's a stock image, which is a good indication the campaign is a scam. Even if the name of the group or individual sounds familiar, always do your homework.
- 4. Keep Records.** Be sure to note exactly how much you donated, the name of the individual or group launching the donation campaign and any additional information that has been supplied. Even consider taking a screenshot of the web page.
- 5. Don't Feel Pressured.** Those who are running online scams typically try to pressure you to donate IMMEDIATELY.

If You Commit Insurance Fraud after a Hurricane, You Will be Arrested

Florida Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Carlos Guillermo Aponte, 44, of Palmetto Bay for three counts of insurance fraud and grand theft to defraud Citizens Property Insurance Corporation of more than \$30,000 relating to Hurricane Irma. Formed in the wake of Hurricane Irma, CFO Patronis' Disaster Fraud Action Strike Team (DFAST) deployed boots on the ground to combat insurance fraud and educate consumers on what to look out for after a storm.

CFO Jimmy Patronis said, "Often times disasters bring out the best in people, but unfortunately, it also brings out the worst in some. Insurance fraud is not a victimless crime and is the main cause that drives up

insurance rates. Just this summer, Citizens Property Insurance Corporation cited fraud and litigation costs as the main reason for a proposed rate increase.

"I created the Disaster Fraud Action Strike Team after Irma to combat insurance fraud and since then, this team has worked diligently so that we can help ensure your insurance rates are affordable. As we've seen with Hurricane Florence, this hurricane season is far from over and we must stay on guard to fight fraud before and after a storm."

CFO Patronis' DFAST received a tip after Aponte filed two claims alleging additional damages and loss of rent on his property as a result of Hurricane Irma. The investigation revealed Aponte submitted fraudulent invoices and false rental agreements along with fraudulent letters claiming loss of rent for four months totaling \$30,580.

Aponte was arrested September 14 and transported to a Miami-Dade jail. If convicted on all charges, Aponte could face up to 45 years in prison and up to \$45,000 in fines.

\$50,000 Workers' Comp Fraud Scheme Put Employees at Risk

Florida Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Vanessa Arreguin, 25, owner of V&G Concrete, Inc. for workers' compensation fraud. Over the course of two years she conducted more than \$7.5 million in business, but claimed she made less than \$50,000. By doing so, she deliberately evaded paying \$51,000 in workers' compensation premiums. Arreguin was charged with three felony counts of concealing payroll to avoid workers' compensation premiums and two felony counts of application fraud.

CFO Jimmy Patronis said, "Workers' compensation fraud puts employees at risk and drives up insurance rates for honest businesses. Last year alone, our fraud detectives made more than 400 arrests for workers' compensation fraud and I can assure you my office will continue to hold these individuals accountable."

Arreguin surrendered to insurance fraud detectives at the Palm Beach County Jail and was released on bond. If convicted on all charges, Arreguin faces up to 20 years in prison. To report suspected insurance fraud, call 1-800-378-0445 or www.myfloridacfo.com/division/difs. People reporting fraud can remain anonymous.

Florida Must Protect Our Heroes from Fraud



With more than 1.5 million veterans calling Florida home, Chief Financial Officer (CFO) Jimmy Patronis warned veterans and all military servicemembers on Military Consumer Protection Day of some of the top scams targeting this community, and reminded the military

community to take advantage of the benefits they have earned through their service.

CFO Jimmy Patronis said, "Florida has the third largest population of veterans in the nation. Research shows veterans are twice as likely to be

targeted for scams, and we must help raise awareness within Florida's veterans and the entire military community. Empowering our heroes and their families to safeguard their finances helps protect those who protect us. Our military members, both past and present, should be aware of some of the top scams we see targeting this community.

"On top of helping veterans ward off scams, it's important to note that approximately \$500 million in veterans' benefits go unclaimed in Florida. These are benefits that could make a major financial difference for our military community and their families. We must work together to bring awareness to the many benefits and resources they have rightfully earned through a life dedicated to serving our nation."

1. **Benefits Buyout Offer**—This scheme offers a quick lump-sum buyout for future disability or pension payments. Companies that offer this buyout often only end up paying a fraction of the veteran's benefits over time. Veterans should think twice about entering such an agreement.

2. **Secret Benefits Scam**—A caller says the veteran is missing out on money, but must pay a fee to claim it. Veterans benefits are available to claim at any time free of charge. Florida veterans should contact the [Florida Department of Veterans' Affairs \(FDVA\)](#) for questions regarding unclaimed benefits.

3. **Phishing Scam**—A caller claims to work for the federal government and asks veterans for Social Security Numbers and personal financial information to update military records. Active military and veterans should never give out personal information over the phone. Do not click on hyperlinks contained in emails from unknown individuals or businesses.

4. **Phony Employment Scam**—Scammers are aware that past military experience appeals to many employers and use that to their advantage. Scam artists will collect personal information by advertising fake positions to steal someone's identity or may even charge a fee for locating a job that doesn't exist. If a company or organization is mentioned in an ad or interview, contact that company directly to find out if they are hiring.

5. **Mortgage Relief Scam**—Military homeowners looking for assistance with paying their mortgage should be cautious of this type of scam. Some mortgage relief companies will try to convince servicemembers and veterans to pay a fee in exchange for a loan modification or to stop foreclosure. It's against the law for mortgage relief companies to charge any money until you have been given a written offer from your lender and you have accepted it. If you're struggling to make your mortgage payment, there are [legitimate programs](#) that can help.

6. **Pension Scam**—Veterans 65 and over are targeted by financial advisers persuading them to transfer pensions into a special trust and charge excessive fees. The advisers claim to help veterans qualify for Aid and Attendance benefits, but may cause them to lose eligibility for Medicaid or access to their pension.

7. **Credit Repair Scam**—Scam artists claim to improve your credit score, remove bankruptcies, judgments and liens, and repair your credit. Under federal law, credit repair companies cannot require you to pay any fees until they have completed the service they promised. Financial counselors on your military installation can help review your credit report free of charge and dispute errors on the report. Active military servicemembers should also consider freezing their credit before deploying. As of July 1, 2018, credit reporting agencies can no longer charge a fee to freeze your credit.

CFO Patronis' office works diligently through the [Financial Frontlines](#) program to ensure Florida's military community has access to the benefits and services they have earned. One way to ensure benefits are received is to update all personal information so that family members receive benefits they qualify for as well. The FDVA's Benefits and Services page provides

servicemembers, veterans and loved ones with information and resources that are [available](#).

\$1.4 Million Acupuncture Insurance Fraud Scam Lands Owner in Jail

Florida Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Jill Hollis Jaynes, a licensed acupuncture and owner of Absolute Integrated Medicine (AIM), for participating in a more than \$1.4 million insurance fraud scheme stemming from 2,470 false insurance claims.

