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Dear Fellow Floridians,

Hurricane Sally recently impacted the Florida Panhandle and two months remain in this year's official hurricane season. I can't stress enough how critical it is to stay prepared.

This issue of Insurance Insights includes important information about the process for licensing [Emergency Adjusters](#). Public Adjuster fee limits have been imposed due to the Governor's Emergency Order for all claims related to Hurricane Sally.

As our communities continue to face the dual impact of COVID-19 and the possibility of other tropical systems reaching our shores, being prepared is more important than ever. For useful tips and resources, visit [PrepareFL.com](#) or contact my **Insurance Consumer Helpline** by calling 1-877-MY-FL-CFO (877-693-5236).

Sincerely,

*Jimmy Patronis  
Chief Financial Officer  
State of Florida*





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## News You Can Use

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### CFO Jimmy Patronis Statement on AOB Rule Implementation and Consumer Protection

**Tallahassee, Fla. (09/22/20)** - Today, Chief Financial Officer (CFO) Jimmy Patronis issued a statement following the meeting of the Governor and Cabinet where a rule was approved implementing provisions of HB 7065 and Consumer Protections related to Assignment of Benefits (AOB) reform in Florida's property insurance market.

CFO Jimmy Patronis said, "We're constantly working to protect consumers and close loopholes used by fraudsters that increase insurance rates on everyone. That's why, in the 2019 Legislative Session, I championed vital legislation alongside Senator Doug Broxson and Representative Bob Rommel to clamp down on rampant AOB abuse and protect Florida's insurance consumers from the AOB nightmare that delayed repairs and increased insurance rates for every Florida homeowner. With the passing of HB 7065 and the implementation of rules today by the Florida Cabinet, this is another big win for Florida consumers and will set us on the path to bring much needed relief and protections to homeowners. Thank you to Commissioner Altmaier for working to implement the provisions of this important bill to protect our homeowners from the AOB abuse that has plagued our state for far too long."

[Read the press release>>](#)

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### CFO Jimmy Patronis Statement on Vital Protections for Vulnerable Investors

**Tallahassee, Fla. (09/22/20)** - Today, Chief Financial Officer (CFO) Jimmy Patronis issued a statement following the meeting of the Governor and Cabinet where a rule presented by Office of Financial Regulation was approved implementing provisions of recently passed legislation to protect vulnerable investors. Championed by CFO Patronis this year, House Bill 813 provides financial brokers and advisors who recognize signs of financial exploitation with additional tools to protect vulnerable investors.

CFO Jimmy Patronis said, "As your CFO, it is my top priority to protect consumers from financial fraud and scams, and especially our large senior population. These individuals work their entire lives to build a nest egg and we must protect them from bad actors looking to make a quick

buck. I was proud to support HB 813 as it moved through session last year and thank Senator Doug Broxson and Representative Lawrence McClure for their work to ensure vulnerable investors are protected from exploitation.

[Read more>>](#)

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## CFO Jimmy Patronis Statement on FinTech Rule Implementation and Supporting Innovation in Florida

**Tallahassee, Fla.** (09/22/20) - Today, Chief Financial Officer (CFO) Jimmy Patronis issued a statement following the meeting of the Governor and Cabinet where a rule from the Office of Financial Regulation was approved implementing provisions of HB 1391. The legislation, among other items, creates a Financial Technology sandbox within the Office of Financial Regulation for facilitating technological innovation.

CFO Jimmy Patronis said, "By finalizing this rule, Florida is ready to fully implement the FinTech sandbox, which comes at a crucial time when businesses in California are looking elsewhere to grow and innovate. Florida now has a new tool to attract the jobs and industries of the future to our communities. FinTech's opportunities for Florida are limitless and the more we can do to create a regulatory environment that allows businesses to innovate and test new technologies, the more effective we'll be at attracting technology jobs and investment to Florida communities. As someone who's run a small business, I know just how beneficial it is to our economy, workforce, and communities to attract high paying, technology-focused jobs to Florida. Thank you to the bill sponsors, Senator Travis Hutson and Florida's Chief Information Officer Jamie Grant for their hard work and support to getting this bill to the finish line. Be suspicious of fraud, report it immediately at [FraudFreeFlorida.com](http://FraudFreeFlorida.com)."

