

FILED

JAN 14 2015



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

Docketed by MC

IN THE MATTER OF:

Case No.: 162488-14-AG

KAITLYNN NAPIER

ORDER OF REVOCATION

THIS PROCEEDING CAME on for final agency action and the Chief Financial Officer, having considered the record, including the Administrative Complaint filed on October 29, 2014, and being fully advised in the premises, finds that:

1. Kaitlynn Napier is currently licensed by the Department of Financial Services (the "Department"), pursuant to the Florida Insurance Code, as a customer representative.
2. On October 29, 2014, the Department issued an Administrative Complaint, attached hereto as "Exhibit A," against Kaitlynn Napier, alleging that on August 7, 2014, in the Circuit Court of the Ninth Judicial Circuit, in and for Orange County, Florida, in Case No. 2014-CF-008340-A-O, she pled nolo contendere to Grand Theft of the Third Degree, \$10,000 or more, a felony. Adjudication of guilt was withheld.
3. The Department notified Kaitlynn Napier in the Administrative Complaint of the right to request a proceeding in accordance with sections 120.569 and 120.57, Florida Statutes, and that failure to answer the Administrative Complaint or request a proceeding within twenty-one (21) days would result in the imposition of a penalty.

4. In accordance with section 624.310(6)(a), Florida Statutes, after attempts at service via certified mail were unsuccessful, the Department served the Administrative Complaint upon Kaitlynn Napier by e-mail at the e-mail address on record with the Department, with the required delivery receipt received on November 26, 2014. The e-mail, e-mail attachment (Administrative Complaint), and delivery receipt are attached hereto as “Exhibit B,” and are fully incorporated herein by reference.

5. Kaitlynn Napier failed to answer the Administrative Complaint or request a proceeding in accordance with sections 120.569 and 120.57, Florida Statutes.

FINDINGS OF FACT

6. The factual allegations contained in the Administrative Complaint dated October 29, 2014, which is attached hereto as Exhibit A, and fully incorporated herein by reference, are hereby adopted as the Department’s Findings of Fact in this case.

CONCLUSIONS OF LAW

7. Based upon the Findings of Fact adopted herein, the Department concludes that Kaitlynn Napier violated the specific statutes and rules charged in each count of the Administrative Complaint, attached hereto as Exhibit A, and hereby adopts the violations charged in each count of the Administrative Complaint as the Conclusions of Law in this case.

PENALTY IMPOSED

8. The failure of Kaitlynn Napier to answer the Administrative Complaint or request a proceeding, taken together with the Findings of Fact and Conclusions of Law adopted herein, constitutes grounds for the Chief Financial Officer to revoke the license of Kaitlynn Napier.

IT IS THEREFORE ORDERED that:

(a) All licenses, appointments and eligibility for licensure heretofore issued to Kaitlynn Napier, within the purview of the Department, are hereby revoked.

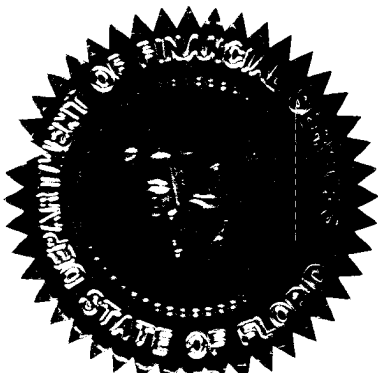
(b) Kaitlynn Napier does not have the right to apply for another license or appointment under the Florida Insurance Code for a period of two (2) years from the effective date of revocation. The Department shall not thereafter grant Kaitlynn Napier a new license or appointment or reinstate eligibility to hold such license or appointment if it finds that the circumstance or circumstances for which the license was revoked still exist or are likely to recur.


(c) During the period of revocation, Kaitlynn Napier shall not engage in 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.

(d) Within ten (10) calendar days of the issuance of this Order of Revocation, Kaitlynn Napier shall return all licenses issued to Kaitlynn Napier pursuant to the Florida Insurance Code to the Department of Financial Services, Bureau of Licensing, 200 East Gaines Street, Tallahassee, Florida 32399-0319.

(e) Any person who knowingly transacts insurance or otherwise engages in insurance activities in this state without a license, or while the license is suspended or revoked, commits a felony of the third degree.

DONE and ORDERED this 14th day of January, 2015.




Gregory Thomas
Director, Agent & Agency Services

NOTICE OF RIGHTS

Any party to these proceedings adversely affected by this Order is entitled to seek review within thirty (30) days of the rendition of this Order, pursuant to section 120.68, Florida Statutes, and Rule 9.190, *Florida Rules of Appellate Procedure*. Review proceedings must be instituted by filing a petition or notice of appeal with Julie Jones, the DFS Agency Clerk. Filing with the Agency Clerk may be accomplished via U.S. Mail, express overnight delivery, hand delivery, facsimile transmission, or electronic mail. The address for overnight delivery or hand delivery is Julie Jones, DFS Agency Clerk, Department of Financial Services, 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida, 32399-0390. The fax number is (850) 488-0697. The email address is Julie.Jones@myfloridacfo.com.