Chief Financial Officer Jimmy Patronis said, "Insurance fraud increases rates for everyone. Protecting Floridians is our top priority. We remain committed to bringing these criminals to justice and protecting your money. I commend the efforts by our team and know we will keep finding insurance fraud criminals."

An investigation by CFO Patronis' Bureau of Insurance Fraud (BIF) found that from September 2013 to December 2016, Jaynes enticed patients, covered under Blue Cross Blue Shield (BCBS) plans, to use her acupuncture clinic by waiving the required deductible and coinsurance for patients. Jaynes also provided herbal supplements and vitamins at no cost as an incentive. Jaynes recovered the costs of the supplements by submitting more than 2,400 fraudulent insurance claims to BCBS and billed the same codes for insurance claims, regardless of the actual treatment provided to the patient.

Jaynes is charged with racketeer influenced corrupt organization (R.I.C.O), false and fraudulent insurance claims, waiving of deductible/co-payment, patient brokering and organized scheme to defraud. If convicted, Jaynes could face up to 85 years in prison.

Jaynes was arrested and booked into the Indian River County Jail and bail is set at \$955,000.

Ken Lawson Named Cryptocurrency Advisor

In a continued effort to bring clarity to cryptocurrency in Florida, Chief Financial Officer (CFO) Jimmy Patronis named Ken Lawson, president and CEO of VISIT FLORIDA, as cryptocurrency advisor. In this role, he will lead efforts to identify a cryptocurrency chief and collaborate with stakeholders to ensure innovation and economic development are at the forefront while getting ahead of potential fraud. Lawson will work with CFO Patronis' law enforcement team, regulatory entities, existing cryptocurrencies, and business stakeholders.

CFO Jimmy Patronis said, "Ken's experience in both the private and public sectors, his investigatory work to protect our financial system, and work to drive economic growth in Florida, makes him a tremendous asset to the cryptocurrency space. Considering the Seminole County Tax Collector now accepts Bitcoin as a form of payment, two of Florida's major metro areas are in the top 10 cities in the world that are cryptocurrency friendly, and Florida being a top target for consumer fraud, we need someone who has both the business and investigative experience to provide the needed guidance on our efforts to bring oversight to the industry. Ken is that individual and I know he will take every action possible to protect Floridians while making Florida the leader for emerging digital asset technology and innovative ideas."

Ken Lawson added, "I'm thrilled to take on this advisory role to help bring transparency to cryptocurrency in Florida. In this role, I'll be assisting the CFO in his efforts to ensure accountability and oversight for this important industry in Florida. Outside of my full-time role at VISIT FLORIDA, I'm excited about working with CFO Patronis to accomplish his goal of protecting Floridians from criminals who seek to use new technology to scam people and allowing innovation to flourish in our state."

[Read more](#)

CFO Jimmy Patronis Announces Arrest of Serial Arsonist in Palm Beach County RV Fires Costing \$300,000

Florida Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis announced the arrest of serial arsonist Benjamin Harris, 54, of Lake Worth for 10 counts of 2nd degree arson in Palm Beach County, causing \$300,000 in damage. He was apprehended in South Carolina Tuesday evening by U.S. Marshals. Harris had previously served eight years in prison for arson.

CFO Jimmy Patronis said, "Destruction of personal property by arson is a very serious and dangerous crime. It not only destroys property, but can destroy lives. I'm proud of our arson investigation team and their collaboration with the U.S. Marshals to bring this fugitive to justice."

An investigation by the State Fire Marshal's Division of Investigative and Forensic revealed security camera footage of Harris approaching a group of RVs at Waits RV Center in Riviera Beach that were set on fire, causing more than \$300,000 in damage. Harris was convicted in 2005 for a chain of arson-related fires in St. Lucie and Palm Beach Counties.

Harris was booked into the Colleton County jail in South Carolina pending extradition to Florida. The Department would like to thank the U.S. Marshals Service and the Walterboro Police Department for their assistance in this arrest. Harris was wanted by U.S. Marshals for federal warrants out of the Fort Pierce, Florida for violation of probation with an original charge of use of explosives during a felony.

If convicted on all charges, Harris faces up to 150 years in prison. To report suspected arson, call our Arson Tip Hotline at 1-877-NO-ARSON (662-7766). People reporting arson can remain anonymous.

National Flood Insurance Program Extension Good for Floridians, Reforms Can't Skyrocket Rates

Florida Chief Financial Officer (CFO) Jimmy Patronis released the following statement on congressional action to extend the National Flood Insurance Program (NFIP) until November 30, 2018, coinciding with the end of the 2018 Hurricane Season.

"Flooding is a statewide issue, not just a coastal concern, and it's important that Florida families take the steps needed to protect their largest asset - their home - from damage. One of the best ways to do this is to have flood insurance. As we approach the peak of the 2018 Hurricane Season, a lapse of the NFIP would have a devastating impact on our state. Considering that floods in Florida have cost more than \$5.1 billion over the

last 40 years, Florida families and businesses can't be blindsided when it comes to flood protections.

"The extension comes while talk continues about reforming the program. Any discussion must include keeping rates affordable for Floridians. As the largest donor state to the NFIP, Floridians shoulder the majority of the financial burden for a much-needed coverage. Insurance market certainty and protecting our taxpayers are essential to reforms, but we must also support and encourage private sector involvement. Florida has been a leader in crafting private market solutions and a competitive marketplace will help protect our residents at a reasonable cost."

Insurance Fraud Charges Filed in Williams Murder Case

Florida Chief Financial Officer (CFO) Jimmy Patronis' office charged Denise Williams with three counts of insurance fraud greater than \$100,000, all first-degree felonies. In May, CFO Patronis directed his Division of Investigative and Forensic Services to investigate life insurance fraud relating to Mike Williams' disappearance nearly two decades ago.

CFO Jimmy Patronis said, "The Williams case is a tragedy that has shocked the Tallahassee community and reverberated across the nation. The insurance fraud charges are just one part of this case, and I assure the community we will work diligently toward a successful prosecution. Insurance fraud is a very serious crime, one that impacts every single insurance consumer. It's especially disturbing when an individual is attempting to profit off someone's death. I am proud of our dedicated insurance fraud team for their commitment to bringing criminals to justice."

CFO Patronis' Division of Investigative and Forensic Services conducted a criminal investigation into the facts surrounding the insurance claims which followed Mike Williams' death. This investigation found that Denise Williams fraudulently listed the cause of death as "accidental drowning" for three insurance policies. According to testimony, Denise Williams knew her husband would be the victim of a homicide.



