



Department Home | Agent and Agency Home | Insurance Insights Home Vol. 10, No. 2 - Fall 2021

**Links**

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

**Issues**

- Current Issue
- Previous Issues

**Welcome**

**Dear Fellow Floridians:**

The 2021 legislative session resulted in new laws to protect Florida's insurance-buying public, including laws regarding telephone solicitation.

Laws were created or amended to provide additional disclosure and protections to consumers including the purchase of surplus lines policies and changes to public adjusting contracts which now allow consumers more time to cancel those contracts.

Many changes were made to the Florida Statutes that directly or indirectly affect our licensees. Please take time to review some of those changes we've highlighted in the In The Know and Compliance Corner sections of this issue.

After the Condo collapse in Surfside, we've had a number of staff members from Insurance Agent & Agency Services near the site to assist with insurance claims and performing consumer service work. Thank you all for your hard work and answering the call to serve your fellow Floridians. Your help and assistance has been greatly appreciated. Here's a picture of me with Maria Guido-Hernandez while she is hard at work helping Surfside survivors with their insurance claims.



Hurricane season is in full swing. **Now** is the time for adjusters to make sure their licenses are in compliance. All licensees should act now to prepare their personal and business properties in the event a storm makes landfall in Florida. My [PrepareFL](#) website offers useful information and resources for Florida's licensees and consumers.

Sincerely,

A handwritten signature in black ink that reads "Jimmy".

*Jimmy Patronis*  
*Chief Financial Officer*  
*State of Florida*



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Department Home | Agent and Agency Home | Insurance Insights Home Vol. 10, No. 2 - Fall 2021

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## 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

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### CFO Jimmy Patronis Announces Arrest of Jacksonville Insurance Agent in Insurance Fraud Scheme

**Jacksonville** (09/14/21) - Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Reuben Bradley Dunbar for insurance fraud and organized fraud by a licensed insurance agent. Dunbar allegedly submitted fraudulent life insurance policy applications without the knowledge or consent of the named policyholder to obtain advanced commissions.

CFO Jimmy Patronis said, "Fraud committed by a Florida-licensed insurance agent is especially despicable as it breaks the important confidence consumers must have in a trusted insurance advisor. Insurance fraud like this drives up insurance rates for all Floridians, and I thank my dedicated fraud detectives for uncovering this financial scheme to prevent further victims. As your CFO, I will continue to do everything in my power to hold fraudsters accountable, and further protect the insurance consumers of Florida."

[Read more>>](#)

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### CFO Jimmy Patronis Announces Arrest in \$365,000 Miami Workers' Compensation Premium Fraud Scheme

**Miami** (07/29/21) - Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Zaida Lizzeth Ventura, owner of Miami Finish Carpentry Inc., for workers' compensation premium fraud and grand theft for allegedly concealing payroll information to avoid paying more than \$365,000 in workers' compensation premiums.

CFO Jimmy Patronis said, "When workers' compensation fraud occurs, the result is insurance rates increase across the state, and employees are left unprotected. As CFO, I am committed to holding those accountable who commit these crimes, and I appreciate the hard work of my fraud detectives for conducting a thorough investigation. If you try and withhold workers' compensation payments, you will be held responsible."

[Read more>>](#)

## CFO and State Fire Marshal Patronis Meets with POTUS, Requests PTSD Support for Rescue Teams

**Surfside** (07/02/21) - Florida Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis was part of President Joe Biden's briefing on the collapse at Surfside. At the meeting, the CFO requested President Biden help provide assistance for treating PTSD symptoms that Florida's Urban Search and Rescue (US&R) Teams may face.

CFO and State Fire Marshal Jimmy Patronis said, "I told President Biden that Florida's Urban Search and Rescue Teams have seen and experienced some terrible things in the last few days. I told him I'm concerned about PTSD, and we could use some help in getting these heroes the best support possible. I appreciate his commitment of support."

With the formation of Tropical Storm Elsa in the Atlantic, the CFO highlighted the state's preparation efforts.

CFO and State Marshal Jimmy Patronis said, "We're monitoring Tropical Storm Elsa, and right now, many of the models have it headed towards Florida. Our US&R Task Force members, who have been giving every ounce of their efforts in this search and rescue operation, are the same ones that get deployed around the state and nation during major disasters. These teams will only be rotated out once the FEMA US&R teams from other states arrive to ensure seamless work at the site. We'll also ensure there's no reduction of workers assisting in search and rescue operations in Surfside."

[Read more>>](#)

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## CFO & State Fire Marshal Jimmy Patronis: Beware of False Surfside GoFundMe Websites

**Surfside** (07/01/21) - Chief Financial Officer (CFO) & State Fire Marshal Jimmy Patronis is warning anyone looking to contribute to Surfside relief efforts to be cautious of imposter Surfside GoFundMe websites. In the wake of the condo collapse, bad actors will look to set up false charity sites in the hopes of using this tragedy for their own personal gain. If you believe you have been the victim of fraud, report it immediately at [FraudFreeFlorida.com](https://www.fraudfreeflorida.com).

[Read more>>](#)

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## CFO Jimmy Patronis Applauds Governor DeSantis for Signing Telephone Solicitation Legislation

**Tallahassee** (06/30/21) - Chief Financial Officer (CFO) Jimmy Patronis released the following statement regarding Governor Ron DeSantis' signing of Senate Bill 1120 relating to Telephone Solicitation. CFO Jimmy Patronis supported legislation in the 2021 Regular Session to curb the epidemic of unsolicited telemarketing phone calls that plague the phone lines of Floridians on a daily basis. While some telemarketing tactics are legitimate, the practice is often associated with fraudulent activity, scams, and identity theft.

[Read more>>](#)

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## 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

---

### Customer Representatives — Compliance Reminder

The Governor's Executive Order which allowed 4-40 Customer Representatives to work at remote locations expired June 26, 2021. The statutory requirements for both 4-40 customer representatives and their supervising general lines agent and the agency they are employed by are in full effect.

The Department has received inquiries asking for clarification of the laws that regulate customer representatives and the agency they are employed by. We are providing the following to prevent confusion on the part of our licensees.