[Read more>>](#)

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## CFO Jimmy Patronis Activates Emergency Adjuster Licensing System to Aid in Hurricane Sally Recovery

**Tallahassee, Fla.** (09/21/20) - Today, Florida Chief Financial Officer (CFO) Jimmy Patronis announced the Department of Financial Services' emergency adjuster license system has been activated to support homeowners' and businesses' efforts to get back on their feet following the impacts of Hurricane Sally in the Florida Panhandle.

CFO Jimmy Patronis said, "After a storm passes and the flood waters recede, families and businesses begin the difficult process of rebuilding and filing insurance claims. The faster adjusters can assess damages to their policyholders, the quicker consumers can be compensated for their losses and rebuild. By activating the emergency adjuster license process, we'll grow the supply of adjusters deployed to the region to expedite the claims handling process for these communities still recovering from this storm. We have been here before and we will work to get through this together."

[Read more>>](#)

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## CFO Patronis Joins Governor DeSantis in Panama City for Announcement of \$10 Million for Hurricane Michael Recovery

**Panama City, Fla. (08/17/20)** - Today, Chief Financial Officer (CFO) Jimmy Patronis joined Governor Ron DeSantis and members of the Panhandle Legislative Delegation in Panama City as he announced the relaunch of the Hurricane Michael Recovery Loan Program. Administered by the Florida Housing Finance Corporation (Florida Housing), the home ownership program provides \$10 million in down payment assistance (DPA) to Floridians in the Hurricane Michael impacted counties.



CFO Jimmy Patronis said, "I was honored to join Governor DeSantis today in my hometown of Panama City as he announced \$10 million to the Hurricane Michael Recovery Loan Program. Nearly two years ago, Hurricane Michael ripped through the Florida Panhandle as a massive Category 5 storm and every day since these hard-working people have fought to pick up the pieces and rebuild. This assistance is vital to helping our residents recover, especially while they are still dealing with the lingering effects of Michael and now the COVID-19 pandemic. Thank you, Governor DeSantis, for your continued support of Florida panhandle communities."

For more information, please visit [www.floridahousing.org](http://www.floridahousing.org).

[Read more>>](#)

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## Former Naples Man Extradited from New York to Face Investment Fraud Charges

**Tallahassee, Fla. (07/02/20)** -The Florida Office of Financial Regulation (OFR) today announced that Richard Vincent Leli was arrested and extradited from New York to face charges of securities fraud and communications fraud. At the time of the arrest and extradition, Leli was serving a sentence in a New York prison for grand larceny.

**CFO Jimmy Patronis** said, "Today, scam artists are using new and creative ways to steal your hard-earned money. Floridians must stay vigilant and learn the signs of fraud so you can prevent it before becoming a victim. I want to thank OFR Commissioner Weigel and the

Collier County Sheriff's Office for working to bring this serial fraudster to justice and preventing further financial exploitation of Florida consumers."

**OFR Commissioner Russell C. Weigel, III**, said, "Thank you to our investigators and our partners for their hard work in this case. The Florida Office of Financial Regulation will continue to fight to protect Floridians from financial scams and bring these criminals to justice."

[Read more>>](#)

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## In The Know

### Important Information Regarding COVID-19 and Business Operations - Licensing

Due to the response to COVID-19, Pearson Vue testing locations continue operating at a limited seating capacity. However on May 20, 2020, many third party testing locations in Florida began offering our exams, which made additional testing times available throughout the state. To search for test centers and register for exams, please visit <https://home.pearsonvue.com/fl/insurance>.

There continues to be over 40 LiveScan fingerprinting locations open in Florida. To search fingerprint locations and register for fingerprinting services, please visit [www.L1enrollment.com/FLInsurance](http://www.L1enrollment.com/FLInsurance).

Due to limited testing availability, temporary licensing is now available for certain license types. See below for more detailed information about obtaining these licenses.