Department Home | Agent and Agency Home | Insurance Insights Home Vol. 7 No. 5 September 2018

Links

Welcome
News You Can Use
In the Know
Education Central
Compliance Corner
Case Notes
Enforcement Actions
Contact Us

Issues

Current Issue
Previous Issues

In The Know

CMS - Plan Year 2019 Marketplace Training and Registration Information for Agents

[Plan Year 2019 Registration and Training for New Agents and Brokers](#)

The Centers for Medicare & Medicaid Services (CMS) has published a Computer-based training (CBT) titled "Plan Year 2019 Health Insurance Marketplace Registration and Training for New Agents and Brokers." This CBT can be found [here](#) on REGTAP. The associated transcript is located [here](#) on REGTAP.

Public Adjusters: Declaration of Emergency

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

Section [626.854](#), Florida Statutes, gives specific direction regarding fees and the insured's right to cancel a public adjusting contract. 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.

Subparagraph (11)(b)1 states a public adjuster may not charge, agree to, or accept any compensation, payment, commission, fee, or anything 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 also 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 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.

Florida Surplus Lines Service Office - Diligent Effort/Disclosure Matrix

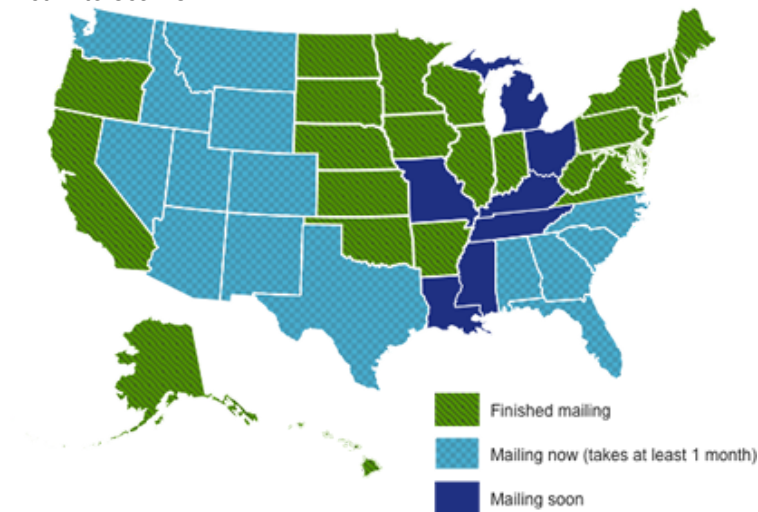
If you are placing Excess and Surplus Lines business it can be confusing when determining whether a Diligent Effort needs to be conducted or a Disclosure Form must be presented to the Insured. The Florida Surplus Lines Service Office (FSLSO) has developed a matrix to help you determine which is required to remain in compliance. You can access the Diligent Effort/Disclosure matrix [here](#).



New Medicare Card Mailing Update

The U.S. Government site for Medicare, Medicare.gov, is continually updating the new card mailing status map. Florida member cards are currently being mailed. You can track mailing status [here](#).

When discussing the new cards with consumers, be sure to remind them the new cards have created a plethora of scams. Medicare will never call a citizen and ask them to provide personal or private information to get their new Medicare Number and card. As a licensee, you may have opportunities to spread this warning and prevent consumers from falling victim to scams.



Are You Puzzled??

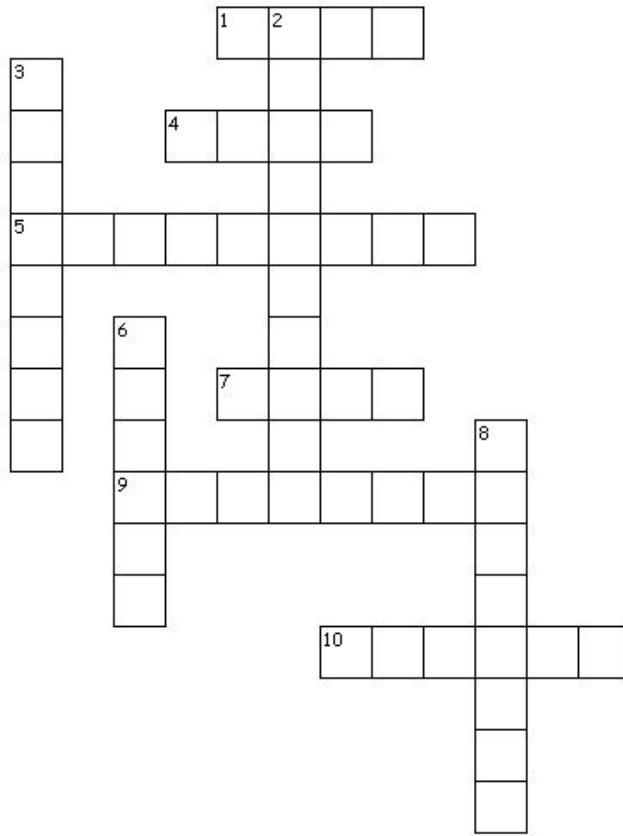
Across

1. Free is often a code word for _____
4. Providers are required to provide the Department with the _____ for webinar courses.
5. Citizens new policy requires _____ to register their efforts on behalf of their clients.

7. Number of days an insured of claimant has after executing a contract for Public Adjusting Services to cancel the contract.

9. Electric car batteries can _____ in the aftermath of a crash.

10. Licensees are required to report administrative actions to the Department within _____ days of the final disposition.



Down

2. _____ education is an essential element of practicing insurance.

3. Florida's GDP topped \$1 _____ in July.

6. FLSO created a _____ to help agents determine if Diligent Effort must be conducted or a Disclosure form must be used.

8. _____ are twice as likely to be targeted for scams

Go to [Education Central](#) for puzzle answer key.



Links

Welcome
News You Can Use
In the Know
Education Central
Compliance Corner
Case Notes
Enforcement Actions
Contact Us

Issues

Current Issue
Previous Issues

Education Central

A little more than 24

Acquiring new prospects, delivering sales pitches, obtaining proof of loss and settling claims are some of the many activities that fill the minds and days of insurance professionals. These activities are vital; however, it is important to not miss an essential element of practicing insurance. That is continuing education.



Benjamin Franklin once said “An investment in knowledge pays the best interest.”

Franklin's comment is a reminder that if one commits effort to continuing his or her professional education, there will be big return. This means a licensee can benefit a little more than just the twenty-four. That's right. Rather than just getting another 24 hours of credit added to your transcript every two years, you'll gain even more in your career. Here are some examples of the professional return from completing insurance continuing education:

- 1) Confidence. Being up to date on current trends and rules could boost a licensee's confidence as an insurance professional. Picking a class that covered the changes to risk exposure for clients could increase a licensee's ability to better articulate them.
- 2) Perspective. A licensee's perspective of how the insurance industry functions could deepen with more understanding of historical occurrences that have shaped the current insurance landscape. Picking a class that covers case law or past claim settlements could enhance a licensee's view of the moving parts that impact the insurance industry.
- 3) Professionalism. A licensee could be better prepared to handle any ethical challenges he or she might face in the insurance industry by remaining educated of the ethical dilemmas that are occurring. Picking a class that covers legal updates and ethics could help a licensee be aware of potentially compromising situations and make the most professional decision in those cases.