#### Customer Representatives.— Florida Statutes Chapter 626 - Part II

Following are the statutes specific to customer representatives currently in effect:

##### [626.7351](#) Qualifications for customer representative's license. —

The department shall not grant or issue a license as customer representative to any individual found by it to be untrustworthy or incompetent, or who does not meet each of the following qualifications: (5) The applicant will be employed by only one agent or agency and the agency will appoint one designated agent within the agency who will supervise the work of the applicant and his or her conduct in the insurance business, and ***the applicant will spend all of his or her business time in the employment of the agent or agency and will be domiciled in the office of the appointing agent or agency as provided in s. 626.7352, F.S.***

##### [626.7352](#) Customer representative's office.—

A customer representative shall be housed wholly and completely within the actual confines of the office of the agent or agency whom he or she represents, together with any such furniture, books, records, equipment, and paraphernalia necessary for the conduct of such insurance business. The customer representative ***shall not maintain any such office or furniture, books, records, equipment, or paraphernalia at any other address or location, nor shall he or she maintain or make use of any other quarters, space, or address, for the purpose of the conduct of***

**such business.** No advertising, letterhead, or telephone listing of the customer representative shall indicate any business address other than that of the agent or agency by whom he or she is employed. No customer representative may be employed from any location except where an agent licensed to write such lines spends his or her full time in charge of such location.

**626.7354 Customer representative's powers; agent's or agency's responsibility.—**

(4) A customer representative shall not engage in transacting insurance outside of the office of his or her agent or agency.

We've been asked for clarification whether some customer representative duties fall under the above laws, such as underwriting activities or agency bookkeeping, accounting or other miscellaneous responsibilities represent an exception to the prohibition of a customer representative working from a remote location.

Those type of activities **must** occur at the agency or the supervising general lines agent's office as the laws prohibit a customer representative from "maintaining" any other space, have books or records (including electronic records), at a remote location.

Florida Statutes 626.7351 states the customer representative *"will spend all of his or her **business time** in the employment of the agent or agency and will be domiciled in the office of the appointing agent or agency as provided in s. 626.7352, F.S."*.

Further, all activities conducted by a customer representative must take place at the place of business of their supervising general lines agent, even those that are not defined as "transacting insurance" per s. 626.7352, F.S. This law states **all** activities related to the customer representative's duties may only be conducted at the supervising general lines agent's office. "Duties" would include any type of work assigned to the customer representative including those outside the scope of their license authority.

General lines agents may conduct insurance business from a residence provided they meet the requirements of s. 626.749, F.S. In that case, the customer representative would be allowed to work from the supervising general lines agent's home office.

Questions about the regulation of these laws can be directed to [AskDFS@MyFloridaCFO.com](mailto:AskDFS@MyFloridaCFO.com).

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## Senate Bill 76 — Highlights

### Public Adjusters and Public Adjusting Firms — Important Changes Effective July 1, 2021

We have highlighted changes to some of the laws public adjusters should be aware of. All laws cited were effective July 1, 2021.

#### Public Adjusting Firms - License Required

- As of July 1, 2021, all public adjusting firms must obtain a license from the Department.

- Our Bureau of Licensing continues to make updates to our electronic license application process to allow firms to apply for a license. At this time, we expect the application to be available by the end of this year.
- All firms holding authority as an appointing entity received an email from Agent Licensing reflecting the information above. An email will be sent to those firms when the application is available.
- There is no cost for the license.

### **Public Adjusting Contracts**

- As of July 1, 2021, all public adjusting firm contracts must include verbiage stating the consumer/insured has 10 days from the date of the contract's effectuation to request cancellation. Effectuation of the contract means the contract is fully completed and signed by all parties as required by [Rule 69B-220.051\(6\)](#), F.A.C.
- The new law requires the name of the party the consumer/insured must notify to cancel the contract. It is acceptable to list the name of the the public adjuster who signed the contract or the adjusting firm or both.
- Requires that the public adjuster's written estimate of loss must include an itemized, per-unit estimate of the repairs. The public adjuster must provide the estimate to the claimant or insured within 60 days after the execution of the public adjuster contract.

### **Other Changes to Public Adjuster Laws**

- Changes to public adjuster laws under new section [s. 626.854\(20\)\(a\)](#), F.S.:
- A public adjuster (PA), PA apprentice, or person acting on behalf of a PA or PA apprentice, is prohibited from offering financial inducements for (1) allowing a roof inspection of residential property, or (2) making an insurance claim for roof damage and prohibits them from offering or accepting consideration for referring services related to a roof claim. Each violation subjects the licensee to up to a \$10,000 fine. Unlicensed persons who are not otherwise exempted from PA licensure commit the unlicensed practice of public adjusting when they do these prohibited acts and are subject to a \$10,000 fine per-act and the criminal penalty for unlicensed activity (3rd degree felony).
- A property insurance claim or reopened claim must be provided to the insurer within two (2) years of the date of loss. A supplemental claim is not barred if notice is given while the claim it supplements remains open.
- Prevents the filing of a claim, supplemental claim, or reopened claim under a property insurance policy unless notice of the claim, supplemental claim, or reopened claim is provided to the insurer within two (2) years of the date of the loss.
- Prohibits persons other than a public adjuster or attorney from advertising, providing advice, or assisting with claims adjusting on behalf of a public adjuster, insured, or third-party claimant.

**Effective Date:** July 1, 2021 - Laws of Florida, [Ch. 2021-77](#)

## **Independent Adjusting Firms — License Required**

- As of July 1, 2021, all independent adjusting firms must obtain a license from the Department.
- Our Bureau of Licensing continues to make updates to our electronic license application process to allow firms to apply for a license. At this time, we expect the application to be available by the end of this year.
- All firms holding authority as an appointing entity received an email from Agent Licensing reflecting the information above. An email will be sent to those firms when the application is available.

- There is no cost for the license.

**Effective Date:** July 1, 2021 - Laws of Florida, [Ch. 2021-77](#)

## Contractors

Recent legislation created [s. 626.854\(15\)](#), F.S. and prohibits licensed contractors and subcontractors from advertising, soliciting, offering to handle, handling, or performing public adjuster (PA) services without a license. The prohibition does not prohibit the contractor from recommending that the consumer consider contacting his or her insurer to determine if the proposed repair is covered by insurance except as it may be related to s. 489.147, F.S. while participating in those activities.

The contractor may discuss or explain a bid for construction or repair of covered property with the residential property owner who has suffered loss or damage covered by a property insurance policy, or the insurer of such property, if the contractor is doing so for the usual and customary fee applicable to the work to be performed as stated in the contract between the contractor and the insured.

