

## AGENCY SNAPSHOT

# Department of Financial Services

by Anthony B. Miller

Recommended by the Constitutional Revision Commission, and passed into law by voters in 1998, the Florida Legislature carried out an amendment to the state's constitution by merging the Department of Insurance, Treasury, State Fire Marshal, and the Department of Banking and Finance into the Department of Financial Services (DFS), effective January 2003. The result is an entity with approximately 2,602 employees. Section 20.121, Florida Statutes, sets forth the organizational structure and statutory authority for DFS, which can be considered three agencies in one.

Also effective January 2003, the Financial Services Commission (Commission) was created. Members of the Commission are the Governor, the Chief Financial Officer, the Attorney General, and the Commissioner of Agriculture. The purpose of the Commission is to safeguard the public by regulating the banking, securities, and insurance industries. The Commission appoints the officials who oversee the Office of Financial Regulation (OFR) and the Office of Insurance Regulation (OIR). These two offices are administratively housed in the Department of Financial Services, but report directly to the Commission. The Commission is the agency head for purposes of rulemaking by the two offices.

Jeff Atwater is the elected Chief

Financial Officer (CFO) and serves as the DFS agency head, the State Treasurer, and the State Fire Marshal. The Commissioner of OIR is Kevin McCarty. The Commissioner of OFR is Drew J. Breakspear. Each Commissioner is the agency head for purposes of final agency action under chapter 120, Florida Statutes, for all areas within the regulatory authority delegated to that Commissioner's office.

### DFS

DFS oversees the state's accounting and auditing functions and unclaimed property, monitors the investment of state funds and manages the deferred compensation program and risk management program for the state. Insurance consumer service is handled by the DFS, and the office is responsible for the licensing and oversight of insurance agents and agencies, as well as funeral homes and cemeteries. Insurance fraud investigation also is overseen by the DFS, as well as ensuring businesses have workers' compensation coverage in place for employees and helping injured workers with benefit payments and re-employment. DFS also provides various fire-related services throughout the state, from assisting local fire departments by conducting arson investigations to training citizens at one of the fire-training colleges in the

state. DFS has 62 attorneys on staff.

### DFS Agency Clerk

All notices of appeal of final orders or requests for administrative hearings should be sent to the Agency Clerk, Julie Jones at the following address:

Agency Clerk  
Florida Department of Financial Services  
200 East Gaines Street  
Tallahassee, Florida 32399-0390.

### DFS Public Records Requests

By email, regular mail, telephone, or fax, to the following:

The Public Records Unit  
Florida Department of Financial Services  
200 East Gaines Street  
Tallahassee, Florida 32399-0307  
Telephone: 850-413-3149  
Fax: 850-488-3429  
[PublicRecordsRequest@myfloridacfo.com](mailto:PublicRecordsRequest@myfloridacfo.com)

### DFS General Counsel

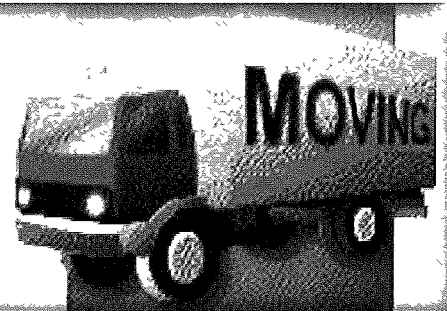
P.K. Jameson is the general counsel and deputy chief financial officer for CFO Jeff Atwater. She has experience in all three branches of government, in addition to private practice experience. She was appointed as the general counsel in January 2011,

*continued...*

## Moving? Need to update your address?

The Florida Bar's website ([www.FLORIDABAR.org](http://www.FLORIDABAR.org)) offers members the ability to update their address and/or other member information

The online form can be found on the web site under "Member Profile."



