



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

FILED

OCT - 1 2014

Docketed by AM

IN THE MATTER OF:

CASE NOS.: 136081-13-AG

A & G INSURANCE, INC.

155121-14-AG

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 17, 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 A & G Insurance, Inc. (the "Agency") shall conclude the administrative proceedings of case numbers 136081-12-AG and 155121-14-AG before the Department.

IT IS THEREFORE ORDERED:

(a) The Settlement Stipulation for Consent Order dated September 17, 2014, and attached hereto as "Exhibit A", is hereby approved and fully incorporated herein by reference.

(b) Provided that A & G Insurance, Inc. is fully qualified for licensure and complies with the terms of this Consent Order, the Department shall authorize the issuance of a resident insurance agency license to A & G Insurance, Inc.

(c) A & G Insurance, Inc. shall pay an administrative penalty to the Department in the amount of one thousand, five hundred dollars (\$1,500.00) within thirty (30) calendar days of the entry of this Consent Order. The Department shall initiate enforcement proceedings against A & G Insurance, Inc. if the Agency fails to pay the administrative penalty within the specified time. The Agency hereby agrees to reimburse the Department for any and all costs and attorneys fees associated with such enforcement proceedings.

(d) If the Department has good cause to believe that A & G Insurance, Inc. has violated any condition of this Consent Order, the Agency authorizes the Department to seek the immediate enforcement of the order in the Circuit Court in and for Leon County, Florida. If such an enforcement order is granted in the Circuit Court, the Agency 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 in the Circuit Court, the Agency shall be subject to contempt sanctions for violating any enforcement order.

(e) A & G Insurance, Inc. shall not transact insurance business in this state without being properly licensed and appointed.

DONE and ORDERED this 1st day of October, 2014.



[Redacted signature]

Gregory Thomas
Director, Agent & Agency Services

Copies Furnished To:

CRISTINA CARP, PRESIDENT
A & G INSURANCE, INC.
1870 West 60th Street, Suite A
Hialeah, Florida 33012
ccarp@miamivineyard.com

GABRIEL M. SANCHEZ, ESQ.
gabriel@thesanchezlawgroup.com

GREG THOMAS, DIRECTOR
Division of Agent & Agency Services
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Tallahassee, FL 32399-0320

RACHIC' A. WILSON, ESQ.
Division of Legal Services
200 East Gaines Street
Tallahassee, FL 32399-0333



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

IN THE MATTER OF:

A & G INSURANCE, INC.

Case No.: 136081-13-AG
155121-14-AG

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS HEREBY AGREED and STIPULATED by and between A & G Insurance, Inc. (the "Agency") and the State of Florida, Department of Financial Services (the "Department"), that:

1. Until July 7, 2012, A & G Insurance, Inc. was licensed in this state as a resident insurance agency, at which point the agency license expired.
2. At all times relevant to the dates and occurrences referred to herein, A & G Insurance, Inc. was required to be licensed as an insurance agency by the state of Florida to transact insurance business in this state.
3. At all times relevant to the dates and occurrences referred to herein, A & G Insurance, Inc.'s agency license was expired.
4. Pursuant to chapter 626, Florida Statutes, the Department has jurisdiction over A & G Insurance, Inc. and the subject matters of these proceedings.
5. The Department conducted an investigation of A & G Insurance, Inc. As a result, the Department alleges that A & G Insurance, Inc. transacted insurance business in this state with an expired license.



6. On November 14, 2013, A & G Insurance, Inc. submitted an application for licensure as a resident agency. On May 8, 2014, the Department issued a Notice of Denial of the application based on its conclusion that A & G Insurance, Inc. had been open and in operation despite not being properly licensed, and had submitted twenty-seven (27) new policies, sixty-nine (69) renewal policies, and seventy-eight (78) endorsements to United Automobile Insurance Company between July 2012, and December 2012.

7. In order to avoid formal litigation of these matters, A & G Insurance, Inc. has determined that it is in its best interest to enter into this Settlement Stipulation for Consent Order.

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

9. A & G Insurance, Inc. voluntarily waives the right to a hearing in this matter and voluntarily enters into this Settlement Stipulation for Consent Order.

10. A & G Insurance, Inc. voluntarily withdraws its request for a hearing in the matter regarding its application for licensure as a resident insurance agency.

11. By entering into this Settlement Stipulation for Consent Order and by the filing of a Consent Order in this case, A & G Insurance, Inc. and the Department intend to and do resolve all issues pertaining to the disciplinary administrative penalties to be imposed against A & G Insurance, Inc. based on the allegations contained in paragraphs 5 and 6 above.

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

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

14. Each party to this proceeding shall bear its own costs and attorneys fees.

15. 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) Provided that A & G Insurance, Inc. is fully qualified for licensure and complies with the terms of the settlement stipulation for consent order in this case, the Department shall authorize the issuance of a resident insurance agency license to A & G Insurance, Inc.


(c) A & G Insurance, Inc. shall pay an administrative penalty to the Department in the amount of one thousand, five hundred dollars (\$1,500.00) within thirty (30) calendar days of the entry of the Consent Order to be issued in this case. The Department shall initiate enforcement proceedings against A & G Insurance, Inc. if the agency fails to pay the administrative penalty within the specified time. The agency hereby agrees to reimburse the Department for any and all costs and attorneys fees associated with such enforcement proceedings.