Per [CFO Directive 2020-07](#), Florida will begin issuing the following resident temporary licenses:

- Temporary Life and Variable Annuity Contracts (T2-14)
- Temporary Health (T2-40)
- Temporary Personal Lines (T20-44)

#### Key points of the Order:

- This Order applies to resident licenses only. Temporary non-resident licenses will not be issued. Qualifications for non-resident licenses remain the same.
- For the temporary licenses above, passing the state licensing examination is NOT required. ALL other qualifications for the licenses are required, including fingerprints, pre-licensing courses, etc.
- The temporary license applications can only be submitted through the applicant's individual [MyProfile](#) account.
- If applicant intends to obtain the permanent version of the license, make sure to apply for both the temporary and permanent license on the same application. This will save the applicant an additional \$50 application fee, plus help ensure the permanent license is issued once the test centers re-open, and the applicant passes the applicable state examination.
- Please [click here](#) for instructions on applying for a temporary and permanent license in the same application.



- If the applicant ultimately wants a permanent 2-15 Life, Health and Variable Annuity license, the applicant should apply for the temporary T2-14 Temporary Life and Variable Annuity and T2-40 Temporary Health licenses AND the permanent 2-15 Life, Health and Variable Annuity license on the same application.
- A 2-20 General Lines pre-licensing course may be used to obtain the T20-44 Temporary Personal Lines license. Temporary General Lines licenses will NOT be issued.
- These temporary licenses will not show on the PDB, but will be displayed on the Department's [Licensee Search](#).
- Appointments are still required. Appointments can be submitted through the Department's [eAppoint](#) system.
- These temporary licenses will expire six (6) months after the date of issuance, or upon issuance of a permanent license of the same type and class, whichever occurs first.
- Permanent licenses still remain available for these license types IF the applicant qualifies via one of the avenues which exempts the state licensing exam (e.g., transfer, certain designations, college degree and required college courses, etc). Review the individual [qualification page](#) for the applicable license type to review all the ways to qualify.

In order to continue operating efficiently, we strongly encourage individuals to utilize our Upload Documents feature through their [MyProfile](#) account to submit application deficiency documents, instead of emailing them to us. If the option to upload documents isn't available in someone's account, it will appear within three hours after submitting a new license application in our system. (Note: If an application is submitted through the NIPR, the option will appear once the application reaches our system, typically the day after the application is submitted to the NIPR.)

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## Public Adjuster Surety Bond Requirement

Florida Statutes [s. 626.865\(2\)](#) states:

At the time of application for license as a public adjuster, the applicant shall file with the department a bond executed and issued by a surety insurer authorized to transact such business in this state, in the amount of \$50,000, conditioned for the faithful performance of his or her duties as a public adjuster under the license for which the applicant has applied, and thereafter maintain the bond unimpaired throughout the existence of the license and for at least one year after termination of the license.

All public adjusters licensed in Florida must maintain the surety bond even if you are no longer adjusting claims in Florida, or are a resident or non-resident adjuster. Failure to maintain the surety bond may result in formal administrative action against your license. The action will be reported to the National Association of Insurance Commissioners and entered into their data base for all states to view, which could adversely affect your standing in another state.

If you no longer want to maintain your license you can cancel or voluntarily surrender the license, by accessing your MyProfile account and selecting "Cancel Licenses". You can also send an email to [AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com) requesting your license be cancelled and Include your license number.

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## COVID-19 Extension for Customer Representatives Extended Through November 3, 2020

Governor Ron DeSantis issued [Executive Order 20-213](#) to extend Executive Order 20-52, which declared a public health emergency in Florida. As a result of this extension, the Directive of CFO Jimmy Patronis that allows 4-40 licensees to work remotely also has been extended until the expiration of the Governor's Order.

Unless the Order is extended, **the guideline expires after November 3, 2020** and customer representatives may no longer work from locations other than the agency they are employed by.

We recommend all affected agencies, agents in charge, supervising general lines agents and customer representatives continue to monitor future developments on this topic under "Industry Alerts" on the Division's [website](#) to maintain compliance.

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### HEALTH INSURANCE MARKETPLACE TRAINING AND SUPPORT

## Marketplace Plan Year 2021 Registration and Training

Plan year 2021 Marketplace registration and training for agents and brokers is now available on the Centers for Medicare & Medicaid Services (CMS) Enterprise Portal.

Check out this resource to learn more about the [plan year 2021 registration and training process \(PDF\)](#).