A copy of the petition or notice of appeal must also be filed with the appropriate district court of appeal within thirty (30) days of the rendition of this Order.

Copies Furnished To:

katie@kuritandabrams.com

Kaitlynn Napier
7050 Galleon Cove
Riviera Beach, Florida 33418

Kaitlynn Napier
600 Sandtree Drive #106A
Palm Beach, Florida 33403

Greg Thomas, Director
Division of Agent & Agency Services
200 East Gaines Street
Tallahassee, Florida 32399

Complaint & Settlement
Division of Legal Services
200 East Gaines Street
Tallahassee, Florida 32399-0333

FILED

OCT 29 2014



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

Docketed by AM

IN THE MATTER OF:

Case No.: 162488-14-AG

KAITLYNN NAPIER

ADMINISTRATIVE COMPLAINT

Kaitlynn Napier
600 Sandtree Drive #106A
Palm Beach, Florida 33403

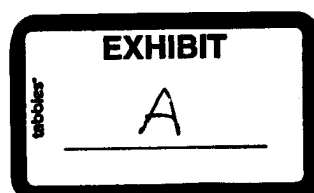
Kaitlynn Napier
856 Whiterose Drive
Orlando, Florida 32818

Kaitlynn Napier
7050 Galleon Cove
Riviera Beach, Florida 33418

Kaitlynn Napier, License #W087125, is hereby notified that the Chief Financial Officer of the State of Florida has caused to be made an investigation of her activities while licensed as an insurance agent in this state, as a result of which it is alleged:

GENERAL ALLEGATIONS

1. Pursuant to chapter 626, Florida Statutes, Kaitlynn Napier is currently licensed in this state as a customer representative.
2. At all times pertinent to the dates and occurrences referred to herein, Kaitlynn Napier was licensed in this state as a customer representative.



3. Pursuant to chapter 626, Florida Statutes, the Florida Department of Financial Services (the “Department”) has jurisdiction over Kaitlynn Napier’s insurance license and appointments.

COUNT I

4. The above general allegations are hereby realleged and fully incorporated herein by reference.

5. On August 7, 2014, in the Circuit Court of the Ninth Judicial Circuit, in and for Orange County, Florida, in Case No. 2014-CF-008340-A-O, Kaitlynn Napier pled nolo contendere to Grand Theft of the Third Degree, \$10,000 or more, a felony. Adjudication of guilt was withheld.

IT IS THEREFORE CHARGED that Kaitlynn Napier has violated one or more of the following provisions of the Florida Statutes or *Florida Administrative Code*, which constitute grounds for the suspension or revocation of her license as a customer representative in this state:

(a) Section 626.611(1)(n), Florida Statutes, which provides that it is a violation for any applicant, agent, title agency, adjuster, customer representative, service representative, or managing general agent to be found guilty of or to enter a plea of guilty or nolo contendere to a felony or a crime punishable by imprisonment of 1 year or more under the law of the United States of America or of any state thereof or under the law of any other country which involves moral turpitude, without regard to whether a judgment of conviction has been entered by the court having jurisdiction of such cases.


(b) Section 626.621(8), Florida Statutes, which provides that it is a violation to be found guilty of or to plea guilty or nolo contendere to a felony or a crime punishable by imprisonment of 1 year or more under the law of the United States of America or of any state

thereof or under the law of any other country, without regard to whether a judgment of conviction has been entered by the court having jurisdiction of such cases.

WHEREFORE, Kaitlynn Napier is hereby notified that the Chief Financial Officer intends to enter an Order revoking her license and appointments as an insurance agent or to impose such penalties as may be provided under the provisions of sections 626.611, 626.621, 626.641, 626.681, 626.691, and 626.9521, Florida Statutes, and under the other referenced sections of the Florida Statutes as set out in this Administrative Complaint.

DATED and SIGNED this 29th day of October, 2014.





Gregory Thomas
Director, Agent & Agency Services

NOTICE OF RIGHTS

You have the right to request a proceeding to contest this action by the Department pursuant to sections 120.569 and 120.57, Florida Statutes, and Rule 28-106, *Florida Administrative Code*. The proceeding request must be in writing, signed by you, and must be filed with the Department within twenty-one (21) days of your receipt of this notice. Completion of the attached Election of Proceeding form and a petition for administrative hearing are required. The request must be filed with Julie Jones, DFS Agency Clerk, at the Florida Department of Financial Services, 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0390. Your written response must be received by the Department no later than 5:00 p.m. on the twenty-first day after your receipt of this notice. Mailing the response on the twenty-first day will not preserve your right to a hearing.