(d) If the Department has good cause to believe that A & G Insurance, Inc. has violated any condition of the Consent Order to be issued in this case, the agency authorizes the Department to seek the immediate enforcement of the order in the Circuit Court in and for Leon County, Florida. If such an enforcement order is granted in the Circuit Court, the Agency 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 in the Circuit Court, the Agency shall be subject to contempt sanctions for violating any enforcement order.

(e) A & G Insurance, Inc. shall not transact insurance business in this state without being properly licensed and appointed.

16. A & G Insurance, Inc. certifies that the person signing this Settlement Stipulation for Consent Order on behalf of the agency has the authority to enter into a Settlement Stipulation for Consent Order on behalf of the agency.

17. A & G Insurance, Inc. certifies that the physical address and e-mail address that follow the signature below are valid addresses at which a representative from A & G Insurance, Inc. will receive the Consent Order when mailed or e-mailed to those addresses.



A & G Insurance, Inc.
through Cristina Carp, its President
1870 West 60th Street, Suite A
Hialeah, Florida 33012

Cristina Carp
e-mail: ~~cpipia@globalwarrantygroup.com~~
~~ccarp@miamivineyard.com~~

Dated and Signed this
19 day of September, 2014.

cc: Gabriel M. Sanchez
Attorney for A & G Insurance, Inc.
gabriel@thesanchezlawgroup.com



Rachic' A. Wilson
Senior Attorney
Division of Legal Services
Department of Financial Services
Larson Building, Suite 612
200 East Gaines Street
Tallahassee, Florida 32399-0333

Dated and Signed this
19 day of September, 2014.

STATE OF FLORIDA
DEPARTMENT OF FINANCIAL SERVICES

IN THE MATTER OF:

A&G INSURANCE, INC

ELECTION OF PROCEEDING FORM

I have received and have read the Notice of Denial of my license application. I have also read the Notice of Rights contained therein, and I understand my options. I am requesting disposition of this matter as indicated below. (CHOOSE ONE)

1. ☐ I do not dispute any of the Department's factual allegations and I do not desire a hearing. I understand that by waiving my right to a hearing, the Department's denial shall be final.
2. I do not dispute any of the Department's factual allegations and I hereby elect a proceeding to be conducted in accordance with section 120.57(2), Florida Statutes. I have attached to this election form the information required by Rule 28-106, Florida Administrative Code, as specified in subparagraphs (a) through (g) of the Notice of Rights. The specific type of proceeding I desire is to (CHOOSE ONE):
- ☐ Submit a written statement and documentary evidence in lieu of a hearing; or
- ☐ Personally attend a hearing conducted by a department hearing officer in Tallahassee; or
- ☐ Attend that same hearing by way of a telephone conference call.
3. ☒ I do dispute one or more of the Department's factual allegations. I hereby request a hearing pursuant to section 120.57(1), Florida Statutes, to be held before the Division of Administrative Hearings. I have attached to this election form the information required by Rule 28-106, Florida Administrative Code, as specified in subparagraphs (a) through (g) of the Notice of Rights. Specifically, I have identified the disputed issues of material fact.

TO PRESERVE YOUR RIGHT TO A HEARING, YOU MUST FILE YOUR RESPONSE WITH THE DEPARTMENT OF FINANCIAL SERVICES WITHIN TWENTY-ONE (21) DAYS OF YOUR RECEIPT OF THE NOTICE. THE RESPONSE MUST BE RECEIVED BY THE DEPARTMENT NO LATER THAN 5:00 P.M. ON THE TWENTY-FIRST DAY AFTER YOUR RECEIPT OF THE NOTICE.

The address for filing is: Julie Jones, Agency Clerk, Florida Department of Financial Services, 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0333.

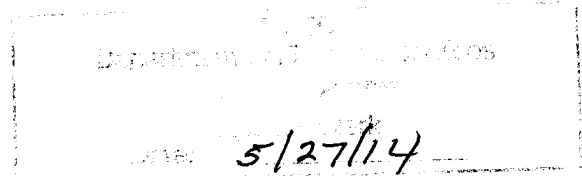

Signature

Date: 5/21/14

Cristina Corp
Print Name

Address: 1870 W. 60th suite A
Hialeah, FL 33012

Phone No.: 305 556-0066



INVOICE

ADMINISTRATIVE PENALTY IMPOSED BY CONSENT ORDER

In order to ensure that your payment is received and properly credited, please **return this invoice with your check** payable to:

Department of Financial Services
Division of Legal Services
Revenue Processing Section
Post Office Box 6100
Tallahassee, FL 32399-6100

PAYMENT MUST BE RECEIVED WITHIN 30 DAYS OF ISSUANCE OF CONSENT ORDER

REFERENCE

NAME A & G INSURANCE, INC
ADDRESS: 1870 West 60th Street, Suite A
CITY, STATE, ZIP: Hialeah, FL 33012
SS# or #:
Case #: 136081-13-AG and 155121-14-AG
Attorney: Rachic' A. Wilson
Source: Agent & Agency Investigations and Agent and Agency Licensing

Fine Due:	\$	<u>1500.00</u>
Civil Assessment Due:	\$	<u>0.00</u>
Total Amount Due:	\$	<u>1500.00</u>
Amount remitted:	\$	<u> </u>

OFFICIAL USE ONLY - PLEASE, DO NOT MARK BELOW THIS LINE

<u>B/T</u>	<u>T/C</u>	<u>F/T</u>	<u>INV AMT (inserted by operator)</u>
M	6100	J	