

OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
DIRECTOR

IN THE MATTER OF:

Global Insurance Group, Inc., Global Property
& Casualty, Inc. and A. Weintraub,

Case Number: 82573-05

_____ Respondents. _____ /

IMMEDIATE FINAL ORDER

TO:

Global Insurance Group, Inc.
18851 North East 29th Ave., Suite 700
Aventura, Florida 33180

Global Property & Casualty, Inc.
18851 North East 29th Ave., Suite 700
Aventura, Florida 33180

A. Weintraub
18851 North East 29th Ave., Suite 700
Aventura, Florida 33180

THIS CAUSE having come on to be heard by and through the Commissioner for the Office of Insurance Regulation against the afore-referenced entities and individuals and having been fully informed in the premises,

NOW THEREFORE, it is hereby **FOUND** as follows:

1. The Office of Insurance Regulation has jurisdiction over the parties and the subject matter pursuant to Sections 120.569(2)(n) (Decisions which affect substantial interest), 624.307 (General Powers), 624.317 (Investigation of agents, adjusters, administrators, service companies and others), 624.318 (Conduct of examination or investigation; access to records; correction of

accounts; appraisals), 624.401 (Certificate of Authority), 626.8805 (Certificate of authority to act as administrator), 626.901 (Representing or aiding unauthorized insurer prohibited), 626.918 (Eligible Surplus Lines Insurer), 626.112(5), 626.7451, 626.7455 (License and appointment required to act as a managing general agent), and 626.9541 (Unfair or deceptive acts or practices), *Florida Statutes*. As a result of alleged violations by the Respondent of the Florida Insurance Code, the Office of Insurance Regulation (hereinafter referred to as the "Office") has caused an investigation to be made of the insurance-related activities of the Respondent.

2. This Immediate Final Order is being issued pursuant to Section 626.901(5) and Section 120.569(2)(n), Florida Statutes. Newly enacted and effective July 1, 2005, Section 626.901(5), *Florida Statute*, reads as follows:

The Office or department may, pursuant to s. 120.569 and in its discretion, issue an immediate final order to cease and desist to any person or entity that violates this section. The Legislature finds that a violation of this section constitutes an imminent and immediate threat to the health, safety, and welfare of the residents of this state.

3. Transacting insurance is defined in Section 624.10, *Florida Statutes* as:

"Transact" with respect to insurance includes any of the following, in addition to other applicable provisions of this code:

- (1) Solicitation or inducement.
- (2) Preliminary negotiations.
- (3) Effectuation of a contract of insurance.
- (4) Transaction of matters subsequent to effectuation of a contract of insurance and arising out of it.

4. In the middle of hurricane season and on July 1, 2005, KLGN Insurance Agency received an email from a company referred to as Global Insurance Group, Inc.

5. On July 19, 2005, KLGN requested an insurance premium quote from Global Insurance Group, Inc.

6. In response to the request for an insurance premium quote, KLGN received a quote from Global Insurance Group, Inc.

7. The allegations contained in paragraphs four (4) through six (6) are sworn to by an employee of KLGN. This affidavit and attached solicitation, request for quote and quote are attached hereto as **Exhibit "A"**.

8. Global Insurance Group, Inc. and Global Property & Casualty, Inc. have not been authorized to transact insurance business in the State of Florida by a Certificate of Insurance being issued by the Office. A certificate of non- authority from the Office is attached as **Exhibit "B"**.

9. The Respondent is not entitled to any exception to the requirements of the Florida Insurance Code requiring a Certificate of Authority or to be registered as a Surplus Lines Carrier.

10. The Florida Department of State, Division of Corporations Website cross-references a Delaware for-profit corporation by the name of Global Property & Casualty, Inc. with Global Insurance Group, Inc. The addresses for both corporations are listed as 18851 North East 29th Ave. #700, Aventura, FL 33280. Further, the individual submitting this corporate information was an individual by the name of A. Weintraub who also used the same address as the corporations. A copy of the Florida Website pages is attached as composite **Exhibit "C"**.