**Effective Date:** July 1, 2021 - Laws of Florida, [Ch. 2021-77](#)

## Managing General Agents

Recent legislation made changes to [s. 626.7452](#), F.S., provides that managing general agents (MGAs) are subject to examination authority by the Florida Office of Insurance Regulation (OIR). The law defines the acts of the MGA are considered to be the acts of the insurer on whose behalf it is acting.

**Effective Date:** July 1, 2021, Laws of Florida, [Ch. 2021-77](#)

More detailed analysis for this bill is located in this newsletter under [2021 Legislative Session Results](#)..

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## House Bill 1209 — Highlights

### Surplus Lines

- Removes a notice requirement before exporting policies. Allows an agent to export a flood insurance policy to a surplus insurer without seeking coverage from three or more authorized insurers. ([s. 627.715\(4\)](#), F.S.)
- Allows insurance coverage for deductibles to be written on surplus lines without meeting due diligence requirements. (s. 626.916(1)(d), F.S.)
- The insured must sign a disclosure that substantially provides the following: "You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer." If the notice is signed by the insured, the insured is presumed to have been informed and to know that other coverage may be available, and, with respect to the diligent-effort requirement under subsection (1), there is no



liability on the part of, and no cause of action arises against, the retail agent presenting the form. (s. 626.916(3)b.(3), F.S.)

## Bail Bonds

- The legislation made changes to [s. 648.30](#), F.S., and criminalizes the act of aiding and abetting an unlicensed person:

(5) Any licensee under this chapter who knowingly aids or abets an unlicensed person in violating this section commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084.

**Effective Date:** June 16, 2021 - Laws of Florida, [Ch. 2021-113](#)

More detailed analysis for this bill is located in this newsletter under [2021 Legislative Session Results](#).

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## Senate Bill 1120

### Bail Bonds

The bill amended [s. 648.44](#), F.S. regarding solicitation:(1) A bail bond agent or temporary bail bond agent may not:

(c) Initiate in-person or telephone solicitation after 9:00 p.m. or before 8:00 a.m., in the case of domestic violence cases, at the residence of the detainee or the detainee's family. Any solicitation not prohibited by this chapter must comply with the telephone solicitation requirements in ss. 501.059(2) and (4), 501.613, and 501.616(6).

**Effective Date:** July 1, 2021, Laws of Florida, [Ch. 2021-185](#).

More detailed analysis for this bill is located in this newsletter under [2021 Legislative Session Results](#).

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## Senate Bill 1598

### Telephone Solicitation

New laws related to telephone solicitation went into effect July 1, 2021, and authorize DFS to suspend, revoke, or refuse to issue the license of an insurance agent, adjuster, customer representative, service representative, or managing general agent that makes a consumer's personal financial or medical information available to the public, or initiates in-person or telephone solicitation with a prospective customer after 9 p.m. or before 8 a.m., unless the customer requests otherwise.

Changes to Florida Statutes [s. 626.621](#):

(16) Taking an action that allows the personal financial or medical information of a consumer or customer to be made available or accessible to the general public, regardless of the format in which the record is stored.

(17) Initiating in-person or telephone solicitation after 9:00 p.m. or before 8:00 a.m. local time of the prospective customer unless requested by the

prospective customer.

**Effective Date:** July 1, 2021, Laws of Florida, [Ch. 2021-104](#)

**Note:** A similar law under Senate Bill 1120 regarding telephone solicitation by bail bond agents was added under SB 1120, [s. 648.44\(1\)\(c\)](#), F.S (Laws of Florida, [Ch. 2021-113](#))

Senate Bill 1120 - Laws of Florida, [Ch. 2021-185](#), includes laws under Florida Statutes Chapter 501 which may also apply to Department licensees. The Florida Department of Agriculture and Consumers Services holds regulatory authority related to enforcement of those laws.

More detailed analysis for this bill is located in this newsletter under [2021 Legislative Session Results](#)..

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## General Lines Agents — Adjusting Claims

Hurricane Season began June 1, and we'd like to remind general lines agents they **may** be able to lawfully adjust claims.

Florida Statutes [s. 626.862](#) states:

"A licensed and appointed insurance agent may, without being licensed as an adjuster, adjust losses for the insurer represented by him or her as agent if so authorized by the insurer. The license and appointment of the agent may be suspended or revoked for violation of or misconduct prohibited by [s. 626.611\(1\)\(f\)](#)."

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**HEALTH INSURANCE MARKETPLACE**  
TRAINING AND SUPPORT

## Plan Year 2022 Health Insurance Marketplace Registration and Training for Returning Agents and Brokers

Plan year 2022 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 2022 registration and training process \(PDF\)](#).

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## FIFEC Conference — Rescheduled for June, 2022

The Florida Insurance Fraud Education Committee (FIFEC) will hold this year's FIFEC Conference scheduled for October 11-13, 2021, has been postponed to June 8-10, 2022.

The conference is a joint venture between the Florida Division of Investigative and Forensic Services and representatives from insurers' special investigative units. The conference offers more than 50

presentations on an array of topics including property and medical insurance, PIP, workers compensation and arson investigations and statutory and case law updates.

Information about the cancellation and registration information can be found at FIFEC's [website](#).

If you have any questions, please email [info@fifec.org](mailto:info@fifec.org).

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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](#)



Department Home | Agent and Agency Home | Insurance Insights Home Vol. 10, No. 2 - Fall 2021

## 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

### Become a More Informed CE Shopper

Social media, product reviews and internet searches are just a few of the tools people use to become more informed when shopping. Licensed insurance professionals can also become better informed when selecting a CE class by simply seeking important information from the Provider before signing up. Here are five questions a licensee may want to ask an educational provider.

#### What is your provider ID number and the approved course ID number?

It is important for licensees to ensure they are signing up for an approved CE course from an approved CE provider. A licensee also doesn't want to take a duplicate course. A "duplicate course completion" means completing the same course by the same provider within a 24-month period. **Duplicate course completions appear on the licensee's transcript but are ineligible to be credited towards fulfilling CE requirements.** We strongly recommend licensees verify the course by its course ID number to ensure the class is not a duplicate of a previous course credited to your CE record.

#### What must I provide in addition to completing the class to get CE credit?

Make sure the provider is aware that CE credit is expected. The provider may need additional information required by the the Department to report course completion credit. Ask the provider what additional information they will need.

