

**FILED**

OCT 31 2014



CHIEF FINANCIAL OFFICER  
JEFF ATWATER  
STATE OF FLORIDA

Docketed by Am

IN THE MATTER OF:

CASE NO.: 152648-14-AG

FLORIDA LOSS CONSULTANT, LLC.  
and GARY BRIAN OLSON.

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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 October 25, 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 Florida Loss Consultant, LLC., and Gary Brian Olson (the "Respondents"), shall conclude the administrative proceeding of Case No. 152648-14-AG before the Department.

IT IS THEREFORE ORDERED:

(a) The Settlement Stipulation for Consent Order dated October 25, 2014, and attached hereto as "Exhibit A," is hereby approved and fully incorporated herein by reference.

(b) The Respondent shall cease and desist from acting as an adjuster without a license and shall conform to the Florida Insurance Code, including sections 626.112(1)(a) and (3), Florida Statutes.

(c) The Respondents shall cease and desist from advertising or representing themselves as a public adjuster.

(d) The Respondents shall cease and desist from preparing, completing, or filing an insurance claim form or forms for an insured or third-party claimant.


(e) The Respondents shall cease and desist from negotiating for or effecting the settlement of a claim or claims for loss or damage covered by an insurance contract.

(f) The Respondents shall cease and desist from engaging in claims handling.

(g) If the Department has good cause to believe that the Respondents have violated any condition of the Consent Order to be issued in this case, the Respondents authorize the Department to seek the immediate enforcement of the order in the Circuit Court in and for Leon County, in Tallahassee, Florida. If such an enforcement order is granted in the Circuit Court, the Respondents agree they 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 Respondents shall be subject to contempt sanctions for violating any enforcement order.

DONE and ORDERED this 31<sup>st</sup> day of October, 2014.



  
Gregory Thomas  
Director, Agent & Agency Services

Copies Furnished To:

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CHIEF FINANCIAL OFFICER  
JEFF ATWATER  
STATE OF FLORIDA

IN THE MATTER OF:

FLORIDA LOSS CONSULTANT, LLC.  
and GARY BRIAN OLSON.

CASE NO.: 152648-14-AG

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS AGREED and STIPULATED by and between the Florida Loss Consultant, LLC. and Gary Brian Olson (collectively referred to as the "Respondents"), and the State of Florida, Department of Financial Services (the "Department"), that:

1. Pursuant to chapter 626, Florida Statutes, the Department has jurisdiction over the Respondents, and the business of insurance.
2. At all times relevant to the dates and occurrences referred to herein, the Respondents did not a public adjuster license, public adjusting firm license, or any other license issued pursuant to the Florida Insurance Code.
3. The Department conducted an investigation of the Respondents, and determined the Respondents acted as public adjuster without a license.
4. In order to avoid formal litigation of this matter, the Respondent has determined that it is in his best interest to enter into this Settlement Stipulation for Consent Order.
5. The Respondent voluntarily waives the right to a hearing in this matter and voluntarily enters into this Settlement Stipulation for Consent Order.
6. By execution of this Settlement Stipulation for Consent Order and by the entry of the subsequent Consent Order, the Department and the Respondents intend to and do resolve all

EXHIBIT

A

issues pertaining to the document presented to property owner C.D., and when Respondent presented himself as a public adjuster to GCJ Construction without a license.

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 public record and contains information which is routinely published by the Department.

9. Each party to this proceeding shall bear its own costs and attorney's fees.

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) The Respondents shall cease and desist from acting as an adjuster without a license and shall conform to the Florida Insurance Code, including sections 626.112(1)(a) and (3), Florida Statutes.

c) The Respondents shall cease and desist from advertising or representing themselves as a public adjuster.

d) The Respondents shall cease and desist from preparing, completing, or filing an insurance claim form or forms for an insured or third-party claimant.

e) The Respondents shall cease and desist from negotiating for or effecting the settlement of a claim or claims for loss or damage covered by an insurance contract.

f) The Respondents shall cease and desist from engaging in claims handling.

g) If the Department has good cause to believe that the Respondents have violated any condition of the Consent Order to be issued in this case, the Respondents authorize the Department to seek the immediate enforcement of the order in the Circuit Court in and for Leon County, in Tallahassee, Florida. If such an enforcement order is granted in the Circuit Court, the Respondents agree they 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 Respondents shall be subject to contempt sanctions for violating any enforcement order.

11. If the Department discover that the Respondents, subsequent to the entry of the Consent Order in this case, have engaged in any of the prohibited acts specified in the above paragraphs 10(a) through 10(g) of this Settlement Stipulation for Consent Order, the Respondents acknowledge such conduct would represent a violation of this Settlement Stipulation for Consent Order and the Consent Order to be issued in this case, including the cease and desist provisions contained herein, and that Respondents would be subject to the provisions of section 626.9601, Florida Statutes, including the imposition of a fine in the amount of up to \$50,000.00

12. The Respondents certifies the address and e-mail address below Respondents' signature are valid addresses.

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WHEREFORE, the undersigned parties hereby acknowledge and agree to the terms and conditions of the foregoing Settlement Stipulation for Consent Order, subject to final approval by the Chief Financial Officer, or his designee, by written consent on the last date executed below.

Dated and signed this 25th day of October, 2014.



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Respondent



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