## Annual Marketplace Registration and Training Requirements

### New Agents and Brokers

Agents and brokers who are new to the Marketplace this year, or who did not complete plan year 2020 registration and training, are required to take the full Individual Marketplace training for plan year 2021. New agents and brokers can take Individual Marketplace training either through the Marketplace Learning Management System (MLMS) or the CMS-approved vendor.

[Check out this quick guide for new agents and brokers to help you through the registration and training steps \(PDF\)](#)

### Returning Agents and Brokers

Agents and brokers who completed plan year 2020 Individual Marketplace registration and training will be eligible to take shorter training for plan year 2021, as well as optional review modules.



Returning agents and brokers can take training either through the MLMS or the CMS-approved vendor regardless of how they completed the plan year 2020 training.

[Check out this quick guide for returning agents and brokers to help you through the registration and training steps \(PDF\).](#)

More information can be found at:

<https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Plan-Year-2021-Registration-and-Training>

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## FinCEN Issues Advisory on the Financial Action Task Force-Identified Jurisdictions with Anti-Money Laundering and Combating the Financing of Terrorism Deficiencies

The Financial Crimes Enforcement Network (FinCEN) has issued an advisory to financial institutions regarding the Financial Action Task Force's (FATF) June 30 reissuance of its list of jurisdictions with strategic deficiencies in their regimes to counter money laundering, terrorist financing, and proliferation financing, with updates to two jurisdictions. These changes may affect U.S. financial institutions' obligations and risk-based approaches regarding relevant jurisdictions. The advisory also reminds financial institutions of the status and obligations involving these jurisdictions.

Read the advisory [here](#).

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## Legislative Update - 2020

### HB 1189 - Genetic Information for Insurance Purposes

The law prohibits life insurers and long-term care insurers from canceling, limiting, or denying coverage, or establishing differentials in premium rates based on genetic information, and prohibits such insurers from taking certain actions relating to genetic information for any insurance purpose.

**Effective Date:** July 1, 2020, [Chapter No. 2020-159](#), Laws of Florida

### HB 813 - Protection of Vulnerable Investors

Requires securities dealers, investment advisers, and associated persons to report knowledge or suspicion of abuse, neglect, or exploitation of vulnerable adults to the Florida Department of Children and Families (DCF); authorizes dealers and investment advisers to delay certain disbursements or transactions based on reasonable belief of financial exploitation of specified adult; requires dealer or investment adviser to notify certain persons and the Florida Office of Financial Regulation (OFR) of such delays within a specified time frame; authorizes dealers or investment advisers to extend delay; provides that length of such delays may be shortened or extended by a court of competent jurisdiction; provides immunity from administrative and civil liability for dealers, investment advisers, and associated persons; requires dealers and investment advisers to develop certain training policies or programs and maintain written records of compliance.

**Effective Date:** July 1, 2020, [Chapter No. 2020-157](#), Laws of Florida

### SB 1606 - Insurance Administration

Insurance Administration; Revising a certain electronic signature requirement for a motor vehicle salvage certificate of title; authorizing the payment of certain workers' compensation benefits to be transmitted to the employee's account with a licensed money transmitter; revising criteria for assessing a residential condominium unit owner's loss assessment coverage; specifying sales practice requirements, prohibited sales practices, and authorized sales practices relating to travel insurance, etc.

**Effective Date:** July 1, 2020 except as otherwise expressly provided, [Chapter No. 2020-63](#), Laws of Florida

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Agents should always verify the companies they sell for are authorized to do business in Florida. If you suspect an entity is not authorized to transact insurance in Florida, please notify our office. Call **877-MY-FL-CFO** (1-877-693-5236).



[Read more](#)

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



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## Education Central

### Why keep getting *Educated*?

There are times when insurance professionals may feel like they know enough and further education is not needed. However, consider this: the vast universe which has yet to be fully explored still finds a need to constantly expand.

If constant expansion can be beneficial to our immense universe, a constantly expanding education can be beneficial in the insurance profession. Here are three ways:

#### Stay updated

The world of insurance is ever changing. Consider how these factors impact insurance companies' willingness to cover risk, the various elements of insurance contracts, and/or the responsibilities of insurance producers:

- The results of claims
- Insurance related litigation
- Amendments in state laws
- Weather events
- Global events

How important is it to stay up to date on these variables that make up the day-to-day playing field for insurance professionals? Every 24 months, licensees are required to complete a 5-hour update course. Take some time to research and consider which course will be most advantageous to you.