It's good to know that a licensee can get a lot more out of completing continuing education courses than just credits posted to his or her transcript. A licensee can consider what would be beneficial to his or her insurance career and carefully choose a class that could help meet that need. Find your next CE course [here](#).

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.

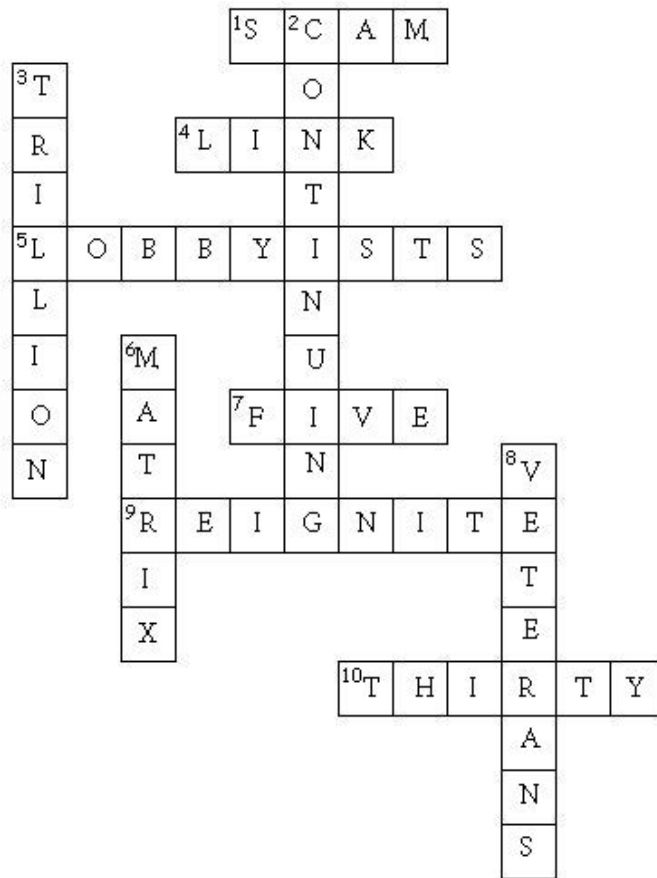
Check your transcript. The same course cannot be taken with the same provider within a two-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

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.

Puzzle Answers





Links

Welcome
News You Can Use
In the Know
Education Central
Compliance Corner
Case Notes
Enforcement Actions
Contact Us

Issues

Current Issue
Previous Issues

Compliance Corner

Continuing Education Webinars - Provider Requirements

Our investigators conduct audits of CE classes. An increasing number of classes submitted for approval are often presented as "webinars" or held in "virtual classrooms".

Providers are required to provide the Department with the appropriate link to the course for review of the application for course approval but many do not. Failure to provide the link is a violation of the Florida Insurance Code under Rule Chapter [69B-228-080](#), F.A.C.

Reporting of Actions Requirement Reminder

Being aware of your responsibilities is a key component of compliance. Failing to do so could adversely affect your license, your business, and your bank account. If the Department becomes aware a criminal or administrative action has not been reported, the Department could take enforcement action, which may include a monetary penalty. Examples of actions licensees are required to report include felony criminal charges/dispositions, enforcement actions issued by FINRA, the Securities and Exchange Commission (SEC), the Florida Bar, and other state and federal entities. Enforcement actions must be reported even if the action was the result of a consent to the action by the licensee

Responsibility for reporting actions could extend beyond the individual named in the action. Whether you want to learn more or need a refresher, read on to understand your reporting requirements in Florida.

Licensees are [required](#) to report any administrative action within 30 days of a final disposition of any administrative action. This includes action taken by a governmental 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 fiduciary duty.

Licensees are [required](#) to report to the Department, in writing, within 30 days of being found guilty or pleading guilty or nolo contendere (no contest) to any felony or other crime punishable by one or more years in prison, or any violation of the state insurance laws, regardless of adjudication by the court. Reporting is required even if civil rights have been restored or an appeal is pending.

Appointing entities are also [required](#) by law to advise the Department within 15 days after they or their general agent, officer, or other official becomes aware that an appointee has pleaded guilty or nolo contendere to or has been found guilty of a felony, or other crime punishable by one or more years in prison, after being appointed. If the appointee is a bail bond agent, the appointing entity is required to report it within 5 days after receiving notice or becoming aware of the matter.

A copy of the court documents, order, consent to order or other relevant legal documents should be directed to:

Florida Department of Financial Services
Division of Agent and Agency Services
Bureau of Licensing
200 E. Gaines Street, Room 419
Tallahassee, FL 32399-0319

or

emailed to: AgentLicensing@MyFloridaCFO.com.

Administrative/Enforcement actions may also be reported via the NAIC's National Insurance Producers' Registry (NIPR) Attachment Warehouse.

[See ss. [626.536](#), [626.451\(6\)](#), [626.451\(4\)](#), and [648.382\(4\)](#) Florida Statutes]



[Department Home](#) | [Agent and Agency Home](#) | [Insurance Insights Home](#) **Vol. 7 No. 5 September 2018**

Links

[Welcome](#)
[News You Can Use](#)
[In the Know](#)
[Education Central](#)
[Compliance Corner](#)
[Case Notes](#)
[Enforcement Actions](#)
[Contact Us](#)

Issues

[Current Issue](#)
[Previous Issues](#)

Case Notes

Case: A consumer filed a complaint with the Division of Consumer Services alleging a life agent submitted two life insurance applications in her name without her knowledge or consent. Payment in the amount of \$1,512 was deducted from the consumer's bank account to pay the premiums for the policies. The consumer told investigators she and her husband only met with the agent one time, and she applied for only one of the three policies issued by the insurer. The consumer believes the agent somehow duplicated her signature or signed her name. The insurer cancelled the two unauthorized policies and refunded the premiums to the consumer.

Disposition: Fined \$2,500. The agent failed to pay the fine as required and his license was suspended.

Case: When an agency's license is cancelled due to its failure to have a designated agent in charge, investigators may visit the agency to determine whether the agency is transacting insurance. In a recent case, an investigator visited an agency to find an agent actively transacting insurance without an agent in charge designated, at a location no longer licensed to transact insurance with Florida consumers. A review of the agent's license profile found he was not currently appointed by any insurers and therefore, he was transacting insurance in violation of the Florida Insurance Code.

Disposition: Administrative surrender of the agent's license.

Case: A life and health agent's appointment was terminated for cause by an insurer and the action was reported to the Department. According to the insurer, the agent established an ineligible group for the purpose of obtaining reduced insurance rates for the insured.

