

Agent and Agency Services

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Vol. 11, No. 3 - Fall 2022

Welcome

Dear Floridians,

Hurricane Ian's landfall in southwest Florida brought destruction to property and lives. Our Division of Consumer Services established Insurance Villages in areas hard-hit by the hurricane, and this work continues.

Our Bureau of Insurance Agent and Agency Services had boots on the ground since soon after landfall, and have provided immensely helpful guidance to consumers while also focusing on the activities of emergency, all lines and public adjusters.

Hurricane season ended November 30th. Everyone should take these storms seriously and be sure they have a disaster plan in place. As recovery continues, please report all unlicensed adjusters of any type you may encounter to Adjusters@MyFloridaCFO.com. These unscrupulous individuals take advantage of our citizens during what may be the worst time of their lives.

Wishing you and yours the very best of holidays this season and a bright and happy New Year!

Sincerely,



Jimmy Patronis
Chief Financial Officer



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News You Can Use

The Florida Department of Financial Services (DFS) announced the launch of the My Safe Florida Home (MSFH) program and the opening of the application process for free wind mitigation home inspections and up to \$10,000 in storm mitigation grants for Florida homeowners. In October, Chief Financial Officer (CFO) Jimmy Patronis directed the program to be expedited during the procurement process for home inspectors to ensure Floridians can fortify their homes quickly and obtain premium reductions as soon as possible. The agency conducted a soft-launch earlier in the month, and the agency has already received over 400 applications by homeowners for inspections. DFS encourages Floridians to take advantage of the home mitigation grant program to harden their home against storms and help lower their property insurance premiums through mandatory storm mitigation discounts...[Read more](#)

In The Know

We're reminding all lines adjusters who respond to the aftermath of Hurricanes Ian and Nicole that 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 landfall of a storm who don't hold the proper license credentials will be turned away. An individual who adjusts claims without a license is subject to Department enforcement action and/or criminal penalties...[Read more](#)

Education Central

Continuing Education (CE) - Due Dates Extended Due to Hurricane Ian The Department has extended the due date for the following compliance cycles: September 30 compliance dates extended until December 31 October 31 compliance dates extended until January 31 November 30 compliance dates extended until February 28 December 31 compliance dates extended until March 31...[Read more](#)

Enforcement Actions

The enforcement actions included in this issue reflect enforcement actions taken in March, April, May, June and July 2022. 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...[Read more](#)

Compliance Corner

Public adjusters may provide public adjusting services for Additional Living Expenses (ALE), provided a separate agreement is entered into between the insured(s), the public adjusting firm or public adjuster as defined in s. 626.854(1)(b), F.S...[Read more](#)

Case Notes

Case: This case was opened after our Division of Consumer Services referred a complaint from a consumer who alleged a health insurance agent enrolled her into a health insurance policy without her knowledge or consent and then renewed the fraudulent policy a year later...[Read more](#)

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Our department manages the financial responsibilities for the State of Florida.

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