FAILURE TO ENSURE THAT YOUR WRITTEN RESPONSE IS RECEIVED BY THE DEPARTMENT WITHIN TWENTY-ONE (21) DAYS OF YOUR RECEIPT OF THIS NOTICE WILL CONSTITUTE A WAIVER OF YOUR RIGHT TO REQUEST A PROCEEDING ON THE MATTERS ALLEGED HEREIN AND A FINAL ORDER OF SUSPENSION OR REVOCATION WILL BE ENTERED AGAINST YOU.

If you request a proceeding, you must provide information that complies with the requirements of Rule 28-106.2015, *Florida Administrative Code*. Specifically, your response must contain:

(a) The name, address, and telephone number, and facsimile number (if any) of the respondent (for the purpose of requesting a hearing in this matter, you are the "respondent").

(b) The name, address, telephone number, facsimile number of the attorney or qualified representative of the respondent (if any) upon whom service of pleadings and other papers shall be made.

(c) A statement requesting an administrative hearing identifying those material facts that are in dispute. If there are none, the petition must so indicate.

(d) A statement of when the respondent received notice of the administrative complaint.

(e) A statement including the file number of the administrative complaint.

If a hearing of any type is requested, you have the right to be represented by counsel or other qualified representative at your expense, to present evidence and argument, to call and cross-examine witnesses, and to compel the attendance of witnesses and the production of documents by subpoena.

If a proceeding is requested and there is no dispute of material fact, the provisions of section 120.57(2), Florida Statutes, apply. In this regard, you may submit oral or written evidence in opposition to the action taken by the Department or a written statement challenging the grounds upon which the Department has relied. While a hearing is normally not required in the absence of a dispute of fact, if you feel that a hearing is necessary, one will be conducted in Tallahassee, Florida, or by telephonic conference call upon your request.

However, if you dispute material facts which are the basis for the Department's action, you must request an adversarial proceeding pursuant to sections 120.569 and 120.57(1), Florida Statutes. These proceedings are held before a State Administrative Law Judge of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Department will request that the hearing be conducted in Tallahassee, Florida.

Failure to follow the procedure outlined with regard to your response to this notice may result in the request being denied. All prior oral communication or correspondence in this matter shall be considered free form agency action, and no such oral communication or correspondence

shall operate as a valid request for an administrative proceeding. Any request for an administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

Mediation of this matter pursuant to section 120.573, Florida Statutes, is not available. No Department attorney will discuss this matter with you until the response has been received by the Department.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Administrative Complaint and Election of Proceeding has been furnished to: Kaitlynn Napier, at 600 Sandtree Drive #106A, Palm Beach, Florida 33403; Kaitlynn Napier, 7050 Galleon Cove, Riviera Beach, Florida 33418; by Certified Mail this 29th day of October, 2014.



Robert A. Fox
Assistant General Counsel
Department of Financial Services
Division of Legal Services
612 Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-0333
(850) 413-4227

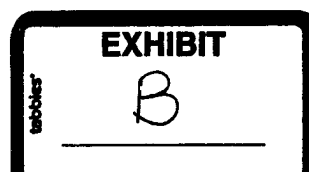
Edgil, Kerry

From: Microsoft Outlook
To: 'KATIERAE1988@GMAIL.COM'
Sent: Wednesday, November 26, 2014 9:31 AM
Subject: Relayed: 162488-14-AG NAPIER, Kaitlynn:

Delivery to these recipients or groups is complete, but no delivery notification was sent by the destination server:

'KATIERAE1988@GMAIL.COM' (KATIERAE1988@GMAIL.COM) <mailto:KATIERAE1988@GMAIL.COM>

Subject: 162488-14-AG NAPIER, Kaitlynn:



Larson, Kristen

To: KATIE@KURITANDABRAMS.COM
Subject: 162488-14-AG NAPIER, Kaitlynn:
Attachments: Administrative Complaint.pdf

Importance: High

Dear Agent:

On October 29, 2014, an Administrative Complaint was filed against you and a copy was sent to you via Certified Mail, and was returned to the Department undeliverable.

You are hereby notified that you have been served with the attached Administrative Complaint in accordance with section 624.310(6), Florida Statutes (2014).

If requesting a hearing or disputing the allegations, return of the Election of Proceedings form is required within 21 days from today. See the attached for more information.

Failure to promptly respond to the Administrative Complaint will result in the suspension or revocation of your license.

Thank you for your cooperation.

Kerry Edgil
Legal Assistant
Division of Legal Services
200 East Gaines Street
Tallahassee, Florida 32399-0333
(850) 413-4227
(850) 488-0697 Fax
kerry.edgil@myfloridacfo.com