An investigation revealed the agent made material misrepresentations on multiple insurance applications. In addition, the agent failed to notify the Department within 30 days of a change in her demographic information.

Disposition: Suspended for 18 months.

Case: The Department received an "Affidavit of Insurance While Not Properly Appointed form" from an Adjuster. The adjuster admitted he had been transacting without an appointment and requested the Department backdate his appointment. The Department agreed to backdate the agent's appointment but issued an Administrative Complaint when the agent did not pay the agreed \$395 fine in exchange for backdating the appointment. When the adjuster failed to pay the fine, his license was suspended.

Disposition: Suspended for 90 days.

Case: A case was opened after Staff received notification of a Final Judgment issued against a bail bond agent by the Hillsborough County Clerk of Courts. Satisfaction of the Judgment was due within 35 days of the date of the Final Judgment. The Judgment was not satisfied within the required time frame. Staff conducted an audit of the bail bond agent's records and found the licensee continued to execute bail bonds while the judgment remained outstanding for more than 35 days, a violation of Florida Statutes. In addition, the bail bond agent's email address on record with the Department was invalid and was not updated within 10 working days as required by the Florida Insurance Code.

Disposition: The Subject was fined \$5,000 and placed on probation for one year.

Case: An investigation into a general lines agent's supervision activities as Agent in Charge of an agency of was initiated when the Bureau of Investigation received a notice of termination for cause of a customer representative supervised by the general lines agent. The insurer alleged the agent directed his agency employees to provide false information to the insurer for almost two years, in order to obtain more favorable, competitive rates.

The investigator obtained multiple consumer affidavits and supporting documentation from the insurance company. Analysis of the evidence proved automobile insurance applications were manipulated to reflect the insureds were homeowners, when in fact, they were not. The misrepresentations enabled the applicants to receive discounts they were not entitled to receive, while also giving the agent an unfair competitive advantage in the insurance marketplace.

Disposition: Fined \$3,000, and ordered to properly supervise all Customer Representatives in his employ. The customer representative was suspended for one year for making fraudulent statements on insurance applications submitted to an insurer.



Links

- Welcome
- News You Can Use
- In the Know
- Education Central
- Compliance Corner
- Case Notes
- Enforcement Actions
- Contact Us

Issues

- Current Issue
- Previous Issues

Enforcement Actions - May, June, July and August 2018

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



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

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

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
A PLUS INTERNATIONAL TITLE LLC		W446873	Title Agency	Administrative Surrender	HIALEAH, FL	CONSENT ORDER
AAA HAMMOCKS INSURANCE AGENCY		L057768	Agency	\$2,500 Monetary Penalty, Probation	MIAMI, FL	CONSENT ORDER
ACURA TITLE CO		A001003	Title Agency	\$500 Monetary Penalty	TAMPA, FL	CONSENT ORDER
ADVANCED TITLE AND SETTLEMENTS, LLC.		W138158	Title Agency	Administrative Surrender	MANASSAS, VA	CONSENT ORDER
ALLIED TITLE AND TRUST, LLC		W237914	Title Agency	\$1,500 Monetary	PEMBROKE PINES, FL	CONSENT ORDER

				Penalty		
AMERICAS TITLE CORPORATION		W092952	Title Agency	\$1,500 Monetary Penalty	ST PETERSBURG, FL	CONSENT ORDER
AMIN	MRUNALI DILIP	W061168	Public Adjuster	Administrative Surrender	HURST, TX	CONSENT ORDER
ANDERSON	MARCEL LEBARON	W308418	Life, Health, Variable Annuity, Personal Lines	\$1,750 Monetary Penalty, Probation	WILMINGTON, NC	CONSENT ORDER
A-ONE LAND TITLE INC.		W316355	Title Agency	\$500 Monetary Penalty	DEFUNIAK SPRINGS, FL	CONSENT ORDER
ARCERI	CHRISTOPHER	W435968	General Lines	Revocation	METAIRIE, LA	CONSENT ORDER
ASSOCIATES TITLE GROUP, LLC		E095153	Title Agency	Administrative Surrender	CASSELBERRY, FL	CONSENT ORDER
ASTON TITLE GROUP, LLC		W418081	Title Agency	Administrative Surrender	OAKHURST, NJ	CONSENT ORDER
AWS TITLE SERVICES, LLC		W256111	Title Agency	\$500 Monetary Penalty	TAMPA, FL	CONSENT ORDER
BAKSHSH	SAHAR	W318177	Life, Health, Variable Annuity	Suspension 3 Months	MARGATE, FL	CONSENT ORDER
BAXTER TITLE CORPORATION		P000366	Title Agency	\$1,500 Monetary Penalty	LARGO, FL	CONSENT ORDER
BELDING	MICHAEL	D055188	Bail Bond	Suspension 6 Months	NAPLES, FL	CONSENT ORDER
BELIVEAU	JOSHUA	W222308	Life, Health, Variable Annuity	Revocation	CLEAWATER, FL	ORDER OF REVOCATION
BURNT STORE TITLE, LLC		W024335	Title Agency	\$1,500 Monetary Penalty	PUNTA GORDA, FL	CONSENT ORDER
CABALLERO-MORLESIN	JOSE	E024467	General Lines	Permanent Bar	MIAMI, FL	CONSENT ORDER
CALATLANTIC TITLE, INC		A055121	Title Agency	\$2,500 Monetary Penalty	TAMPA, FL	CONSENT ORDER
CAPITAL LAND SETTLEMENTS, LLC		W153098	Title Agency	\$500 Monetary Penalty	KNOXVILLE, TN	CONSENT ORDER
CEDAR TITLE AGENCY LLC		E121425	Title Agency	Administrative Surrender	MIAMI, FL	CONSENT ORDER
CERTIFIED TITLE GROUP LLC		W377568	Title Agency	\$1,500 Monetary Penalty	NAPLES, FL	CONSENT ORDER
CHRONOS TITLE SOLUTIONS, LLC		W220288	Title Agency	\$1,500 Monetary Penalty	COPPELL, TX	CONSENT ORDER
CMP TITLE & ESCROW SERVICES INC.		W158095	Title Agency	\$1,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
COASTAL LAND TITLE, LLC		W289706	Title Agency	\$500 Monetary Penalty	PENSACOLA, FL	CONSENT ORDER
COSTELLO	ADAM MURRAY	E040725	Life, Health, Variable Annuity	Revocation	FT. MYERS, FL	NOTICE OF REVOCATION
CRAIG	TIMOTHY ANDREW	A304209	Life, Health, Variable Annuity	Revocation	BRANDON, FL	ORDER OF REVOCATION
DAVIS	TODD	A063303	Life, Health, Variable Annuity	Revocation	OCALA, FL	FINAL ORDER
DAY	KEVIN	A063629	Life, Health, Variable Annuity	Revocation	DUNNELLON, FL	CONSENT ORDER
DECHOW	CHRISTOPHER	W264813	Customer Representative	Revocation	SARASOTA, FL	NOTICE OF REVOCATION
DENNIS	JENNIFER	A066143	Life, Health, Variable	Revocation	LARGO, FL	ORDER OF REVOCATION

