

FILED

SEP 17 2014



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

Docketed by AM

IN THE MATTER OF:

CASE NO.: 159542-14-AG

COAST TO COAST INSURANCE &
FINANCIAL SERVICES PROPERTY &
CASUALTY DIVISION, INC.

CONSENT ORDER

THIS CAUSE came on for consideration and final agency action. Upon consideration of the record, including the Settlement Stipulation for Consent Order dated August 8, 2014, and being otherwise fully advised in the premises, the Chief Financial Officer finds:

1. The Chief Financial Officer, as agency head of the Florida Department of Financial Services (the "Department"), has jurisdiction over the subject matter of this case and the parties.

2. The entry of this Consent Order and compliance herewith by Coast to Coast Insurance & Financial Services Property & Casualty Division, Inc. (the "Respondent"), License #L009903, shall conclude the administrative proceeding of Case No. 159542-14-AG before the Department.

IT IS THEREFORE ORDERED:

(a) The Settlement Stipulation for Consent Order dated August 8, 2014, and attached hereto as "Exhibit A," is hereby approved and fully incorporated herein by reference.

(b) Agency licensure of the Respondent is hereby surrendered to the Department. Said surrender shall become effective upon the date of issuance of this Consent Order. Within ten (10) calendar days of the issuance of this order, all licenses issued to the Respondent pursuant to the Florida Insurance Code shall be returned to the Department of Financial Services, Bureau of Licensing, 200 East Gaines Street, Tallahassee, Florida 32399-0319.

(c) The surrender by the Respondent of all of the Respondent's licenses and eligibility for licensure and appointment under the purview of the Department shall have the same force and effect as a revocation and shall constitute a revocation.

(d) The Respondent shall not engage or attempt or profess to engage in any transaction or business for which a license or appointment is required under the Florida Insurance Code or directly or indirectly own, control, or be employed in any manner by any insurance agent or agency or adjuster or adjusting firm until the license is reinstated or, if revoked, a new license is issued.

(e) The Respondent shall not have the right to reapply to the Department for a license under the Florida Insurance Code within two (2) years of the effective date of surrender. The Department shall not thereafter grant a license if it finds that the circumstance or circumstances for which the license was surrendered still exist or are likely to recur. In the event that the Respondent in the future makes application to the Department for any licensure, the Respondent shall have the burden of establishing that the same circumstances that caused the surrender of the Respondent's license no longer exist and are not likely to recur, and that the Respondent is otherwise eligible for licensure.

(f) If the Department has good cause to believe that the Respondent has violated any condition of this Consent Order, then the Respondent authorizes the Department to seek the immediate enforcement of the order in the Circuit Court of the Second Judicial Circuit, in and for Leon County, in Tallahassee, Florida. If such an enforcement order is granted, the Respondent agrees that he shall be liable to the Department for all reasonable costs and attorneys fees expended in the enforcement action. Further, if this order is enforced, the Respondent shall be subject to contempt sanctions for violating any enforcement order.

DONE and ORDERED this 17th day of September, 2014.



[Redacted signature area]

Gregory Thomas
Director, Agent & Agency Services

Copies Furnished To:

agent4453@earthlink.net

COAST TO COAST INSURANCE & FINANCIAL SERVICES PROPERTY & CASUALTY DIVISION, INC.
C/O Doreen Pullen
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Suite C
Cape Coral, FL 33904

GREG THOMAS, DIRECTOR
Division of Agent & Agency Services
200 East Gaines Street
Tallahassee, FL 32399-0320

COMPLAINT & SETTLEMENT
Division of Legal Services
200 East Gaines Street
Tallahassee, FL 32399-0333



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

IN THE MATTER OF:

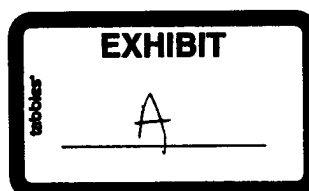
Case No: 139542-14-AG

COAST TO COAST INSURANCE & FINANCIAL SERVICES
PROPERTY & CASUALTY DIVISION, INC. /

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS HEREBY AGREED and STIPULATED between COAST TO COAST INSURANCE & FINANCIAL SERVICES PROPERTY & CASUALTY DIVISION, INC., ("Respondent") and the State of Florida, Department of Financial Services ("Department") that:

1. Respondent is currently licensed as an Insurance Agency. At all times relevant to the dates and occurrences referred to herein, Respondent was licensed in this state.
2. Pursuant to Chapter 626, Florida Statutes, the Department has jurisdiction over Respondent's licensure and eligibility for licensure and appointment in this state and the subject matter of this proceeding.
3. The Department conducted an investigation of the Respondent in its capacity as a licensee. As a result thereof, the Department alleges that an officer of the Respondent aided and abetted an unlicensed individual in the transaction of insurance, issued fraudulent certificates of insurance, and failed to forward full premiums collected resulting in policy cancellations, rewrites, gaps in coverage, forced placed coverage or no coverage being procured. In order to avoid formal litigation of this matter, Respondent has determined that it is in its best interests to enter into this Settlement Stipulation for Consent Order.