#### Is this an approved Law and Ethics Update course for my specific license? (If looking to satisfy your law and ethics update course)

Licensees seeking to satisfy the Law and Ethics update requirement should be sure the provider had the course approved in a manner that will apply to the requirement for the licensee's specific license.

#### When should I expect to receive my certificate of completion?

The Department does not require licensees to submit certificates of completion unless there is a discrepancy that needs to be resolved. However, it's always a good idea to be sure the provider is complying with

Department rules and issues a certificate of completion within 30 days of course completion. You can review this information in your [MyProfile](#) account.

### **How long does it take for my course certification to be reported to the state?**

Providers have 21 calendar days to report completed credits to the state. Timely submission of credits prevents undue cancellation of appointments to transact insurance or handle insurance claims.

If you have any questions about a course, you may reach out to the approved educational course provider or email us at [Education@MyFloridaCFO.com](mailto:Education@MyFloridaCFO.com).

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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.

---



Department Home | Agent and Agency Home | Insurance Insights Home Vol. 10, No. 2 - Fall 2021

## 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

### 2021 Legislative Session Results

#### **Senate Bill 76 - INSURANCE**

Makes changes to address issues related to property insurance policies, claims, and litigation:

- **Managing General Agents:** changes current laws regarding managing general agent (MGAs) that are controlled by, or are a controlling person of, an insurer it contracts with, from the requirement that the contract between the insurer and MGA specify appropriate underwriting guidelines and provides certain exemptions from the Florida Office of Insurance Regulation (OIR) oversight.
- **Public Adjusting:** prohibits licensed contractors and subcontractors from advertising, soliciting, offering to handle, handling, or performing public adjuster (PA) services without a license. The prohibition does not prohibit the contractor from recommending that the consumer consider contacting his or her insurer to determine if the proposed repair is covered by insurance. However, the contractor may not violate s. 489.147, F.S.
- **Prohibits a Public Adjuster (PA), PA apprentice, or person acting on behalf of a PA or PA apprentice,** from offering financial inducements for (1) allowing a roof inspection of residential property, or (2) making an insurance claim for roof damage and prohibits them from offering or accepting consideration for referring services related to a roof claim. Each violation subjects the licensee to up to a \$10,000 fine. Unlicensed persons who are not otherwise exempted from PA licensure commit the unlicensed practice of public adjusting when they do these prohibited acts and are subject to a \$10,000 fine per act and the criminal penalty for unlicensed activity (3rd degree felony).
- **A property insurance claim or reopened claim must be provided to the insurer within two (2) years of the date of loss.** A supplemental claim is not barred if notice is given while the claim it supplements remains open.
- **Prevents the filing of a claim, supplemental claim, or reopened claim under a property insurance policy unless notice of the claim, supplemental claim, or reopened is provided to the insurer within two (2) years of the date of the loss.**

**Effective Date:** July 1, 2021, Laws of Florida, [Ch. 2021-77](#)

#### **HB 1209 - Department of Financial Services**

The bill modifies several areas regulated by the Department of Financial Services including:

- Division of Public Assistance Fraud: establishes DPAF as a criminal justice agency.
- Insurance Field Representatives and Operation: modifies the continuing education requirements of insurance licensees except title insurance agents. Modifies requirements related to renewal appointments. Adds a designation that will qualify a person for licensure as an insurance agent's customer representative. Increases the maximum length of suspension of title insurance agents from one (1) year to two (2) years.
- Protecting Proprietary Business Information: prohibits a person from requiring an insurance agent or agency to provide the replacement cost estimator or other proprietary underwriting information as a condition to extending credit secured by real property, nor may an insurance agent or agency provide this information.
- Surplus Lines: removes a notice requirement before exporting policies. Allows an agent to export a flood insurance policy to a surplus insurer without seeking coverage from three or more authorized insurers. Allows insurance coverage for deductibles to be written on surplus lines without meeting due diligence requirements.
- Bail Bond Agents: criminalizes an agent's aiding or abetting of unlicensed activity.

**Effective Date:** July 1, 2021, Laws of Florida, [Ch. 2021-113](#)

***Senate Bill 1598 - Agency Package - PROTECTING INSURANCE POLICYHOLDERS***

- Requires an entity that is licensed or issued a certificate of authority by the Department of Financial Services (DFS) or the Florida Office of Insurance Regulation (OIR) to respond to document requests from the DFS Division of Consumer Services.
- Eliminates the \$60 fee for a new or renewal adjusting firm license.
- Defines "claims adjusting" under the "Licensing Procedures Law."
- Specifies that entities must comply with s. 626.8696, F.S., with respect to possessing an adjusting firm license, but provides that an adjusting firm's branch place of business does not require licensure if it meets specified requirements.
- Revises the Licensing Procedures Law's prohibition against unlicensed activity to include knowingly aiding or abetting an unlicensed person in transacting insurance or otherwise engaging in insurance activities in this state without a license. A person who does so commits a third-degree felony.
- Authorizes DFS to suspend, revoke, or refuse to issue the license of an insurance agent, adjuster, customer representative, service representative, or managing general agent that makes a consumer's personal financial or medical information available to the public, or initiates in-person or telephone solicitation with a prospective customer after 9 p.m. or before 8 a.m., unless the customer requests otherwise.
- Prohibits the sale of industrial life insurance policies, effective July 1, 2021.
- Increases to 10 days, the cooling-off period during which a consumer may cancel his or her contract with a public adjuster.
- Requires that the public adjuster's written estimate of loss must include an itemized, per-unit estimate of the repairs. The public adjuster must provide the estimate to the claimant or insured within 60 days after the execution of the public adjuster contract.
- Prohibits a licensed contractor or subcontractor from soliciting an insured to file a claim unless licensed and compliant as a public adjuster.
- Prohibits persons other than a public adjuster or attorney from advertising, providing advice, or assisting with claims adjusting on behalf of a public adjuster, insured, or third-party claimant.
- Requires disclosure that surplus lines insurance is not covered by the Florida Insurance Guaranty Association prior to placing coverage with a surplus lines insurer.
- Expands the definition of sliding, a practice that violates the Unfair Insurance Trade Practices.