11. The continued marketing, soliciting and sales of unauthorized insurers or authorized insurers without appointments, by licensed or unlicensed agents, presents a continuing present and immediate danger to the Florida public. All of the marketing and solicitations complained of herein aids and abets the unlicensed, unappointed agents and therefore unauthorized insurance entities. By aiding an unauthorized insurance entity, the Respondents violate Section 626.901, *Florida Statutes*. Additionally, Section 626.902, *Florida Statutes*, provides that each violation of Section 626.901, *Florida Statutes*, by a licensed agent, or any individual, is a third degree felony.

Accordingly, **IT IS HEREBY ORDERED:**

A) The Respondent, its predecessors or successors, assigns, and related entities including, but not limited to, **Global Insurance Group, Inc., Global Property & Casualty, Inc.** and **A. Weintraub** whether acting in or outside the State of Florida as insurance agents, insurance agencies, insurance adjusters, third-party administrators, managing general agents, unauthorized insurers, surplus lines carriers or otherwise engaging in the business of insurance, either directly or indirectly through named and unnamed persons, entities, agents, or otherwise, shall forthwith **CEASE AND DESIST** from the transaction of any new or renewal insurance business as or on behalf of unauthorized insurers and unlicensed surplus lines carriers.

B) The Respondents, its predecessors or successors, assigns, and related entities including, but not limited to, **Global Insurance Group, Inc., Global Property & Casualty, Inc.** and **A. Weintraub**, shall forthwith notify, in writing, each and every agent, broker, salesperson, and other marketing outlet that is presently, or that has in the past been used to solicit, sell, or deliver any unauthorized product in Florida, of the cessation of this portion of their Florida business because they are marketing an unauthorized product, and due to this Immediate Final Order, shall also inform such persons and entities that no further applications will be accepted, contracts issued or premiums accepted. The Respondents shall furnish for approval or edit a draft of such notification to the Office of Insurance Regulation within five (5) business days from the receipt of this Immediate Final Order, along with a list of names and addresses of every agent, broker, salesperson, and other marketing outlet. Thereafter, Respondents shall within five (5) business days of receipt by mail or by fax of **Global Insurance Group, Inc., Global Property & Casualty, Inc.** and **A. Weintraub**, the Office of Insurance Regulation's approval or edits, mail such letter (in revised form, if edited by the Office) to all

such agents, brokers, salespersons, and other marketing outlets, and shall immediately thereafter file the sworn attestations of **Global Insurance Group, Inc., Global Property & Casualty, Inc.** and **A. Weintraub** and any representative that has authority on behalf of the entities named as a Respondent herein, that there has been full compliance with this provision.

C) The Respondents shall forthwith notify in writing each Florida subscriber, member, and beneficiary of, and each applicant for, any unauthorized policy, contract, plan, or other product of the cessation of their business in Florida because it is an unlicensed insurer and/or because it has marketed an unauthorized product. Due to this Immediate Final Order, each such subscriber, member, beneficiary, and applicant should immediately obtain wind-storm or any other property casualty insurance affected by the Respondents from a Florida licensed insurer. The Respondents shall furnish for approval or edit a draft of such notification to the Office of Insurance Regulation within five (5) business days from the receipt of this Immediate Final Order. Thereafter, they shall, within five (5) business days of receipt by mail or by fax of the Office of Insurance Regulation's approval or edits, mail such notice, in revised form, if edited by the Office, to each such subscriber, member, beneficiary, and applicant, and shall immediately thereafter file the sworn attestations of **Global Insurance Group, Inc., Global Property & Casualty, Inc.** and **A. Weintraub** and any representative that has authority on behalf of the entities named as a Respondent herein and on behalf of any entity that they exercise any control over, that there has been full compliance with this provision. If more than one individual in any household is a subscriber, member, beneficiary or applicant, a single notice, properly addressed, to any one such person in that household shall constitute notice to all persons in that household. In those situations in which the parties named herein contend that a group, association, or other multi-participant policy or contract was issued or applied for, the Respondents shall furnish the

requisite notice to each participant, member, beneficiary, and person afforded or to be afforded coverage under each policy or contract. If there is more than one participant, member, beneficiary, or person afforded or to be afforded coverage within a single household, one notice, properly addressed to any one such person in that household shall constitute notice to all persons in that household.