#### Stay competitive

A difference existing between two customers of similar risks and circumstances, who bought similar homeowner policies, is the education they received from their insurance producer. The more educated a producer is the more likely they will be able to bring value added to their customer in the form of risk and coverage education. How important is it to stay equipped with meaningful knowledge to share with customers? How would that impact the customer's feeling about their decision on the agency with which to do business? While completing continuing education courses, take time to engage with the instructor and other seasoned professionals. Ask questions to get deeper understanding and real-life application of the subject matter.

## Stay relevant

Customers in general like to have the most up to date version of their products. Therefore, as customers' needs change so should their insurance coverage. An airtight recommendation from three years ago, if not properly reviewed considering current changes, could potentially leave a customer with an unbearable gaping exposure. That type of mistake could also expose the insurance professional to a large E&O claim.

How important is it know and understand the new exposures facing consumers? Take time to research and consider courses that are relevant to the specific customers you serve daily.

Consider what attitude to have towards completing continuing education requirements. Get more than the "24". Invest yourself and stay updated, competitive and relevant.

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## 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.

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## Compliance Corner

### The Emergency Adjuster Application Is Available

The license application that allows Insurers and adjusting firms to apply for the Emergency Adjuster (Type/Class 0-70) license for individual licensees to lawfully represent them is now active. Information about license authority, requirements and the application process can be found at [this](#) link on our website.

Questions about the requirements or processes should be sent to [AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com) or by calling 850-413-3137.

### Reminder: Adjusting Firms - Registration and Designation of Adjuster in Charge is Required

Adjusting firms operating in Florida must have a current form [DFS-H2-6364](#) (Designation/Deletion of Primary Adjuster for Adjusting Firm, and Filing of Firm, Corporation, or Business Name Change) on record with the Department. The filing is one of the requirements for all adjusting firm types, to lawfully operate an adjusting firm. An online application is being developed and we'll provide more information when its release is forthcoming. If you have not already done so, we recommend your agency submit its designation forms. Should a storm impact Florida, adjusting firms operating without registration will be subject to administrative action.

### Emergency Adjusters - Your Responsibilities

In the aftermath Hurricane Sally's recent landfall in the Florida Panhandle, appointing entities rushed to appoint emergency adjusters. Investigators conducting licensing checks after landfall have historically identified individuals acting as Emergency Adjusters without a current license or no license at all.

Emergency Adjusters must be licensed and appointed by an insurer or an adjusting firm to legally adjust insurance claims in Florida. Adjusters attempting to enter restricted areas after a storm without proper license credentials could be turned away. Anyone found adjusting claims without a license could be subject to administrative action and/or criminal penalties.

Emergency adjuster licenses and appointments made during previous hurricane seasons are not valid for the 2020 hurricane season. Emergency adjuster licenses are temporary in nature and do not renew. **You are responsible for making sure you are properly licensed and appointed prior to adjusting claims.** This includes acting as an emergency adjuster in 2020 for storms making landfall in Florida. Emergency adjusters should follow up with the appointing entity to ensure the appointment is active, or by verifying your appointment through the Department's [Licensee Search](#).

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## Public Adjuster Fee Limits Are In Effect - Hurricane Sally

Florida Statutes [s. 626.854\(1\)\(b\)1.](#), requires public adjusters to limit their fee for public adjusting services upon the Declaration of Emergency by the Governor. The Hurricane Sally Emergency Order was effective September 14, 2020 and was amended September 15, 2020 to include additional counties.

The maximum fee a public adjuster may charge is 10% for claims arising from events covered in the Executive Orders, for residential property claims.

Governor DeSantis' Executive Orders can be viewed at the links below.