**AGENCY SNAPSHOT***from page 11*

and oversees the division of legal services, the division of risk management, and the division of rehabilitation and liquidation. Prior to coming to DFS, she was the senior policy advisor for Senate President Jeff Atwater. She previously served as the chief of staff for the House of Representatives, and has served as staff director for a number of legislative committees in both the House and Senate, including: judiciary; real property and probate; council on procedures and redistricting; and children, families, and elder affairs. Ms. Jameson has also served as the general counsel for the Agency for Persons with Disabilities, where she was also responsible for legislative affairs. Ms. Jameson was the policy chief for health and human services in the Governor's Office of Policy & Budget. She also has private practice experience in the areas of insurance defense, workers' compensation, contracts, and social security. She holds a Bachelor of Science degree with honors in Accounting/Business Administration. She received her law degree with honors, from Florida State University College of Law.

**OIR**

OIR is responsible for all activities concerning insurers and other risk bearing entities, including licensing, rates, policy forms, market conduct, claims, issuance of certificates of authority, solvency, viatical settlements, premium financing, and administrative supervision. OIR has 21 attorneys on staff.

**OIR Agency Clerk**

All notices of appeal of agency final orders or requests for administrative hearings should be sent to the OIR Agency Clerk, Belinda Miller at the following address:

Agency Clerk  
Legal Services Office  
Florida Office of Insurance Regulation  
200 East Gaines Street, Room 612L  
Tallahassee, Florida 32399-4206

**OIR Public Records Requests**

By e-mail, regular mail, or telephone to:

Public Records Office  
Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399-4206  
Telephone: (850) 413-4223  
[PublicRecords@fioir.com](mailto:PublicRecords@fioir.com)

**OIR General Counsel**

Belinda Miller is the OIR general counsel. She has more than 20 years of insurance regulatory and receivership experience. As the general counsel for OIR, she directs the legal services unit and oversees the market investigations unit. In addition, Ms. Miller provides legal counsel to the Insurance Commissioner and the Financial Services Commission regarding matters related to the regulation of insurers. She was appointed to this role in February 2011. Ms. Miller graduated in 1982 from Emory University where she earned a Bachelor of Arts degree with a major in International Studies. She earned her law degree from Florida State University and has been a member of the Florida Bar since 1986. She served as an attorney and then as director of the division of rehabilitation and liquidation, accumulating over 10 years of receivership experience. Ms. Miller also served as director for the division of insurer services and division of legal services for the Department of Insurance. She has worked for a private sector law firm as an attorney representing receivers and regulators, and has served more recently as OIR's deputy commissioner for property & casualty insurance.

**OFR**

OFR is responsible for the regulation of a wide range of financial enterprises and individuals, such as state-chartered banks, credit unions, mortgage loan originators, securities industry participants, consumer finance companies, money transmitters, foreign currency exchangers and payday lenders. OFR has 27 attorneys on staff.

**OFR Agency Clerk**

The address for the OFR Agency Clerk, Gigi Guthrie, is as follows:

Agency Clerk  
Office of General Counsel

Mailing address:  
Post Office Box 8050  
Tallahassee, Florida 32314-8050

Physical Address:  
The Fletcher Building, Suite 118  
101 East Gaines St.  
Tallahassee, Florida 32399-0379

**OFR Public Records Requests**

To request public records or ask a question concerning the Agency's records, you may contact the public records coordinator by e-mail, regular mail, or telephone:

Public Records Coordinator  
The Fletcher Building, Ste. 526  
200 East Gaines Street  
Tallahassee, Florida 32399-0379  
Telephone: (850) 410-9784  
[Brian.Hermeling@fiofr.com](mailto:Brian.Hermeling@fiofr.com)

**OFR General Counsel**

Colin Roopnarine is the OFR general counsel. He is board certified in state and federal government and administrative practice. Mr. Roopnarine worked as an assistant general counsel at the Department of Community Affairs in the areas of administrative law, land-use law and emergency management. Additionally, he litigated rule challenges and large land-use cases before the Division of Administrative Hearings (DOAH). Mr. Roopnarine was subsequently hired by the Department of Financial Services where he litigated workers' compensation cases both at DOAH and in circuit court. He was subsequently promoted to managing attorney of the workers' compensation legal section. In 2009, Mr. Roopnarine became a hearing officer at the Public Employees Relations Commission where he presided over cases and formal administrative hearings in labor and employment law. He has extensive appellate experience in briefing and arguing appellate cases. In 2011, he was hired as the deputy general counsel of professions at the Department of Business and Professional Regulation, wherein he was also selected to lead DBPR's litigation team as its chief.