- Applies the property insurance claim investigation and communication requirements of s. 627.70131, F.S. to surplus lines insurers.
- Requires a residential property insurer begin its claim investigation within 14 days of receiving a proof of loss statement; current law provides 10 business days.
- Requires insurers to provide to policyholders the adjuster's name and state adjuster license number when a claim investigation involves a physical inspection of the property and maintain a record of each adjuster who communicates with the policyholder.
- Requires the insurer to provide notices that explain when the insurer is providing a preliminary or partial estimate or making a claim payment that is not the full and final payment for the claim.
- Prohibits the inclusion of a foreign venue clause within any personal residential property insurance policy sold in Florida that insures only property located in this state. This prohibition also applies to surplus lines insurers and authorized surplus lines insurance.
- Requires insurers to provide the Homeowner Claims Bill of Rights pursuant to any personal lines residential property insurance claim and adds notice regarding the right to receive interest and the utility of taking video of damages and repairs.
- Removes the insured's obligation to pay a \$100 deductible to FIGA in order to receive payment on their claim through FIGA.
- Revises the definition of a 'covered claim' for purposes of the Florida Workers' Compensation Insurance Guaranty Association, to exclude the return of premium resulting from a policy that was not in force on the date of the final order of liquidation.

**Effective Date:** June 16, 2021, Laws of Florida, [Ch. 2021-104](#)

***Senate Bill 1120 - PUSHING BACK AGAINST UNSOLICITED TELEMARKETING***

- Requires all sales telephone calls, text messages, and direct-to-voicemail transmissions to have the receiving consumer's prior express written consent if the call will be made using an automated machine to dial the recipient's phone number or will play a recorded message upon connection with the recipient.
- Amends the Florida Telemarketing Act to prohibit telephone sellers or salespersons from calling consumers outside of the hours between 8 a.m. and 8 p.m. in the consumer's time zone and prohibits telephone sellers or salespersons from contacting consumer on the same subject matter more than three times in a 24-hour period. The bill also clarifies that calls made through an automated dialer or recorded message are subject to the same prohibitions.

**Effective Date:** July 1, 2021, Laws of Florida, [Ch. 2021-185](#)

***House Bill 7017 - PROTECTING CONSUMERS***

- Requires specified entities that apply for or receive any gift or grant with a value of \$50,000 or more from any foreign source to disclose such gift or grant to the appropriate agency, along with additional specified information.
- Requires the Department of Financial Services (DFS) to manage a website to publish required disclosures and maintain an active and current list of ineligible entities on the website, and requires DFS to investigate an allegation of a disclosure violation.

**Effective Date:** July 1, 2021, Laws of Florida, [Ch. 2021-76](#)

**Note:** Several new laws by topic and license type are highlighted our [In The Know](#) section of this issue.



## Reminder: Bail Bond Agencies Must Register in "[MyProfile](#)"

The Department notified bail bond agencies in our June 2020 newsletter that effective immediately, bail bond agencies must establish and access a MyProfile account for the agency and designate their primary bail bond agent.

The Department continues to receive paper applications from some bail bond agencies. ***The paper application form is no longer accepted by the Department.***

To set up a [MyProfile](#) account, you will need to create a secure [MyProfile](#) "**Bail Bond Agency**" account type. When you do this, you will be able to take the following actions:

- Add Owner/Officer
- Designate and delete a primary bail bond agent.
- Add locations
- Delete locations
- Change an address
- Change login information
- Email Address Changes
- Grant Third-Party Privileges

Registering your agency through MyProfile allows the consumer-buying public to find and locate bail bond agents and agencies through the Department's [Licensee Search](#), which had not been available before the change to the electronic registration/designation filing.

Jails and courts are also able to verify that a bail bond agent and agency is registered with the Department after they have designated a primary bail bond agent for a location.

For more instructions, please see our [Bail Bond Agency Primary Agent User Guide](#).

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## Emergency Adjusters - Your Responsibilities

Hurricane Season began June 1. If you haven't taken steps to be sure your license is in compliance **NOW** is the time - not when a storm is threatening our state! Complete this short checklist to ensure your license is in good standing:

- Is your license active?
- Are you self-appointed or appointed by an adjusting firm?
- Do you have the required \$50,000 surety bond?
- Are you compliant with your continuing education requirements?
- Has a primary adjuster been designated for your firm?
- Is all contact information up-to-date? You can update it at MyProfile.
- Are any apprentices licensed and appointed?
- Do you have your Department issued license with you?

If a storm is expected to or makes landfall in Florida, insurers may start the appointment process. Although insurers are responsible for appointing emergency adjusters, that process is not fool-proof. It is your responsibility to make sure you are properly appointed. You can quickly review your appointments through your [MyProfile](#) account to make sure the insurer you represent in the aftermath of a storm has appointed you!

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## Public Adjusters and Public Adjusting Firms - Review Legislative Changes and Take Action

Hurricane season is in full swing. All public adjusters and firms should be fully aware of the changes in the Florida Statutes that were effective July 1, 2021 and make the necessary changes to contracts and business practices.

Licenses that have not already made the required changes to the public adjusting contract should implement those changes immediately to avoid possible enforcement action. Information about all changes that affect public adjusters and firms can be found in articles in this issue and the links we've provided to the 2021 Laws of Florida.

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## Failure to Update Title Agency Agent in Charge - Cancellation of Agency License

All title agencies were notified by email on two occasions that any agency that did not update its title agent in charge by July 21, 2021 would automatically be terminated. The Department automatically notified those agencies on July 22, 2021.

**Agencies who lost their agency license must reapply for the license - no exceptions.** There is no mechanism to "reinstate" a terminated license.

The former title agency may not conduct any of the activities that require a title agency license including accepting premium, issuing title insurance, or handling escrow. A licensed and appointed title insurance agent may handle escrow, but the agency cannot perform any escrow transactions while unlicensed. As for transacting title insurance, that also requires a title agency license.

[626.8412](#) License and appointments required.—

- (1) Except as otherwise provided in this part:
  - (a) Title insurance may be sold only by a licensed and appointed title insurance agent employed by a licensed and appointed title insurance agency or employed by a title insurer.
  - (b) A title insurance agent may not sell a title insurance policy issued by an insurer for which the agent does not hold a current appointment.
- (2) Except as otherwise provided in this part, a person, other than a title insurance agency or an employee of a title insurance agency, may not perform any of the functions of a title insurance agency without a title insurance agency license.

If you receive notice of cancellation of your agency's license due to failure to comply with this requirement, please contact [AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com) or call 850-413-3137. Inquiries about license cancellation sent to any other section will cause a delay as additional handling will be required by the Department.

