

FILED

FEB 05 2015

Docketed by EU



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

IN THE MATTER OF:

Case No.: 140412-13-AG

TARA FREDRICK

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 September 30, 2014, and being fully advised in the premises, finds that:

1. Tara Fredrick is currently licensed by the Department of Financial Services (the "Department"), pursuant to the Florida Insurance Code, as a limited surety (bail bond) agent.
2. On September 30, 2014, the Department issued an Administrative Complaint, attached hereto as "Exhibit A," against Tara Fredrick, alleging that she failed to pay money belonging to Universal Fire & Casualty Insurance Company.
3. The Department notified Tara Fredrick 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 Tara Fredrick by e-mail at the e-mail address on record with the Department, with the required delivery receipt received on December 8, 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. Tara Fredrick 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 September 30, 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 Tara Fredrick 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 Tara Fredrick 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 licenses of Tara Fredrick.

IT IS THEREFORE ORDERED that:

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

(b) Pursuant to section 648.49(2), Florida Statutes, Tara Fredrick does not have the right to apply for another license or appointment under chapter 648, Florida Statutes.


(c) During the period of suspension or revocation of the license and until the license is reinstated or a new license is issued, the former licensee may not engage in or attempt to profess to engage in any transaction or business for which a license or appointment is required under chapter 648, Florida Statutes.

(d) Within ten (10) calendar days of the issuance of this Order of Revocation, Tara Fredrick shall return all licenses issued to Tara Fredrick 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 5th day of February, 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:

tara4bail@aol.com

Tara Fredrick
2690 Somerset Drive #Z118
Lauderdale Lakes, Florida 33311

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



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

FILED

SEP 30 2014

Docketed by DM

IN THE MATTER OF:

TARA L. FREDRICK

CASE NO.: 140412-13-AG

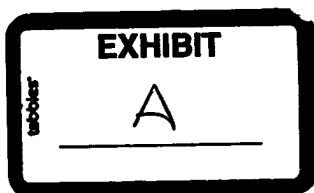
ADMINISTRATIVE COMPLAINT

Tara L. Fredrick
2690 Somerset Drive #Z118
Lauderdale Lakes, Florida 33311

Tara L. Fredrick 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 a limited surety agent in this state, as a result of which it is alleged:

GENERAL ALLEGATIONS

1. Pursuant to chapter 648, Florida Statutes, Tara L. Fredrick is currently licensed in this state as a limited surety agent, license number E009109.
2. At all times relevant to the dates and occurrences referred to herein, Tara L. Fredrick was licensed in this state as a limited surety agent.
3. Pursuant to chapter 648, Florida Statutes, the Florida Department of Financial Services (the "Department") has jurisdiction over insurance licenses and appointments.
4. At all times relevant to the dates and occurrences herein, Tara L. Fredrick was appointed by Universal Fire & Casualty Insurance Company ("Universal").



5. At all times relevant to the dates and occurrences herein, Tara L. Fredrick solicited and executed bonds and conducted bail bond business under the supervision of South City Bail Bonds, Inc. ("South City"), a managing general agent.

6. At all times relevant to the dates and occurrences herein, Tara L. Fredrick contracted with Universal and South City as follows:

BOND PREMIUM RATES, COLLECTIONS AND ADMITTANCES.

(a) Unless otherwise authorized and/or directed by [Universal], and without regard to premium credit extended to customers, [Tara L. Fredrick] shall remit to [Universal] and/or [South City] within seven (7) days of execution of each bond hereunder such cash sums for premiums as will equal 16% (\$16.00 per \$100.00) of the total amount of premiums charged per filed rates.

7. At all times relevant to the dates and occurrences herein, Tara L. Fredrick solicited and executed bonds and conducted bail bond business at Tara's Reliable Bail Bonds, located at 931 North Liberty Street, Jacksonville, Florida 32206.