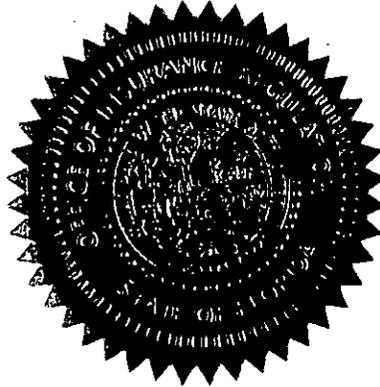
D) The Respondents, shall, within fifteen (15) calendar days from the receipt of the Immediate Final Order hereof, deliver to the Office of Insurance Regulation a full and complete accounting of all premiums, "contributions", "membership fees" and "association" dues collected, and claims paid or incurred, since the inception of their marketing operation complained of within this Order related to any Florida participant. This accounting shall include, but is not limited to, the identity of each insurer that premiums were collected for. Further, all such premiums covering periods of time from the date of this Immediate Final Order shall be forwarded to and made payable to the consumer. This request is made pursuant to Section 626.901(6), *Florida Statute*.

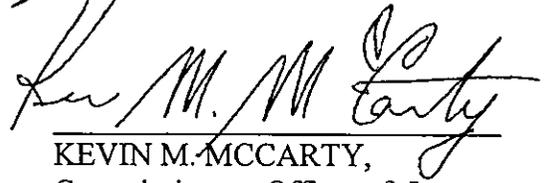
E) This Immediate Final Order, or any amendment thereto, shall not be interpreted as having, nor shall it have, the effect of abrogating any statutory, common law, or contractual rights of any subscriber, member, beneficiary, or person afforded coverage under any contract, policy, or plan policy or contract, or of any person that furnished services pursuant to or in reliance upon the existence of a contract, policy, or plan with, from, or involving the Respondents.

F) The issuance of this Immediate Final Order and the procedural safeguards set forth under the Notice of Rights herein are concluded to be fair under the circumstances due to the potential grave harm resulting from the unauthorized insurance business complained of herein.

The transaction of unauthorized business, is criminal felony activity as defined by Section 626.902, *Florida Statutes*, and is per se immediately harmful to the public of Florida. Further, such activity presents potential credit risks to Florida consumers. The actual harm may not be discovered immediately after the criminal activity, and therefore all such activity presents an immediate danger to the public health, safety, or welfare and requires immediate action through this order as recognized by the Florida legislature and this Office and pursuant to newly enacted Section 626.901(5), *Florida Statutes*.

DONE and ORDERED this 15th day of August, 2005.

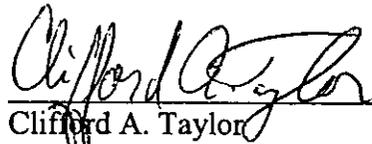



KEVIN M. MCCARTY,
Commissioner, Office of Insurance
Regulation

NOTICE OF RIGHTS

The sufficiency of this Order may be reviewed by appeal pursuant to Florida Statutes 120.569(2)(n) and 120.68 and by Rule 9.110, Fla. R. App. P. The appeal must be instituted by filing a Notice of Appeal with the General Counsel of the Office of Insurance Regulation, as its agency clerk, at 612 Larson Building, Tallahassee, Florida 32399-0333, and a copy of the same with the appropriate district court of appeal, within thirty (30) days of the rendition of this Order. If the facts are in dispute within this Immediate Final Order, then the named Respondents may file an injunction pursuant to 120.569(2)(n) or file a motion to quash or to set aside the service of any process made in the manner provided in Florida Statute 626.908(3).

All correspondence or requests for hearing should contain the case number and the style of the case as listed on page one of this Order.



Clifford A. Taylor
Assistant General Counsel
Florida Bar Number 0346519
Office of Insurance Regulation
Division of Legal Services
200 East Gaines Street, 6th Floor
Tallahassee, Florida 32399-4206
Telephone: (850) 413-4142
Facsimile: (850) 922-2543

Jul 21 2005 11:43AM KLGN#INSURANCE#GROUP,#LLC 9544415934

Page 1 of 2

Anne Pritchard

From: "Anne Pritchard" <anne_klgn@belleouth.net>
To: <globalquotes@aol.com>
Sent: Tuesday, July 19, 2005 5:26 PM
Subject: Wind quote

To Whom it May Concern:

We received a quote for Arturo Yanovich this afternoon. The client is very interested in windstorm coverage that fits his budget. Before he accepts the quote, he wants to know the name of the carrier providing the coverage. Can you please confirm? Thank you very much.