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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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Department Home | Agent and Agency Home | Insurance Insights Home Vol. 10, No. 2 - Fall 2021

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## Links

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- 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

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**Case:** Florida Statutes [s.626.112\(7\)\(a\)](#) requires that an individual, firm, partnership, corporation, association, or other entity shall not operate as an insurance agency under its name or a trade name unless it has first obtained an insurance agency license from the Department.

An investigation was opened after to determine whether an entity was operating without the required license in Florida after the applicant failed to complete the application process.

Investigators contacted an insurer the agency's principal was appointed by and obtained evidence confirming the agency had sold multiple policies to Florida consumers while the agency was unlicensed.

**Disposition:** Fined \$1,000 and required to obtain an insurance agency license.

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**Case:** The Department received an insurer complaint alleging a health agent submitted fraudulent supplemental health benefit applications allegedly sold to employers who could not offer health benefits to their employees.

The complaint alleged the agent opened new business accounts for two businesses and enrolled a total of 35 "employees" under those accounts. Investigators were able to verify accurate identifying information for only one employee.

Investigators interviewed the agent who admitted the two business accounts were owned by her family members.

The agent received \$23,455 in advanced commissions from the sales. The insurer terminated the agent, who owes the full amount of advanced commissions paid to her due to non-payment of premium for the products fraudulently "sold".

**Disposition:** Suspended for 18 months.

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**Case:** Investigators scheduled a bail bond agency inspection but found the bail bond agent was not in his office during the required, posted business Monday through Friday business hours.

The Department made several attempts to complete the inspection, but the bail bond agent was not at the office when investigators arrived on several occasions. Investigators finally made contact with the bail bond agent and the inspection was completed. The inspection found the bail

bond agent failed to keep a daily bond register of written bail bonds and failed to keep individual files for each defendant.

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

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**Case:** The Department received an insurer's appointment termination for cause of a life, health, variable annuity and general lines agent.

Detailed information about the cause for the termination was received along with documentation to support the insurance company's action.

Investigators discovered the agent used a consumer's credit card to pay personal expenses totaling almost \$2,000. The consumer stated he gave his credit card information to the agent to pay his insurance premium. The consumer subsequently discovered charges on his statement that he did not authorize. The consumer discovered the charges and was able to have the charges reversed.

**Disposition:** License suspended for six months.

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**Case:** The investigation of a an agency that specialized in workers' compensation sales sales led to an investigation of a general lines agency. .

Investigators obtained an affidavit from the affected consumer, conducted agency inspections and procured extensive documentation from the insurance company and the agency's bank.

The consumer met with an unlicensed individual who sold him a workers' compensation policy. The unlicensed individual explained the coverage and engaged in a substantive discussion of the consumer's insurance needs.

When the insurance application was submitted to the insurance company, it was signed by the subject of the investigation who worked at a different agency, located in another city. The subject signed the application attesting he met with the insured when, in fact, he had not. The subject later admitted he never met the insured and did not know him. To compound matters, the insured was overcharged \$13,215 for premium by the unlicensed individual and the policy was mishandled. The agency sent the consumer a refund check for the premium overcharge after investigators visited the agency.

The subject was charged with aiding and abetting an unlicensed person.

**Disposition:** Fined \$4,000.

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**Case:** This case was opened after a field investigation on another licensee revealed a life, health, variable annuity and customer representative was marketing insurance using the name of an unlicensed entity.

The investigation revealed the subject solicited insurance products she was not properly licensed or appointed to sell and was sending email solicitations to consumers for referrals offering a \$500 gift card raffle for consumers who filled out a survey.

The subject admitted to investigators she was marketing insurance products as an unlicensed agency. The subject agreed to stop the email campaign, take down the unlicensed agency's Facebook page, and correct the unlicensed agency's website. The subject was given 10 days to comply and was told investigators would follow up on her compliance

with their instructions. The subject failed to comply with the Department's guidance.

**Disposition:** \$2500 fine and probation for one year.

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**Case:** The Department received a complaint from an insurer against a life, variable annuity and health insurance agent alleging the agent used theft and fraud to qualify for a production-based contest sponsored by the insurance company.

The complaint said the agent used the same checking account on multiple applications for different insureds and different premium payors.

Investigators obtained multiple affidavits from Florida consumers stating they did not authorize the agent to use their bank account information on any other application other than their own.

In addition, the agent met with consumers and agreed to obtain health insurance coverage through one insurer, but the applications were submitted to another insurance company without the knowledge and consent of the applicants, so the agent could qualify for the contest.

**Disposition:** License revoked. The agent was later arrested by the Division of Investigative and Forensic Services and charged with organized scheme to defraud, false and fraudulent insurance applications, criminal use of personal identifying information, and grand theft, all 3rd degree felonies. If convicted, the agent faces up to 40 years in prison.

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**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, and July, 2021

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
AGENT TITLE SERVICES, L.L.C.		E152224	Title Agency	\$1,500 Monetary Penalty	CAPE CORAL, FL	<a href="#">CONSENT ORDER</a>
AGUADO FERNANDEZ	ARIEL	W391672	Life, Health, Variable Annuity	Revocation	PEMBROKE PINES, FL	<a href="#">ORDER OF REVOCATION</a>
APPELLATE SETTLEMENT SERVICES INC.		W084557	Title Agency	\$2,500 Monetary Penalty	SYOSSET, NY	<a href="#">CONSENT ORDER</a>
ARCADIA ABSTRACT & TITLE CO		A007733	Title Agency	\$1,500 Monetary Penalty	ARCADIA, FL	<a href="#">CONSENT ORDER</a>
AVENUE SETTLEMENT CORPORATION		E032199	Title Agency	\$2,500 Monetary Penalty	WASHINGTON, DC	<a href="#">CONSENT ORDER</a>
BERMUDEZ	ENNIO	A020304	Life, Health, Variable Annuity, General Lines	\$3,500 Monetary Penalty, Probation 1 Year	WEST PARK, FL	<a href="#">CONSENT ORDER</a>
BOADA	ANGEL	E016202	Bail Bond	Suspension 6 Months	MIAMI, FL	<a href="#">CONSENT ORDER</a>
BOSTROM	CHRISTOPHER	A026501	Health	Revocation	MERRITT ISLAND, FL	<a href="#">NOTICE OF REVOCATION</a>
CASALINA TITLE & ESCROW INC		P045962	Title Agency	\$750 Monetary Penalty	MARGATE, FL	<a href="#">CONSENT ORDER</a>

