

FILED

OCT - 9 2014

Docketed by AM



CHIEF FINANCIAL OFFICER  
JEFF ATWATER  
STATE OF FLORIDA

IN THE MATTER OF:

CASE NO.: 152267-14-AG

HAPPY PEOPLE CORP., D/B/A ENGLICO  
INSURANCE & FINANCIAL SERVICES

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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 September 15, 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 Happy People Corp., d/b/a/ Englico Insurance & Financial Services (the "Respondent"), License #R000537, shall conclude the administrative proceeding of Case No. 152267-14-AG before the Department.

IT IS THEREFORE ORDERED:

(a) The Settlement Stipulation for Consent Order dated September 15, 2014, and attached hereto as "Exhibit A," is hereby approved and fully incorporated herein by reference.

(b) The Respondent's agency registration is hereby surrendered to the Department. Said surrender shall become effective upon the date of issuance of the Consent Order. The 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 registration issued to the Respondent pursuant to the Florida Insurance Code.

(c) The Respondent shall immediately, and in no event more than ten (10) days after entry of the Consent Order to be issued in this case, submit an application for agency licensure and required fingerprints to the Bureau of Licensing. The Respondent's application shall be denied if the Department finds that the circumstance or circumstances for which the registration was surrendered still exist or are likely to recur. However, the Department will not use the Judgment, the Respondent's violation of the Court's Order or section 631.155, Florida Statutes, this Settlement Stipulation for Consent Order, or the Consent Order to be issued in this case to deny the Respondent's application for agency licensure.

(d) The Respondent shall not engage or attempt or profess to engage in any transaction or business for which a registration, 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, unless properly licensed as an insurance agency with the Department.

(e) The Respondent shall strictly comply with section 631.155, Florida Statutes, in the future.

(f) If the Department has good cause to believe that the Respondent has violated any condition of the Consent Order, the Respondent authorizes the Department to seek the immediate enforcement of the order in the Circuit Court of the Second Judicial Circuit, (Leon County), State of Florida. If such an enforcement order is granted, the Respondent agrees that it 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 9<sup>th</sup> day of October, 2014.



Gregory Thomas  
Director, Agent & Agency Services

Copies Furnished To:

Happy People Corp., d/b/a/ Englico Insurance & Financial Services  
through its President, Liana Tedjadinata  
4000 North State Road 7, Suite 412  
Fort Lauderdale, Florida 33319  
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Greg Thomas, Director  
Division of Agent & Agency Services  
200 East Gaines Street  
Tallahassee, Florida 32399-0320

Robert Alan Fox  
Division of Legal Services  
200 East Gaines Street  
Tallahassee, Florida 32399-0333



CHIEF FINANCIAL OFFICER  
JEFF ATWATER  
STATE OF FLORIDA

IN THE MATTER OF:

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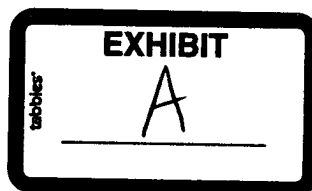
HAPPY PEOPLE CORP.  
DBA ENGLICO INSURANCE & FINANCIAL SERVICES/

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS HEREBY AGREED and STIPULATED by and between HAPPY PEOPLE CORP, DBA ENGLICO INSURANCE & FINANCIAL SERVICES ("Respondent"), and the State of Florida, Department of Financial Services ("Department"), that:

1. Respondent is registered as an insurance agency in this state. At all times relevant to the dates and occurrences referred to herein, Respondent was so registered in this state.
2. Pursuant to Chapter 626, Florida Statutes, the Department has jurisdiction over Respondent's registration and eligibility for licensure and appointment in this state and the subject matter of this proceeding.
3. On May 7, 2014, the Department issued an Administrative Complaint alleging that:

(a) On January 28, 2013, a judgment was entered against the Respondent in the Circuit Court of the Second Judicial Circuit in and for Leon County, Florida directing the Respondent to pay FOUR HUNDRED THIRTY-EIGHT DOLLARS AND TEN CENTS (\$438.10), plus interest which may have accrued since January 28, 2013, to the Receiver of the Northern Capital Insurance Company ("Judgment"). Said monies represented insurance premiums and/or unearned commissions which the Respondent owed to Northern Capital Insurance Company.



(b) Although Respondent has paid the Judgment, the Respondent failed to pay this Judgment within the thirty (30) days required by the Court's Order and section 631.155, Florida Statutes.

4. In order to resolve this matter, Respondent has determined that it is in its best interests to enter into this Settlement Stipulation for Consent Order.

5. Respondent voluntarily waives the right to a hearing in this matter and voluntarily enters into 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) Respondent's agency registration 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 registration issued to the Respondent pursuant to the Florida Insurance Code.

(c) Respondent shall immediately, and in no event more than ten (10) days after entry of the Consent Order to be issued in this case, submit an application for agency licensure and required fingerprints to the Bureau of Licensing. Respondent's application shall be denied if the Department finds that the circumstance or circumstances for which the registration was surrendered still exist or are likely to recur. However, the Department will not use the Judgment, Respondent's violation of the Court's Order or section 631.155, Florida Statutes, this Settlement Stipulation for Consent Order, or the Consent Order to be issued in this case to deny Respondent's application for agency licensure.

(d) Respondent shall not engage or attempt or profess to engage in any transaction or business for which a registration, 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, unless properly licensed as an insurance agency with the Department.

(e) Respondent shall strictly comply with section 631.155, Florida Statutes, in the future.

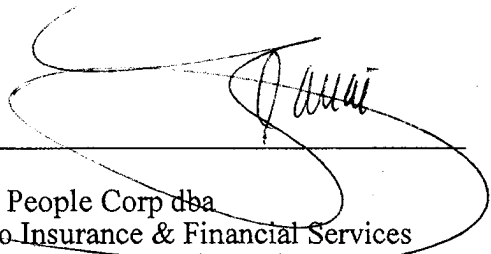
(f) If the Department has good cause to believe that Respondent has violated ~~any condition of the Consent Order, Respondent authorizes the Department to seek the~~ immediate enforcement of the order in the Circuit Court of the Second Judicial Circuit, (Leon County), State of Florida. If such an enforcement order is granted Respondent agrees that it 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 15<sup>th</sup> day of September, 2014. *nunc pro tunc*




Happy People Corp dba  
Englico Insurance & Financial Services  
5460 North State Road 7, Suite 219  
Fort Lauderdale, Florida 33319-2969

ENGLICOINSURANCE@AOL.COM

Liana Tedjadinata

Print Name of Signee



Robert Alan Fox  
Senior Attorney  
Department of Financial Services  
Division of Legal Services  
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