8. At all times relevant to the dates and occurrences herein, Tara L. Fredrick was the owner and primary bail bond agent of Tara's Reliable Bail Bonds.

COUNT I

9. The general allegations are re-alleged and fully incorporated herein by reference.

10. On or around September 24, 2011, Tara L. Fredrick wrote and posted three bonds for J.L.I., through Universal with power numbers 26-5016672, 6-5029283, and 6-5029284.

11. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

12. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from J.L.I.

13. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT II

14. The general allegations are re-alleged and fully incorporated herein by reference.

15. On or around September 27, 2011, Tara L. Fredrick wrote and posted two bonds for S.C.M., through Universal with power numbers 11-5022354 and 51-5008796.

16. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

17. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amounts collected from S.C.M.

18. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT III

19. The general allegations are re-alleged and fully incorporated herein by reference.

20. On or around September 30, 2011, Tara L. Fredrick wrote and posted a bond for S.N.R., through Universal with power number 51-5008797.

21. Tara L. Fredrick collected premium for said bond and issued premium receipts for the premium payments.

22. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from S.N.R.

23. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer..

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT IV

24. The general allegations are re-alleged and fully incorporated herein by reference.

25. On or around October 13, 2011, Tara L. Fredrick wrote and posted two bonds for C.R., through Universal with power numbers 26-5016701 and 11-50022413.

26. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

27. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from C.R.

28. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT V

29. The general allegations are re-alleged and fully incorporated herein by reference.

30. On or around November 17, 2011, Tara L. Fredrick wrote and posted a bond for A.K.R., through Universal with power number 26-5016743.

31. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

32. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from A.K.R.

33. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of

moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT VI

34. The general allegations are re-alleged and fully incorporated herein by reference.

35. On or around December 13, 2011, Tara L. Fredrick wrote and posted four bonds for J.D.B., through Universal with power numbers 6-5031443, 6-5031444, 6-5031445, and 11-5022420.

36. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

37. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from J.D.B.

38. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT VII

39. The general allegations are re-alleged and fully incorporated herein by reference.

40. On or around December 18, 2011, Tara L. Fredrick wrote and posted two bonds for C.J.B., through Universal with power numbers 51-5008854 and 51-5008855.

41. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

42. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from C.J.B.

43. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT VIII

44. The general allegations are re-alleged and fully incorporated herein by reference.

45. On or around January 27, 2012, Tara L. Fredrick wrote and posted two bonds for C.L.B., through Universal with power numbers 51-5008979 and 11-5034192.

46. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

47. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from C.L.B.

48. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT IX

49. The general allegations are re-alleged and fully incorporated herein by reference.

50. On or around January 30, 2012, Tara L. Fredrick wrote and posted two bonds for C.E.J., through Universal with power numbers 26-5038600 and 26-5038599.

51. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

52. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from C.E.J.

53. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

D. Section 648.45(2)(l), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.

E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

COUNT X

54. The general allegations are re-alleged and fully incorporated herein by reference.

55. On or around February 25, 2012, Tara L. Fredrick wrote and posted three bonds for D.D.W., through Universal with power numbers UFC-FL 11-5034967 and UFC-FL 11-5034968.

56. Tara L. Fredrick collected premium for said bonds and issued premium receipts for the premium payments.

57. Tara L. Fredrick was contractually obligated to pay South City and/or Universal sixteen percent (16%) of the premium amount collected from D.D.W.

58. As of the date of this Complaint, Tara L. Fredrick has failed to pay over money belonging to the insurer.

IT IS THEREFORE CHARGED that Tara L. Fredrick has violated one or more of the following provisions of the Florida Statutes and/or the *Florida Administrative Code*, which constitutes grounds for the suspension or revocation of her license as a limited surety agent in the state:

A. Section 648.45(2)(g), Florida Statutes, which provides that it is a violation of law for a bail bond agent to engage in fraudulent or dishonest practices in the conduct of business under the license or appointment.