[#2020-224 Executive Order re: Emergency Management - Hurricane Sally](#)

[#2020-225 Executive Order Order Amends Executive Order #2020-224, Emergency Management, Hurricane Sally](#)

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## Title Agency Data Call 2020 - CFO Enforcement Directive Expired September 1, 2020

Due to the Covid-19 pandemic, CFO Patronis signed a [directive](#) delaying enforcement of the 2020 data call until September 1, 2020. The expiration of the directive means agencies that have not complied with this statutory requirement will be subject to possible administrative action after that date. **If your agency has not yet complied with this requirement, we urge you to do so immediately.**

### **Information about the 2020 Title Agency Data Call**

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

**Title Insurance Agencies licensed at any time during Calendar Year 2019 are required filers. There are no exceptions - even if your agency closed during 2019.**

**The Office's reporting system called the Insurance Regulation Filing System.** Here is the link: <https://irfs.fldfs.com/>


A How To guide is also available at: <https://floi.com/siteDocuments/TitleFilingInstructions.pdf>

- Using your IRFS account username and password, log into the new system. If you have not used IRFS before, create a new account.



- New users must subscribe its agency(ies) using the Entity Management on the User Menu. Select the Licensee/Agencies tab.
- Select Add Licensee/ Agency.
- Type in the Agency Name and click Search.
- Select your agency next to its name and click the Add Selected button at the bottom of the screen.
- Select Create Filing on the top right corner.
- In the Data Collection tile, click Begin.
- STEP 1: Select the agency for which you are creating the filing from the Licensees/Agencies tab. Click Next.
- STEP 2: Select the Title Insurance Data Calls for Agencies. Click Next.
- STEP 3: Skip step Three, which is for group filings (not permitted with this data call).
- STEP 4: Review the information. Click Create. You will be redirected to the Workbench.
- View and edit the filing on the Workbench by clicking the Filing ID in the first column.
- Expand components by clicking on the plus sign.
- The data template, which has been available within IRFS since January 1, 2020, must be downloaded from within IRFS, completed locally on your computer, and then uploaded back in the same Web page in Excel format. Either Excel 2003 (.xls) or Excel 2007 (.xlsx) will be accepted.

The full template contains seven tabs:

1. Version - includes the Office's contact information and reporting date reminder
  2. Instructions - data template must be downloaded from IRFS for the purpose of reporting information
  3. Report\_Lines - Two columns extend down a series of questions and required responses (enter either text or numeric in the two columns, as shown)
  4. Schedule A - Additional agency information
  5. Schedule B - Agent activities
  6. Schedule C (Residential) - Title agent statistical information submission for 1-4 residential units
  7. Schedule C (Commercial) - Title agent statistical information submission for commercial units.
  8. Agency\_Comments - Check the questions on this tab. If any appear with "Comments Required" it means your responses on previous tabs suggest that clarification is required for the item(s) noted. Clarifications must be understandable and justifiable when reviewed by the Office. You may contact the Office if you have questions.
- In the Company Contacts Component, other email accounts subscribed to your agency will be listed under Add Company Contact. Include additional email addresses that are not subscribers of the agency in the text box. Any email listed in this component will receive email notifications about the filing. Click Save.
  - Select the Title Insurance Agency Filing Certification. The certification must be completed by an agency officer (electronic signature accepted). Type the year 2017 at the top, the officer's name in the middle and the officer's title at the bottom. Press the  to save the certification.
  - You can include a cover letter. This an optional component for the filing.
  - Include any additional and optional information that is deemed important to the overall submission. These optional items may be uploaded as PDF documents under the "Other Documents" component.
  - There is an optional Response to Request for Clarification component that may be ignored during the initial filing. This is for use only if the Office has questions after reviewing your filing.
  - When all mandatory components are Complete, your filing may be submitted by clicking on the Submit button.
  - You and any accounts listed in Company Contacts will receive an email receipt with your Filing ID. If you do not receive an email and the submission status does not change to Received, contact the Office's

Market Research and Technology Unit at:  
[TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com).

Further instructions are available on our website at:  
<https://www.flor.com/Office/Reporting.aspx#Title>

If you have questions regarding this filing process, please email the Office at: [TitleAgencyDataCall@flor.com](mailto:TitleAgencyDataCall@flor.com) or contact the Market Data Collections Unit at 850-413-3147. **If phone lines are busy you are encouraged to send your questions by email. Your email may request that a representative from Market Data Collections call you (remember to provide your number). Calls will be returned in the order your email messages are received.**

Send email inquiries to: [TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com).

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## Compliance Information

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



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

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## 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 licensees important emails to keep you informed on issues regarding application, license, continuing education, or when appointment(s) occur. We suggest adding our domains **dfs.state.fl.us** and **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you receive email notifications from us.