CASTRO	JOSHUA	W477917	Credit	Revocation	MIAMI LAKES, FL	<a href="#">ORDER OF REVOCATION</a>
CHIRINO	PRISCILA	W280538	General Lines	Permanent Bar	MIAMI LAKES, FL	<a href="#">CONSENT ORDER</a>
CHRISTENSEN	BRIAN	D029924	Public Adjuster	\$2,500 Monetary Penalty, Probation One Year	ORLANDO, FL	<a href="#">CONSENT ORDER</a>
CLOSINGS.COM, INC		D022215	Title Agency	\$1,500 Monetary Penalty	BAY HARBOR ISLANDS, FL	<a href="#">CONSENT ORDER</a>
COASTAL SECURITY TITLE INC		A049650	Title Agency	\$750 Monetary Penalty	ENGLEWOOD, FL	<a href="#">CONSENT ORDER</a>
CONSTITUTION TITLE LLC		W376063	Title Agency	License Surrender	PANAMA CITY, FL	<a href="#">CONSENT ORDER</a>
CONTRERAS	CARMEN	W565149	All Lines Adjuster	Indefinite Suspension	MIAMI, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
COUTURE	JAMES	P142628	Life, Variable Annuity, General Lines	Indefinite Suspension	SOUTH DENNIS, MA	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
DYNAMIC TITLE SERVICES, LLC		P101310	Title Agency	\$1,500 Monetary Penalty	TRINITY, FL	<a href="#">CONSENT ORDER</a>
ENTITLED, LLC		W166258	Title Agency	\$1,500 Monetary Penalty	FORT MYERS, FL	<a href="#">CONSENT ORDER</a>
EV TITLE, LLC		W645874	Title Agency	Administrative Surrender	NAPLES, FL	<a href="#">CONSENT ORDER</a>
FINCH	IRA	A084029	Bail Bond	\$3,500 Monetary Penalty, Probation One Year	COTTONDALE, FL	<a href="#">CONSENT ORDER</a>
FLORIDA HOMETOWN TITLE & ESCROW LLC		W248219	Title Agency	\$1,500 Monetary Penalty	LABELLE, FL	<a href="#">CONSENT ORDER</a>
FLORIDA LEGAL TITLE LLC		W268778	Title Agency	\$1,500 Monetary Penalty	GAINESVILLE, FL	<a href="#">CONSENT ORDER</a>
FOLMER	DANIEL	W387229	General Lines	Suspension 3 Months	VISALIA, CA	<a href="#">ORDER OF SUSPENSION</a>
FORTE	AMI	A087691	Life, Health, Variable Annuity	Revocation	PALM HARBOR, FL	<a href="#">ORDER OF REVOCATION</a>
FRANCO	JASSON	W488852	Public Adjuster	\$250 Monetary Penalty	POMPANO BEACH, FL	<a href="#">CONSENT ORDER</a>
GARNIER	SABINO	W235801	Life, Health, Variable Annuity	Administrative Surrender	HOLLYWOOD, FL	<a href="#">CONSENT ORDER</a>
GIT SETTLEMENT SERVICES, LLC		W634729	Title Agency	\$1,500 Monetary Penalty	SARASOTA, FL	<a href="#">CONSENT ORDER</a>
GLOBAL POINT CLOSING SERVICES, INC.		W491043	Title Agency	\$1500 Monetary Penalty	BOCA RATON, FL	<a href="#">CONSENT ORDER</a>
GOENAGA	IVAN	E107408	Public Adjuster	\$1,500 Monetary Penalty	MIAMI LAKES, FL	<a href="#">CONSENT ORDER</a>
GREENLEAF TITLE LLC		P211391	Title Agency	\$1,500 Monetary Penalty	ST PETERSBURG, FL	<a href="#">CONSENT ORDER</a>
HILL, II	KENNETH	W417227	Public Adjuster	Revocation	GAINESVILLE, FL	<a href="#">ORDER OF REVOCATION</a>
HOLMAN	CHARITY	W534772	Life, Health, Variable Annuity, General Lines	Revocation	FORT MYERS, FL	<a href="#">ORDER OF REVOCATION</a>
JOHNSON	DONTE	W220263	Life, Health, Variable Annuity	Revocation	FORT MYERS, FL	<a href="#">ORDER OF REVOCATION</a>
JOHNSON	HOLLIE	D027150	Customer Representative	Revocation	GAINESVILLE, FL	<a href="#">ORDER OF REVOCATION</a>
JORDAN	MICHAEL	W517868	Health	Administrative Surrender	JACKSONVILLE, FL	<a href="#">CONSENT ORDER</a>
KANTOR	BRADLEY	D069370	Life, Health, Variable Annuity	Indefinite Suspension	KEY LARGO, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>