			Annuity, General Lines			
DENORMANDIE	CHARLES GREER III	P002116	Life, Health, Variable Annuity	Revocation	ALPHARETTA, GA	ORDER OF REVOCATION
DEVAL LLC		P134951	Title Agency	\$1,500 Monetary Penalty	COCOA, FL	CONSENT ORDER
DOCU-FILE INC. DBA FLORIDA TITLE PROS		E065189	Title Agency	\$1,500 Monetary Penalty	TULSA, OK	CONSENT ORDER
DOWNTOWN TITLE SERVICES, INC.		P043848	Title Agency	Suspension 3 Months	DELAND, FL	ORDER OF SUSPENSION
DUHART	KAMARI B	W407296	Bail Bond	Revocation	POMPANO BEACH, FL	ORDER OF REVOCATION
EASTCOR LAND SERVICES, INC		W276653	Title Agency	\$1,500 Monetary Penalty	HEWLETT, NY	CONSENT ORDER
ECO TITLE COMPANY, LLC		W458391	Title Agency	\$1,500 Monetary Penalty	ORLANDO, FL	CONSENT ORDER
ELITE ABSTRACT AGENCY, LLC		W229377	Title Agency	Administrative Surrender	WARMINSTER, PA	CONSENT ORDER
ENTRUST SOLUTIONS, LLC		W099395	Title Agency	\$1,500 Monetary Penalty	KNOXVILLE, TN	CONSENT ORDER
ESQUIRE LAND SERVICES LTD		P116734	Title Agency	Suspension 2 Months	MONTVALE, NJ	ORDER OF SUSPENSION
EVEREST LAND TITLE AGENCY LTD		P053428	Title Agency	\$500 Monetary Penalty	CLEVELAND, OH	CONSENT ORDER
FERNANDEZ	ALBA E	P111533	Life, Health, Variable Annuity	Revocation	DAYTONA BEACH, FL	FINAL ORDER
FLORIDA LAND TITLE & TRUST CO		A086316	Title Agency	\$500 Monetary Penalty	MARIANNA, FL	CONSENT ORDER
FOSTER	STEVEN	W198177	Bail Bond	Indefinite Suspension	COCOA, FL	NOTICE OF TEMPORARY SUSPENSION
FRANCIS	OSCAR	P087798	Life, Health, Variable Annuity	Revocation	FT LAUDERDALE, FL	CONSENT ORDER
FREEDOM ABSTRACT CORP. DBA FREEDOM ABSTRACT & CLOSING SERVICES		W018311	Title Agency	\$1,500 Monetary Penalty	MELVILLE, NY	CONSENT ORDER
FROCK	AMANDA LYNN	W108972	Life, Health, Variable Annuity	Revocation	BEVERLY HILLS, FL	ORDER OF REVOCATION
GAINES	BRANDON	W043559	Bail Bond	Indefinite Suspension	WEST PALM BEACH, FL	NOTICE OF TEMPORARY SUSPENSION
GOLD TITLE PC		P043853	Title Agency	\$500 Monetary Penalty	ANDOVER, MA	CONSENT ORDER
GOMEZ	MARIA	W245315	Life, Variable Annuity, Legal Expense	Revocation	HIALEAH, FL	CONSENT ORDER
GONZALEZ	BARBARA	P219542	Public Adjuster	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
GONZALEZ	REBECA	E030983	Life, Health, Variable Annuity	Indefinite Suspension	BOCA RATON, FL	NOTICE OF TEMPORARY SUSPENSION
GREATER FLORIDA TITLE COMPANY		A103082	Title Agency	Administrative Surrender	ORLANDO, FL	CONSENT ORDER
GREATER FLORIDA TITLE COMPANY II		D024464	Title Agency	Administrative Surrender	CASSELBERRY, FL	CONSENT ORDER

GULF COAST TITLE AGENCY, LLC		W051567	Title Agency	\$1,500 Monetary Penalty	PENSACOLA, FL	CONSENT ORDER
HANKE	MICHAEL	A318825	Life, Health, Variable Annuity, General Lines	\$1,500 Monetary Penalty, Probation	LUTZ, FL	CONSENT ORDER
HARBORVIEW TITLE LLC		W408273	Title Agency	\$1,500 Monetary Penalty	PONTE VEDRA BEACH, FL	CONSENT ORDER
HARE LAW GROUP LLC		W196793	Title Agency	Administrative Surrender	TOWSON, MD	CONSENT ORDER
HAROON	SUMAIR	W011308	Life, Health, Variable Annuity, General Lines	Indefinite Suspension	CORAL SPRINGS, FL	NOTICE OF TEMPORARY SUSPENSION
HEMPHILL	BRUCE	A116058	Bail Bond	\$2,500 Monetary Penalty, Probation	PENSACOLA, FL	CONSENT ORDER
HODGES	CANDACE	E164647	General Lines	Revocation	LAKELAND, FL	ORDER OF REVOCATION
HOME TITLE CONNECT, LLC DBA TITLE CONNECT, LLC.		W138590	Title Agency	\$500 Monetary Penalty	FARMINGTON HILLS, MI	CONSENT ORDER
HUMMEL	RIAN	W393453	Customer Representative	Indefinite Suspension	STUART, FL	NOTICE OF TEMPORARY SUSPENSION
HUNEYCUTT	CHAD W	W103555	Life, Health, Variable Annuity, General Lines	\$2,500 Monetary Penalty, Probation	WILMINGTON, NC	CONSENT ORDER
HUTCHINGS	CHRISTOPHER	W142436	Life, Health, Variable Annuity	Revocation	DELAND, FL	ORDER OF REVOCATION
HYMSON	STUART	W326982	Public Adjuster	\$1,000 Monetary Penalty	WELLINGTON, FL	CONSENT ORDER
INTEGRITY TITLE SERVICES, LLC		W392045	Title Agency	\$1,500 Monetary Penalty	LAKE CITY, FL	CONSENT ORDER
IRON LION TITLE LLC DBA PENNY TITLE		W094099	Title Agency	Administrative Surrender	ORLANDO, FL	CONSENT ORDER
ISLAND BREEZE TITLE, INC.		W089597	Title Agency	Monetary Penalty	SOUTH PASADENA, FL	CONSENT ORDER
JANKOWITZ	MICHAEL	E157311	Life, Health, Variable Annuity	Revocation	JUPITER, FL	FINAL ORDER
JEAN-RENE	JAMES	P133000	Bail Bond	Revocation	ST.PETERSBURG, FL	ORDER OF REVOCATION
JONES	JAMES	W156097	Life, Health, Variable Annuity, General Lines	Indefinite Suspension	MIAMI BEACH, FL	NOTICE OF TEMPORARY SUSPENSION
JONES	SYLVESTER	A134849	Bail Bond	Revocation	DAYTONA BEACH, FL	FINAL ORDER
JOSEPH	JENNY	W190343	Life, Health, Variable Annuity	Revocation	ORLANDO, FL	ORDER OF REVOCATION
KLEIN	TIBOR	P005704	Life, Health, Variable Annuity	Revocation	VALLEY STREAM, NY	NOTICE OF REVOCATION
KNIGHT-BARRY TITLE INC		P117918	Title Agency	\$500 Monetary Penalty	RACINE, WI	CONSENT ORDER
KOHLI	PETER	P107390	Life, Variable Annuity	Revocation	LEESPORT, PA	CONSENT ORDER
LAND TRACK TITLE AGENCY LLC		W304037	Title Agency	\$1,500 Monetary Penalty	CHESTNUT RIDGE, NY	CONSENT ORDER
LAUREATE TITLE, LLC		W432939	Title Agency	\$500 Monetary Penalty	SAINT CLOUD, FL	CONSENT ORDER
LAWRENCE	VINCENT A.	W446870	Public	Suspension 3	DELRAN, NJ	ORDER OF