Update your contact information TODAY through your [MyProfile](#) account to ensure you remain informed. You are required to abide by the Florida Insurance Code regardless of whether you read the information we provide.



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## Case Notes

**Case:** A licensee may be subject to Department action when another state agency, federal agency, national securities, administrative law proceeding, or court of competent jurisdiction issues a denial, judgement, injunction, decision, administrative order, suspension, revocation or any type of action against the licensee.

Recently, the Department became aware that an agent was involved in a massive Ponzi scheme by selling unregistered securities. The agent and his agency were also unregistered with any securities regulatory authority. The fund collapsed. The agent raised \$23 million by selling these products to more than 500 investors, mostly retirees, and created significant financial harm to these investors. The agent was barred from the securities industry and faced over a million dollars in fines and restitution. Section [626.621\(12\)](#), F.S. authorizes the Department to take reciprocal action, and the agent was suspended. The agent filed an appeal to the Division of Administrative Hearings which upheld the suspension.

**Disposition:** Suspended for two years.

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**Case:** Florida Statutes [s. 626.865\(2\)](#) requires public adjusters to maintain a surety bond for \$50,000 for the faithful performance of their duties under the license. The bond must be maintained while the license is in effect and for at least one year after the license is terminated. The Bureau of Investigation discovered a public adjuster's bond was cancelled by the surety company and the investigator attempted to contact the licensee with the ultimate goal to notify the licensee of the cancellation in case they were unaware, and recommend they immediately obtain a new bond.

The investigator called, emailed and sent a letter to the public adjuster, who did not respond. Our investigator also contacted the licensee's last known employer for assistance, which proved fruitless. Because numerous efforts to reach the licensee to assist them in becoming compliant failed, the adjuster's license was suspended as required by statutes.

**Disposition:** Suspended for 90 days.

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**Case:** The Department received a complaint alleging a title insurance agency was rearranging closing costs on settlement statements to appear the agency was offering a discount when in fact it was not, and it was also offering unlawful gifts to consumers.

Investigators met with the agency's title agent in charge and obtained closing files for compliance review. During the visit, the agent in charge told investigators she does in fact offer discounted settlement fees in

order to remain competitive in the title closing market.

**Disposition:** Agency fined \$2,500 and placed on probation for one year.

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**Case:** The Department's Division of Consumer Services referred a complaint against a life and health agent alleging the agent failed to forward premium payments, causing a consumer's specialty cancer policy to lapse.

Investigators proved the agent accepted numerous monthly premium payments from the consumer to pay for the consumer's cancer and dental policies but diverted the premium payments to his own company. When the consumer filed a claim on the cancer policy, he was shocked to learn that the policy lapsed for non-payment leaving him without coverage.

**Disposition:** License revoked.

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**Case:** The Department received a complaint against the agent with allegations of identity theft and falsification of information on insurance applications.

Consumer affidavits obtained from several consumers stated all had received documentation from the IRS indicating they needed to submit a form related to their purchase of health insurance through the federal Marketplace. The consumers contacted the Marketplace and were told the agent submitted applications for health insurance without their knowledge and consent.

**Disposition:** License suspended one year.

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## Enforcement Actions - June and July 2020

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. Please check with the Department before making a decision based upon this listing as information may have changed/been updated. 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 searching the [Licensee Search](#) page 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 found on the Florida Division of Administrative Hearings' (DOAH) [website](#). For further information, you may make a public records request via [email](#) or contact the [Office of Open Government](#).