4. Respondent voluntarily waives the right to a hearing in this matter and voluntarily enters into this Settlement Stipulation for Consent Order.

5. Respondent voluntarily waives receipt of an administrative complaint pursuant to section 120.60(5), Florida Statutes, or any notice or charges other than this Settlement Stipulation for Consent Order.

6. By entering into this Settlement Stipulation for Consent Order and by the filing of a Consent Order in this case, the Respondent and the Department intend to and do resolve all issues pertaining to the license disciplinary administrative penalties to be imposed against the Respondent based on the allegations in paragraph 3 above.

7. No party will appeal this Settlement Stipulation for Consent Order or the Consent Order to be issued in this case, and the parties specifically waive notice of the right to appeal as required by section 120.569(1), Florida Statutes.

8. This document is a public record and contains information which is routinely published by the Department.

9. Each party to this proceeding shall bear its own costs and attorneys fees, unless otherwise provided herein.

10. This Settlement Stipulation for Consent Order is subject to the approval of the Chief Financial Officer or his designee. Upon his approval, and without further notice, the Chief Financial Officer or his designee may issue a Consent Order providing for the following:

(a) Incorporation by reference of all the terms and conditions of this Settlement Stipulation for Consent Order.

(b) Agency licensure of Respondent is hereby surrendered to the Department. Said surrender shall become effective upon the date of issuance of the Consent Order. Respondent shall return to the Department of Financial Services, Bureau of Licensing, 200 East Gaines Street, Tallahassee, Florida 32399-0319, within ten (10) calendar days of the issuance of this Consent Order, the license issued to the Respondent pursuant to the Florida Insurance Code.

(c) The surrender by Respondent of all of Respondent's license(s) and eligibility for licensure and appointment under the purview of the Department shall have the same force and effect as a revocation and shall constitute a revocation.

(d) Respondent shall not engage or attempt or profess to engage in any transaction or business for which a license or appointment is required under the Florida Insurance Code or directly or indirectly own, control, or be employed in any manner by any insurance agent or agency or adjuster or adjusting firm until the license is reinstated or, if revoked, a new license is issued.

(e) The Respondent shall not have the right to apply to the Department for a license under the Florida Insurance Code within two (2) years of the effective date of surrender. The Department shall not thereafter grant a license if it finds that the circumstance or circumstances for which the license was surrendered still exist or are likely to recur. In the event that Respondent in the future makes application to the Department for any licensure, Respondent shall have the burden of establishing that the same circumstances that caused the surrender of Respondent's license no longer exist and are not likely to recur, and that Respondent is otherwise eligible for licensure.

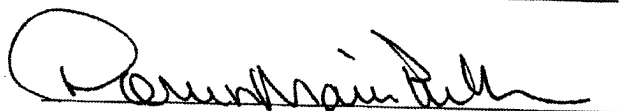
(f) If the Department has good cause to believe that Respondent has violated any condition of the Consent Order, Respondent authorizes the Department to seek the immediate enforcement of the order in the Circuit Court of the Second Judicial Circuit, in and for Leon County, in Tallahassee, Florida. If such an enforcement order is granted Respondent agrees that he shall be liable to the Department for all reasonable costs and attorneys fees expended in the enforcement action. Further, if this order is enforced, Respondent shall be subject to contempt sanctions for violating any enforcement order.

11. Respondent certifies that the address and e-mail address below Respondent's signature are valid addresses.

12. The Respondent agrees that the Consent Order may be sent to the Respondent via the e-mail address below Respondent's signature.

13. The person signing this Settlement Stipulation for Consent Order on behalf of Respondent has the authority to enter into the Settlement Stipulation for Consent Order.

DATED and SIGNED this 8th day of August, 2014



Coast to Coast Insurance & Financial Services
Property & Casualty Division, Inc.
608 Tower Drive
Cape Coral, Florida 33904-5824

DOREEN.PULLEN@ME.COM

Doreen M. Pullen
Print Name of Signee



Barry K. Lanier, FLMI, CLU
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