			Adjuster	Months		SUSPENSION
LEDESMA	LUIS	E173215	Bail Bond	Suspension 6 Months, \$5,500 Restitution	HIALEAH, FL	CONSENT ORDER
LIGHTSEY	JESSE	E162056	Bail Bond	Revocation	MIAMI, FL	ORDER OF REVOCATION
LIMESTONE TITLE & ESCROW, LLC		W019520	Title Agency	\$2,500 Monetary Penalty	BRENTWOOD, TN	CONSENT ORDER
LYDOLPH & WEIERHOLT TITLE INSURANCE AGENCY, LLC		W189413	Title Agency	\$1,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
MANASOTA PROFESSIONAL TITLE COMPANY		A309114	Title Agency	\$500 Monetary Penalty	SARASOTA, FL	CONSENT ORDER
MARIANNA TITLE SERVICES, INC.		P068102	Title Agency	\$500 Monetary Penalty	MARIANNA, FL	CONSENT ORDER
MARTIN	CHRISTOPHER	W348285	Life, Health, Variable Annuity	Revocation	TALLAHASSEE, FL	ORDER OF REVOCATION
MARTINEAU, DAVIS & ASSOCIATES, PC		W097591	Title Agency	\$500 Monetary Penalty	EAST GREENWICH, RI	CONSENT ORDER
MARTLAW TITLE, INC.		W311171	Title Agency	\$1,500 Monetary Penalty	PROVIDENCE, RI	CONSENT ORDER
MARTLAW TITLE, INC.		W311171	Title Agency	Suspension 2 Months	PROVIDENCE, RI	ORDER OF SUSPENSION
MASIS	ALCIDES A	W001908	Legal Expense	Indefinite Suspension	GREENACRES, FL	NOTICE OF TEMPORARY SUSPENSION
MASON	JAMES EDWARD	A308530	Life, Health, Variable Annuity	Suspension 18 Months	KANKAKEE, IL	CONSENT ORDER
MASTERS TITLE & ESCROW, LLC		P156749	Title Agency	\$2,500 Monetary Penalty	NORTH POTOMAC, MD	CONSENT ORDER
MCENERNEY	JOHN	E107502	Life, Variable Annuity	Revocation	VERO BEACH, FL	ORDER OF REVOCATION
MOORE	KEYON	W028118	Life, Health, Variable Annuity	\$1,500 Monetary Penalty, Probation	PEMBROKE PINES, FL	CONSENT ORDER
MORAN	WILLIAM JR	W051932	Bail Bond	\$1,500 Monetary Penalty	FT LAUDERDALE, FL	CONSENT ORDER
MOSCHOVAS	THEODORE	W188430	Life, Health, Variable Annuity	Revocation	CAPE CORAL, FL	NOTICE OF REVOCATION
MOSCOSO	JIMMY O	W269341	Life, Health, Variable Annuity	Permanent Bar	BOCA RATON, FL	CONSENT ORDER
MOSE	SHEKINAH	W288832	General Lines	Revocation	LAKELAND, FL	ORDER OF REVOCATION
MYERS	KEVIN	W338266	All Lines Adjuster	\$1,500 Monetary Penalty, Probation	GEORGETOWN, TX	CONSENT ORDER
NATIONAL LINK LP		E175345	Title Agency	\$1,500 Monetary Penalty	MOON TWP, PA	CONSENT ORDER
NORTH PORT TITLE, L.L.C.		E097765	Title Agency	\$500 Monetary Penalty	NORTH PORT, FL	CONSENT ORDER
OKALOOSA TITLE & ABSTRACT COMPANY INC		A195492	Title Agency	\$500 Monetary Penalty	CRESTVIEW, FL	CONSENT ORDER
PARADISE SETTLEMENT SERVICES LLC		P134620	Title Agency	\$1,500 Monetary Penalty	PITTSBURGH, PA	CONSENT ORDER