Please note: This list cannot be used by a licensee to gain an unfair competitive advantage over other businesses or individuals 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
BEVACQUA	FRANK	D069735	Life, Health, Variable Annuity	Revocation	WELLINGTON, FL	<a href="#">FINAL ORDER</a>
C & C TITLE SERVICES, LLC		E124951	Title Agency	Administrative Surrender	SEBRING, FL	<a href="#">CONSENT ORDER</a>
CERRA	EDUARDO	A044387	General Lines	Administrative Surrender	HIALEAH, FL	<a href="#">CONSENT ORDER</a>
ESTEVEZ	RAUL	A079140	Life, Health, Variable Annuity	Revocation	PLANTATION, FL	<a href="#">ORDER OF REVOCATION</a>
FLANINGAN	JOEL	P239097	Life, Health, Variable Annuity	Suspension 3 Months	FORT WAYNE	<a href="#">ORDER OF SUSPENSION</a>
FLORIDA TITLE WORXS, LLC.		W115581	Title Agency	\$1,500 Monetary Penalty	MIAMI, FL	<a href="#">CONSENT ORDER</a>
JONKER	TAMBRA	W211233	General Lines, Personal Lines	Revocation	MERRITT ISLAND, FL	<a href="#">FINAL ORDER</a>
KLAGER	ALBERT	A142523	Life, Health, Variable Annuity	Suspension 2 Years	VERO BEACH, FL	<a href="#">FINAL ORDER</a>
LARKIN	JOHN	D035804	General Lines	Revocation	CHICAGO	<a href="#">NOTICE OF REVOCATION</a>

OMEGA VEHICLE SERVICES, LLC		W349422	Automobile Warranty	Revocation	PHILADELPHIA, PA	<a href="#">CONSENT ORDER</a>
OSBORNE	KIMBERLY	A197411	Workers' Comp Adjuster	\$1,500 Monetary Penalty, Probation	TAMPA, FL	<a href="#">CONSENT ORDER</a>
PELLOT	JOHN	W554599	Life, Health, Variable Annuity	Revocation	TAMPA, FL	<a href="#">CONSENT ORDER</a>
PIZZUTI	STEPHEN	A208234	Life, Health, Variable Annuity	Revocation	LONGWOOD, FL	<a href="#">NOTICE OF REVOCATION</a>
REYES	JOEL	W016200	Bail Bond	Indefinite Suspension	TAVARES, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
ROSSMAN	KENNETH	E125105	Life, Variable Annuity	Indefinite Suspension	BRADENTON, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
SAVASTA	ANTHONY	W269296	Life, Health, Variable Annuity	Revocation	PALM HARBOR, FL	<a href="#">FINAL ORDER</a>
SIMMONS	TANYA	W104483	Life, Health, Variable Annuity	Revocation	JACKSONVILLE	<a href="#">NOTICE OF REVOCATION</a>
SMITH	TODD	D086109	Life, Health, Variable Annuity	Suspension 2 Years	DUNEDIN	<a href="#">FINAL ORDER</a>
STEWART	SEAN	W191400	Life, Health, Variable Annuity	Revocation	MELBOURNE	<a href="#">NOTICE OF REVOCATION</a>
SWAN TITLE CORPORATION		W105727	Title Agency	\$500 Monetary Penalty	BALTIMORE, MD	<a href="#">CONSENT ORDER</a>
THOMAS, SR.	TRINI	A264034	Life, Health, Variable Annuity, Managing General Agent, Bail Bond	Indefinite Suspension	LEESBURG, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
TIBURCIO	JOSE	P205356	Life, Health, Variable Annuity, General Lines	\$2,000 Monetary Penalty	MIRAMAR, FL	<a href="#">CONSENT ORDER</a>
TITLE SEARCH INC		A265838	Title Agency	Revocation	CORAL GABLES, FL	<a href="#">ORDER OF REVOCATION</a>
WASSERMAN	PHILLIP	A278331	Life, Health	Indefinite Suspension	SARASOTA, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
WHARTON	KATHY	P170917	Title	Indefinite Suspension	DECATUR	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
WIENIEWITZ, III	HENRY	P094151	Life, Health, Variable Annuity	Revocation	KNOXVILLE, TN	<a href="#">CONSENT ORDER</a>

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## Contact Us - We're always here for you

### Bureau of Licensing

#### General inquiries for everybody - Agents, Adjusters and Agencies

[AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com)

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

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### Bureau of Investigation

#### Compliance issues, licensees and insurers ONLY:

[Title@MyFloridaCFO.com](mailto:Title@MyFloridaCFO.com)

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

[BailBond@MyFloridaCFO.com](mailto:BailBond@MyFloridaCFO.com)

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

[Adjusters@MyFloridaCFO.com](mailto:Adjusters@MyFloridaCFO.com)

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

[askDFS@MyFloridaCFO.com](mailto: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*

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## Insurance Insights Staff

**Susan Jordan**, Editor

**Jenni Young**, Assistant Editor

**Matthew Guy**, Technical Advisor

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