Anne Pritchard
Account Representative
KLGN Insurance Group, LLC
PO Box 128237
Pembroke Pines, FL 33082-3237
PH: 954-441-5524
FAX: 954-441-5534

7/19/2005

GLOBAL INSURANCE GROUP, INC.
 18851 NORTH EAST 20TH AVENUE, SUITE 700
 AVENTURA, FLORIDA 33180 U.S.A.
 MAIN LINE 305-749-2572
 MAIN FAX 305-236-1619
 GENERAL E-MAIL: GLOBALINS@AOL.COM
 FOR CLAIMS 786-348-3244
 E-MAIL FOR CLAIMS GLOBALCLAIM@AOL.COM
 UNDERWRITING FAX FOR WINDSTORM POLICIES
 419-781-6801
 UNDERWRITING E-MAIL FOR WINDSTORM POLICIES
GLOBALQUOTE5@AOL.COM

WIND QUOTE ONLY

DATE: July 19, 2005

AGENCY: KLGN INSURANCE ATTENTION: ANNE BRITCHARD

APPLICANT: YANOVICH, ARTURO & SUSANA

ADDRESS: 9801 COLLINS AVENUE, UNIT#16X

CITY: MIAMI BEACH

COUNTY: MIAMI-DADE

STATE: FL

ZIP: 33154

AMOUNT OF COVERAGE: \$25,000

AMOUNT OF CONTENTS: \$60,000

DEDUCTIBLE FOR HURRICANE/OTHER WIND, HAIL: ***2%/\$500***

PREMIUM: \$380

COMMISSION: \$46

TERM OF COVERAGE: 1 YEAR

SUBJECT TO: PHOTO'S OF EXTERIOR

APPROVED AGENTS CAN BIND POLICIES, AND IF AGENT COLLECTS PREMIUM,
 CO-INSURANCE CAN BE DEDUCTED AND AN AGENCY CHECK WITH ORIGINAL APPLICATION
 AND BINDER MUST BE SENT OVERNIGHT COURIER. NO POLICY CAN BE BOUND IF A
 STORM IS WITHIN 72 HOUR RANGE, WITHOUT ADDITIONAL UNDERWRITING APPROVAL

APPROVED
 JUL 27 2005
 305-236-1619

klgn@bellsouth.net

From: <allenweintraub@bellsouth.net>
To: <globalins@aol.com>
Sent: Tuesday, May 24, 2005 8:29 AM
Subject: GLOBAL INSURANCE GROUP

GLOBAL INSURANCE GROUP, INC.
18851 NORTH EAST 29TH AVENUE, SUITE 700
AVENTURA, FLORIDA 33180 U.S.A.
MAIN LINE 305-749-2522
MAIN FAX 305-936-1619
GENERAL E-MAIL: GLOBALINS@AOL.COM
FOR CLAIMS 786-348-3244
E-MAIL FOR CLAIMS GLOBALCLAIM@AOL.COM
UNDERWRITING FAX FOR WINDSTORM POLICIES
419-781-6801
UNDERWRITING E-MAIL FOR WINDSTORM POLICIES
GLOBALQUOTES@AOL.COM

CURRENTLY ONE OF THE
LOWEST WINDSTORM RATES
IN ALL PARTS OF FLORIDA.

HAVE YOUR CLIENTS LOCK IN
A LOWER RATE TODAY!!

CURRENTLY WRITING ALL
WINDSTORM POLICIES,
RESIDENTIAL AND
COMMERCIAL. EXCEPT
MOBILE & MANUFACTURED
HOMES.

UNDERWRITING QUOTES,
QUOTED THE SAME DAY.

AGENT HAS AUTHORITY TO
SAME DAY BIND, UPON
UNDERWRITING APPROVAL.

AGENTS COMMISSIONS CAN
BE DEDUCTED DIRECTLY
FROM THE PREMIUM, WHEN

OUR MOBILE CLAIMS UNITS
HAVE FULL AUTHORITY TO
SETTLE AND PAY ALL CLAIMS,
IN THE CASE OF A DISASTER.

FAX OR E-MAIL US
YOUR AGENCY
INFORMATION AND
BECOME AN
AUTHORIZED AGENT.

CALL OR E-MAIL NOW
AND SAVE YOUR
CLIENTS MONEY WITH
A LOWER WINDSTORM
RATE!!