PARSONS	CAMERON	W307760	Life, Health, Variable Annuity	Indefinite Suspension	BRADENTON, FL	NOTICE OF TEMPORARY SUSPENSION
PATTERSON	STEPHEN	W036455	Bail Bond	\$1,500 Monetary Penalty, Probation	JACKSONVILLE, FL	CONSENT ORDER
PEREZ	EDWARD D	W186393	Life, Variable Annuity	Revocation	HIALEAH, FL	ORDER OF REVOCATION
PEREZ	JAIME ELIM	W252764	Life, Health, Variable Annuity	Revocation	BRADENTON, FL	NOTICE OF REVOCATION
PREMIER TITLE AND ESCROW COMPANY INC.		P080160	Title Agency	\$500 Monetary Penalty	PROVIDENCE, RI	CONSENT ORDER
PREMIUM TITLE GROUP L.L.C		P099156	Title Agency	Administrative Surrender	SPRING VALLEY, WI	CONSENT ORDER
PROFESSIONAL LAND TITLE COMPANY		W241071	Title Agency	\$1,500 Monetary Penalty	LITTLE ROCK, AR	CONSENT ORDER
QUICKSILVA TITLE & ESCROW, LLC		W139227	Title Agency	\$1,500 Monetary Penalty	WALTHAM, MA	CONSENT ORDER
QUINOA	ERNEST ANDRES	A213589	Life, Variable Annuity	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
RAVENSWOOD TITLE COMPANY, LLC		W168541	Title Agency	\$1,500 Monetary Penalty	CHICAGO, IL	CONSENT ORDER
REAL PROPERTY SERVICES, INC.		P070544	Title Agency	\$1,000 Monetary Penalty	PUNTA GORDA, FL	CONSENT ORDER
REISEMAN	JOY MARY	P237192	Life, Variable Annuity	Revocation	BONITA SPRINGS, FL	ORDER OF REVOCATION
RENAISSANCE TITLE SERVICES		W325959	Title Agency	Administrative Surrender	MIAMI, FL	CONSENT ORDER
RODRIGUEZ	GIOVANNA	P022826	Customer Representative	Revocation	TAMARAC, FL	FINAL ORDER
ROSS	JIMMY JR.	W169805	Life, Health, Variable Annuity	Suspension 18 Months	COCOA, FL	CONSENT ORDER
ROYALTY TITLE, LLC		W180637	Title Agency	\$500 Monetary Penalty	TAMPA, FL	CONSENT ORDER
SANCHEZ	JUDE ESTEBAN	W392756	Life, Health, Variable Annuity	Revocation	ORLANDO, FL	ORDER OF REVOCATION
SEARS	HEIDI	W268092	Customer Representative	Revocation	PORT SAINT LUCIE, FL	ORDER OF REVOCATION
SECURITY FIRST TITLE INC.		W139207	Title Agency	\$1,500 Monetary Penalty	ZANESVILLE, OH	CONSENT ORDER
SEGAL	MAXINE	P172488	Public Adjuster	\$500 Monetary Penalty	WESTON, FL	CONSENT ORDER
SHAQ MOTORS INC		W368577	Automobile Warranty, Motor Vehicle Rental	\$1,000 Monetary Penalty	TAMPA, FL	CONSENT ORDER
SHORELINE TITLE, LLC		W391832	Title Agency	\$500 Monetary Penalty	SANTA ROSA BEACH, FL	CONSENT ORDER
SMALL	OSBERT G SR	A245338	Bail Bond	\$3,500 Monetary Penalty	POMPANO BEACH, FL	CONSENT ORDER
SMALL	OSBERT G SR	A245338	Bail Bond	Suspension 2 Months	POMPANO BEACH, FL	ORDER OF SUSPENSION
SMITH	JARROD EDWARD	W311022	Life, Variable Annuity	Revocation	WINTER PARK, FL	NOTICE OF REVOCATION
SMITH & ASSOCIATES TITLE INC. D/B/A LUXE TITLE SERVICES		A007712	Title Agency	\$500 Monetary Penalty	TAMPA, FL	CONSENT ORDER
SMITH ABSTRACT &		W215646	Title Agency	\$1,500 Monetary	MADISON, FL	CONSENT ORDER

TITLE, LLC				Penalty		
SUAREZ	DORIS WANDA	E101607	Customer Representative	Revocation	LAKE WORTH, FL	CONSENT ORDER
TALON TITLE SERVICES, LLC		P101640	Title Agency	\$500 Monetary Penalty	TAMPA, FL	CONSENT ORDER
TARPON TITLE INC		E032472	Title Agency	\$500 Monetary Penalty	PORT SAINT JOE, FL	CONSENT ORDER
THE CLOSING TABLE INC		A262946	Title Agency	\$7,500 Monetary Penalty	LONGWOOD, FL	CONSENT ORDER
TITLE EXCHANGE OF PINELLAS INC		E088680	Title Agency	\$1,000 Monetary Penalty	SEMINOLE, FL	CONSENT ORDER
UNITED LENDER SERVICES CORP		W201202	Title Agency	Administrative Surrender	PITTSBURGH, PA	CONSENT ORDER
VALDES	OSCAR	E034575	Public Adjuster	Revocation	MIAMI, FL	ORDER OF REVOCATION
VALDES	OSCAR	E034575	Public Adjuster	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
VERTUS	EMANUEL	W311722	Life, Health, Variable Annuity	Revocation	KISSIMMEE, FL	ORDER OF REVOCATION
VERZI	ANTHONY	A273429	Life, Variable Annuity	Revocation	MELBOURNE, FL	ORDER OF REVOCATION
WATERSOUND TITLE AGENCY, LLC		W371270	Title Agency	\$500 Monetary Penalty	WATERSOUND, FL	CONSENT ORDER
WERNER	BYRON CHRISTOPHER	A281572	Bail Bond	Suspension 2 Years	OCALA, FL	ORDER OF SUSPENSION
WINE	DELLA M	D019431	General Lines	Suspension 12 Months	MIAMI, FL	CONSENT ORDER
WMH TITLE, LLC		W401343	Title Agency	Administrative Surrender	SANTA ROSA BEACH, FL	CONSENT ORDER
WORLD WIDE LAND TRANSFER, INC.		P137659	Title Agency	\$500 Monetary Penalty	TREVOSE, PA	CONSENT ORDER
X CALIBER TITLE INC.		P156747	Title Agency	\$1,500 Monetary Penalty	CUTLER BAY, FL	CONSENT ORDER
XCEL TESTING SOLUTIONS			Education Provider	\$3,500 Monetary Penalty	JACKSONVILLE, FL	CONSENT ORDER
YOUSEF	SULEIMAN	W291890	Bail Bond	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION

Legal Notices © 2018 Florida Department of Financial Services



[Department Home](#) | [Agent and Agency Home](#) | [Insurance Insights Home](#)

Links

- [Welcome](#)
- [News You Can Use](#)
- [In the Know](#)
- [Education Central](#)
- [Compliance Corner](#)
- [Case Notes](#)
- [Enforcement Actions](#)
- [Contact Us](#)

Contact Us - We're always here for you

Bureau of Licensing

General inquiries for everybody - Agents, Adjusters and Agencies
AgentLicensing@MyFloridaCFO.com

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

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

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

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

Issues

- [Current Issue](#)
- [Previous Issues](#)

Bureau of Investigation

Compliance issues, licensees and insurers ONLY:

Title@MyFloridaCFO.com

For title insurance compliance matters **NOT** related to Licensing or Education.

BailBond@MyFloridaCFO.com

For bail bond compliance matters **NOT** related to Licensing or Education.

Adjusters@MyFloridaCFO.com

For adjuster compliance matters **NOT** related to Licensing or Education.

askDFS@MyFloridaCFO.com

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

200 East Gaines Street
Larson Building, Room 412
Tallahassee, FL 32399-0320

Title Insurance Data Call

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

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

Insurance Insights Staff

Susan Jordan, Editor

Jenni Young, Assistant Editor

Matthew Guy, Technical Advisor

We welcome your [comments](#) on our new look and [suggestions](#) for any topic you'd like to see highlighted in our newsletter!

[Sign Up Now](#)

Reproduction in whole or in part of Insurance Insights, or any publication by this division, without permission is prohibited.