KIRKLAND TITLE SERVICES CORP		W365084	Title Agency	Suspension 3 Months	PLANTATION, FL	<a href="#">ORDER OF SUSPENSION</a>
KRESSEN	WILLIAM	A145945	Public Adjuster	Suspension 3 Months	PHOENICIA, NY	<a href="#">ORDER OF SUSPENSION</a>
LAWRENCE	CHARLES	A319195	Life, Variable Annuity	Revocation	OLDSMAR, FL	<a href="#">CONSENT ORDER</a>
LEGAL ELITE TITLE INC		W108068	Title Agency	Suspension 3 Months	HOLLYWOOD, FL	<a href="#">CONSENT ORDER</a>
LONG	BRITTNEY	W408353	Life, Health, Variable Annuity	Suspension 3 Months	LAUDERHILL, FL	<a href="#">ORDER OF SUSPENSION</a>
LOVETT	THOMAS	E098641	Title	Suspension 6 Months	MAITLAND, FL	<a href="#">CONSENT ORDER</a>
LUNA	HECTOR	A160195	Life, Health, Variable Annuity, General Lines	Suspension 9 Months	MIAMI, FL	<a href="#">CONSENT ORDER</a>
LUTGERT TITLE LLC		E019851	Title Agency	\$1,500 Monetary Penalty	NAPLES, FL	<a href="#">CONSENT ORDER</a>
MAGNOLIA TITLE AGENCY, LLC		W022152	Title Agency	\$2,500 Monetary Penalty	DADE CITY, FL	<a href="#">CONSENT ORDER</a>
MARION TITLE & ESCROW COMPANY		E147547	Title Agency	\$1,500 Monetary Penalty	OCALA, FL	<a href="#">CONSENT ORDER</a>
MARTLAW TITLE, INC.		W311171	Title Agency	\$2,500 Monetary Penalty	PROVIDENCE, RI	<a href="#">CONSENT ORDER</a>
MAXIMUM TITLE AND ESCROW CORP		W627813	Title Agency	Administrative Surrender	FORT LAUDARDALE, FL	<a href="#">CONSENT ORDER</a>
MCDOWELL	RYAN	P030264	Title	Suspension 6 Months	LAKE WORTH, FL	<a href="#">CONSENT ORDER</a>
MCGEE	SOPHIA	W384660	General Lines	Revocation	LAS VEGAS, NV	<a href="#">ORDER OF REVOCATION</a>
MCKENZIE	DAMION	W263463	General Lines	Revocation	SUNRISE, FL	<a href="#">CONSENT ORDER</a>
MCLESTER-HEIM	DIANNE	W707227	Health	Revocation	GREEN BAY, WI	<a href="#">NOTICE OF REVOCATION</a>
MUNOZ	SANTIAGO	P099092	Public Adjuster	Administrative Surrender	PEMBROKE PINES, FL	<a href="#">CONSENT ORDER</a>
MUNOZ PEREZ	MATHIU	W301548	Health, Legal Expense	Suspension 1 Year	MIAMI, FL	<a href="#">CONSENT ORDER</a>
NORUSH, II	THOMAS	E192631	General Lines	Suspension 18 Months	ORLANDO, FL	<a href="#">CONSENT ORDER</a>
PALMA TITLE & REAL ESTATE CLOSINGS INC		W412029	Title Agency	\$1,500 Monetary Penalty	TARPON SPRINGS, FL	<a href="#">CONSENT ORDER</a>
PALMERO	INDIRA	E107402	None	Cease & Desist	MIAMI, FL	<a href="#">ORDER TO CEASE AND DESIST</a>
PINNACLE LAND AND TITLE		W101100	Title Agency	\$2,500 Monetary Penalty	WEST PALM BEACH, FL	<a href="#">CONSENT ORDER</a>
POLK TITLE PARTNERS LLC D/B/A LAKE WALES TITLE COMPANY		W460384	Title Agency	Administrative Surrender	LAKE WALES, FL	<a href="#">CONSENT ORDER</a>
PREMIER TITLE OF CENTRAL FLORIDA, LLC		P141071	Title Agency	\$2,500 Monetary Penalty	ORLANDO, FL	<a href="#">CONSENT ORDER</a>
PRO TITLE INSURANCE AGENCY DBA FRANCHI TITLE SERVICES		W394220	Title Agency	\$1,500 Monetary Penalty	TAMPA, FL	<a href="#">CONSENT ORDER</a>
PRO TITLE OF FLORIDA, INC.		W342773	Title Agency	\$1,500 Monetary Penalty	FORT MYERS, FL	<a href="#">CONSENT ORDER</a>
QUICK CLOSE SERVICES, INC.		W144918	Title Agency	\$2,500 Monetary Penalty	CHERRY HILL, NJ	<a href="#">CONSENT ORDER</a>
QUINTERO	SABLE	W518522	Personal Lines	Revocation	LOUISVILLE, KY	<a href="#">ORDER OF REVOCATION</a>
RAMJATTAN SINGH	RIAZ	P204951	Life, Health, Variable Annuity, General Lines	Suspension 18 Months	DELRAY BEACH, FL	<a href="#">ORDER OF SUSPENSION</a>

RAWLS, JR	PAUL	W704182	Life, Health, Variable Annuity	Indefinite Suspension	TAMPA, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>
RICE	JAMIE	E079772	Customer Representative	Revocation	ZEPHYRHILLS, FL	<a href="#">NOTICE OF REVOCATION</a>
RIVERA	LUSNEIDY	W456115	Customer Representative	Suspension 9 Months	MIAMI, FL	<a href="#">CONSENT ORDER</a>
RODRIGUEZ	JOSE	W483185	Life, Health, Variable Annuity	Revocation	KISSIMMEE, FL	<a href="#">ORDER OF REVOCATION</a>
TENHULZEN	DALE	W537943	Life, Variable Annuity	Revocation	HUNTINGTON BEACH, CA	<a href="#">CONSENT ORDER</a>
TIGHE	LORRAINE	W391299	Life, Health, Variable Annuity	Revocation	SPRING HILL, FL	<a href="#">CONSENT ORDER</a>
TITLE ALLIANCE OF THE GULF COAST, LLC		W398122	Title Agency	Administrative Surrender	BRADENTON, FL	<a href="#">CONSENT ORDER</a>
TITLE TRUST INCORPORATED		W500473	Title Agency	Suspension 3 Months	PLANTATION, FL	<a href="#">ORDER OF SUSPENSION</a>
TOWER TITLE INC		P034812	Title Agency	Administrative Surrender	LAKE PLACID, FL	<a href="#">CONSENT ORDER</a>
TROPICS TITLE SERVICES INC		E182516	Title Agency	\$2,500 Monetary Penalty	MIAMI, FL	<a href="#">CONSENT ORDER</a>
TURNER	DANIEL	W183032	Life, Health, Variable Annuity	Revocation	SAINT PETERSBURG, FL	<a href="#">ORDER OF REVOCATION</a>
VAGNOZZI	DEAN	P059704	Life, Variable Annuity	Suspension 1 Years	COLLEGEVILLE, PA	<a href="#">CONSENT ORDER</a>
WALTERS	JASON	W237847	Title	Revocation	OLD BRIDGE, NJ	<a href="#">ORDER OF REVOCATION</a>
WYNN	BEN	P181997	Public Adjuster	Suspension 3 Months	LAUDERDALE LAKES, FL	<a href="#">ORDER OF SUSPENSION</a>
ZICCARELLI	WENDY	W403711	Life, Health, Variable Annuity	Indefinite Suspension	CORAL SPRINGS, FL	<a href="#">NOTICE OF TEMPORARY SUSPENSION</a>

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Department Home | Agent and Agency Home | Insurance Insights Home

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## Links

---

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

---

## Issues

---

- Current Issue
- Previous Issues

## 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*

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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  
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