**THE AGENT BINDS THE
POLICY.**

klgn@bellsouth.net

From: <klgn@bellsouth.net>
To: <GLOBALINS@AOL.COM>
Sent: Tuesday, May 24, 2005 4:57 PM
Subject: More Information

Please provide more information about your program for review. Is this to replace Citizens for Properties in the Windpool?

Thanks,

Lilla Echevarria
Account Representative
KLGN Insurance Group, LLC
17901 NW 5th Street, Suite 207
Pembroke Pines, FL 33029
Phone (954) 441-5524
Fax: (954) 441-5934

7/28/2005

klgn@bellsouth.net

From: <GLOBALINS@aol.com>
To: <klgn@bellsouth.net>
Sent: Tuesday, May 24, 2005 5:13 PM
Subject: Re: More Information

we are separate and have no affiliation with citizens. we are a direct insurer providing the same product at a more reasonable rate.

klgn@bellsouth.net

From: <klgn@bellsouth.net>
To: <GLOBALINS@aol.com>
Sent: Tuesday, May 24, 2005 6:21 PM
Subject: Re: More Information

Sounds Great - Do they have a rating yet....

Please send me a contract, or do you need some more information on our agency first?

Let me know...

----- Original Message -----

From: GLOBALINS@aol.com
To: klgn@bellsouth.net
Sent: Tuesday, May 24, 2005 5:13 PM
Subject: Re: More Information

we are separate and have no affiliation with citizens. we are a direct insurer providing the same product at a more reasonable rate.

7/28/2005

klgn@bellsouth.net

From: <GLOBALINS@aol.com>
To: <klgn@bellsouth.net>
Sent: Wednesday, May 25, 2005 7:36 AM
Subject: Re: More Information

yes we are rated A. you can either fax or email your agencies information, contact, phone numbers, e & o information and tax id, along with 3 references of whom you currently write for. once that is received we have you in our system to begin writing for us.

7/28/2005

State of Florida



OFFICE OF INSURANCE REGULATION Tallahassee, Florida

I, the undersigned, Commissioner of the Office of Insurance Regulation of the State of Florida, do hereby certify that

Dated this 28th Day of July, 2005

After conducting a diligent search of the official records of the FLORIDA OFFICE OF INSURANCE REGULATION, no record exists which discloses that the following company or individual currently holds, or has ever held, a CERTIFICATE OF AUTHORITY from the Office authorizing the company or individual to transact insurance as an insurer in any capacity, including that of a Third Party Administrator:

Global Property & Casualty, Inc.
18851 NE 29th Avenue, Suite 700
Aventura, FI 33180



IN TESTIMONY WHEREOF, I hereto
subscribe my name, and affix the Seal of
my Office, at Tallahassee, the day and year
first above written.

A handwritten signature in black ink, appearing to read "K. M. [unclear]".

Commissioner, Office of Insurance Regulation

State of Florida



OFFICE OF INSURANCE REGULATION Tallahassee, Florida

I, the undersigned, Commissioner of the Office of Insurance Regulation of the State of Florida, do hereby certify that

Dated this 25th Day of July, 2005

After conducting a diligent search of the official records of the FLORIDA OFFICE OF INSURANCE REGULATION, no record exists which discloses that the following company or individual currently holds, or has ever held, a CERTIFICATE OF AUTHORITY from the Office authorizing the company or individual to transact insurance as an insurer in any capacity, including that of a Third Party Administrator:

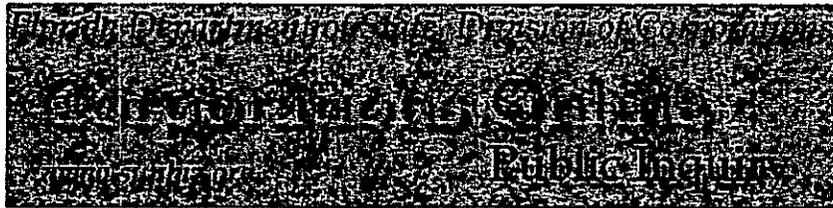
**Global Insurance Group, Inc.
18851 Northeast 29th Avenue, Suite 700
Aventura, Florida 33180**



IN TESTIMONY WHEREOF, I hereto
subscribe my name, and affix the Seal of
my Office, at Tallahassee, the day and year
first above written.