B. Section 648.45(2)(h), Florida Statutes, which provides that it is a violation of law for a bail bond agent to be guilty of misappropriation, conversion, or unlawful withholding of moneys belonging to a surety, a principal, or others and received in the course of business under a license.

C. Section 648.45(2)(j), Florida Statutes, which provides that it is a violation of law for a bail bond agent to willfully fail to comply with or willfully violate any proper order or rule of the department or willfully violate any provision of this chapter or the insurance code.

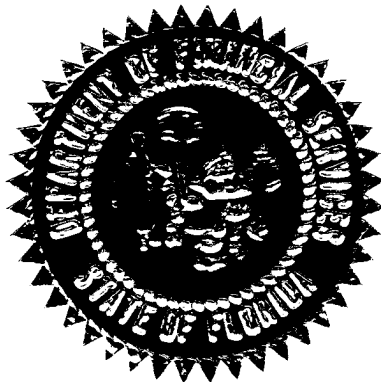
D. Section 648.45(2)(I), Florida Statutes, which provides that it is a violation of law for a bail bond agent to demonstrate a lack of good faith in carrying out contractual obligations and agreements.


E. Section 648.45(3)(c), Florida Statutes, which provides that it is a violation of law for a bail bond agent to violate any law relating to the business of bail bond insurance or violate any provision of the insurance code.

WHEREFORE, Tara L. Fredrick is hereby notified that the Chief Financial Officer, through his designee, intends to enter an Order suspending or revoking her licenses and appointments as a limited surety agent, or to impose penalties, including administrative fines and restitution, as may be provided under the provisions of sections 648.442, 648.45, 648.49, 648.50, 648.51, 648.52, 648.53 and 648.571, Florida Statutes, and under the referenced sections of the Florida Statutes and the *Florida Administrative Code*, as set out in this Administrative Complaint. Additionally, the Department intends to enter an order to cease and desist from violation of chapter 648, Florida Statutes.

She is further notified that any order entered in this case revoking or suspending any license or eligibility for licensure held by her shall also apply to all other licenses and eligibility held by her under the Florida Insurance Code.

DATED and SIGNED this 30th day of September, 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 her receipt of this notice. Completion of the attached Election of Proceeding form and/or a petition for administrative hearing will suffice as a written request. 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. Her written response must be received by the Department no later than 5:00 p.m. on the twenty-first day after her receipt of this notice. Mailing the response on the twenty-first day will not preserve her right to a hearing.

FAILURE TO ENSURE THAT YOUR WRITTEN RESPONSE IS RECEIVED BY THE DEPARTMENT WITHIN TWENTY-ONE (21) DAYS OF HER 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*. As noted above, completion of the attached Election of Proceeding form conforms to these requirements. 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 her 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 her 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 her 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: Tara L. Fredrick at 2690 Somerset Drive #Z118, Lauderdale Lakes, Florida 33311, by Certified Mail this 30th day of September, 2014.

for


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

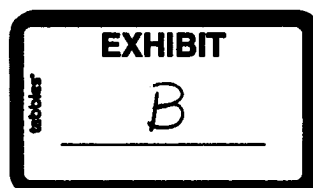
Edgil, Kerry

From: Microsoft Outlook
To: 'tara4bail@gmail.com'
Sent: Monday, December 08, 2014 2:40 PM
Subject: Relayed: FW: 140412-13- FREDRICK, Tara L.:

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

'tara4bail@gmail.com' (tara4bail@gmail.com)

Subject: FW: 140412-13- FREDRICK, Tara L.:



Larson, Kristen

From: Edgil, Kerry
Sent: Monday, December 08, 2014 2:37 PM
To: 'TARA4BAIL@AOL.COM'
Subject: 140412-13- FREDRICK, Tara L.:
Attachments: Administrative Complaint.pdf

Importance: High

Dear Agent:

On September 30, 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.

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