A handwritten signature in black ink, appearing to read "K. M. ...".

Commissioner, Office of Insurance Regulation



Foreign Profit

GLOBAL PROPERTY & CASUALTY, INC.

Cross Reference Name

GLOBAL INSURANCE GROUP, INC.

PRINCIPAL ADDRESS
 18851 NE 29TH AVE #700
 AVENTURA FL 33280

MAILING ADDRESS
 18851 NE 29TH AVE #700
 AVENTURA FL 33280

Document Number
 F05000004204

FEI Number
 NONE

Date Filed
 07/21/2005

State
 DE

Status
 ACTIVE

Effective Date
 NONE

Registered Agent

Name & Address
DEPT OF INSURANCE 200 E GAINES ST. TALLAHASSEE FL 32399

Officer/Director Detail

Name & Address	Title
WEINTRAUB, A. 18851 NE 29TH AVE #700 AVENTURA FL 33280	PC

Annual Reports

Report Year	Filed Date
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No Events
No Name History Information

Document Images

Listed below are the images available for this filing.

07/21/2005 -- Foreign Profit

THIS IS NOT OFFICIAL RECORD; SEE DOCUMENTS IF QUESTION OR CONFLICT

[Corporations Inquiry](#)

[Corporations Help](#)

TRANSMITTAL LETTER

TO: Registration Section
Division of Corporations

SUBJECT: Global Insurance Group
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida," "Certificate of Existence," and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

A. Weintraub
(Name of Person)
Global Insurance Group, Inc.
(Firm/Company)
18851 NE 29th Ave Suite 700
(Address)
Aventura FL 33180 W05-27124
(City/State and Zip code)

For further information concerning this matter, please call:

Mr. Weintraub at 305, 749-2522
(Name of Person) (Area Code & Daytime Telephone Number)

STREET ADDRESS:
Registration Section
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

MAILING ADDRESS:
Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- \$70.00 Filing Fee \$78.75 Filing Fee & Certificate of Status \$78.75 Filing Fee & Certified Copy \$87.50 Filing Fee, Certificate of Status & Certified Copy



*Thy 8 30
Fax
302-739-3812*

FLORIDA DEPARTMENT OF STATE

**Glenda E. Hood
Secretary of State**

June 1, 2005

**A. WEINTRAUB
GLOBAL INSURANCE GROUP, INC.
18851 NE 29TH AVE. SUITE 700
AVENTURA, FL 33180**

**SUBJECT: GLOBAL PROPERTY & CASUALTY, INC.
Ref. Number: W05000027124**

We have received your document for GLOBAL PROPERTY & CASUALTY, INC. and your check(s) totaling \$70.00. However, the document has not been filed and is being retained in this office for the following:

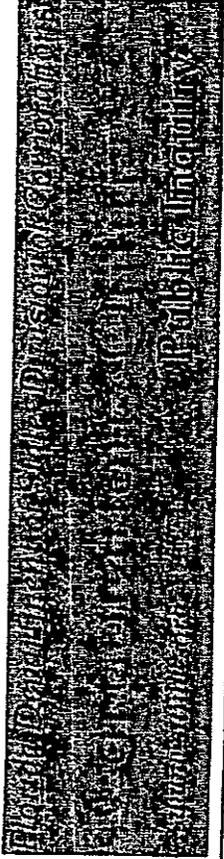
Unfortunately, the enclosed certified copy does not meet our filing requirements. We require a certificate of existence, which usually consists of a single sheet of paper and clearly reflects the entity is a valid entity in its home state/country. You can obtain the certificate of existence from the same office that provided you with the certified copy.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6958.

**Lee Rivers
Document Specialist**

Letter Number: 305A00038908



Rejected Filing

GLOBAL PROPERTY & CASUALTY, INC.

Cross Reference Name

GLOBAL INSURANCE GROUP, INC.

Document Number W05000027124	State NONE	Filed Date 06/01/2005	Expire At Usual Time Y
Penalty Fee 0.00	Associated Document Number	Document Type	

Submitted By
A. WEINTRAUB
GLOBAL INSURANCE GROUP, INC.
18851 NE 29TH AVE. SUITE 700
AVENTURA, FL 33180



No Events
No Name History Information

Document Images