



CHIEF FINANCIAL OFFICER  
JEFF ATWATER  
STATE OF FLORIDA

**FILED**

FEB 18 2015

Docketed by

A handwritten signature in black ink, appearing to be "JL", written over a horizontal line.

IN THE MATTER OF:

CASE NO.: 166614-15-AG

ERICA SAMANTHA COLEMAN

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 December 29, 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 Erica Samantha Coleman (the "Respondent"), License #E016219, shall conclude the administrative proceeding of Case No. 166614-15-AG before the Department.

IT IS THEREFORE ORDERED:

- (a) The Settlement Stipulation for Consent Order dated December 29, 2014, and attached hereto as "Exhibit A," is hereby approved and fully incorporated herein by reference.

(b) The Respondent's license and eligibility for licensure and appointments shall be suspended for a period of nine (9) months pursuant to section 626.641(1), Florida Statutes. Within ten (10) calendar days of the issuance of this Consent Order, the Respondent shall return to the Department of Financial Services, Bureau of Licensing, 200 East Gaines Street, Tallahassee, Florida 32399-0319, all licenses issued to the Respondent pursuant to the Florida Insurance Code.

(c) During the period of suspension of the license or appointment, the Respondent shall not engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required under this 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) The Respondent shall, at the end of the applicable period of suspension, be entitled to file an application for reinstatement of licensure. However, the Respondent's license shall not be reinstated if the Department finds that the circumstance or circumstances for which the license was suspended still exist or are likely to recur, or if the Respondent is not otherwise eligible for licensure.

(e) Upon reinstatement of license and appointments, the Respondent shall be placed on probation pursuant to section 626.691, Florida Statutes, for a period of one (1) year. As a condition of probation, the Respondent shall strictly adhere to all provisions of the Florida Insurance Code and Rules of the Department. If, during the period of probation, the Department has good cause to believe that the Respondent has violated the terms or conditions of this probation it shall initiate administrative action to suspend or revoke the license and appointments of the Respondent.

(f) The Respondent, as President, Registered Agent, and Licensee, of Budget Insurance Agency, Inc. ("Budget Insurance") acknowledges, understands and agrees that Rodran Harrison, former President and corporate member of Budget Insurance, is disqualified and prohibited from:

- 1) acting or holding himself out as an insurance agent, customer representative, or any other person who is required to be licensed pursuant to the Florida Insurance Code;
- 2) engaging in any transaction or business for which a license or appointment is required under the Florida Insurance Code;
- 3) directly or indirectly owning, controlling, or being employed in any manner by any insurance agent, insurance agency, adjuster or adjusting firm; and
- 4) from being, acting as, or holding himself out as an officer, director, majority owner, partner, or manager of an insurance agency, or other person who manages or controls an insurance agency.

(g) The Respondent shall cease and desist from and shall not in the future:

- 1) directly or indirectly employ, in any manner, Rodran Harrison;
- 2) allow or permit Rodran Harrison to directly or indirectly own, control, or be employed by Budget Insurance.

(h) The Respondent and Budget Insurance, as well as any other insurance agency the Respondent presently owns or controls or may own or control in the future, shall cease and desist from and shall not in the future:

- 1) directly or indirectly employ, in any manner, Rodran Harrison;

2) allow or permit Rodran Harrison to directly or indirectly own, control, or be employed by any insurance agent, insurance agency, adjuster, or adjusting firm, affiliated with the Respondent and/or Budget Insurance.

(i) If the Department discovers that, subsequent to the entry of this Consent Order, the Respondent and Budget Insurance or any other insurance agency the Respondent presently owns or controls or may own or control in the future, has violated paragraphs 2(g) or 2(h) of this Consent Order or the corresponding paragraphs in the Settlement Stipulation for Consent Order, such conduct would represent a violation of the Florida Insurance Code, the Settlement Stipulation for Consent Order, and this Consent Order, and, in addition to other applicable penalties, would subject the violator to the provisions of section 626.9601, Florida Statutes.

(j) The Respondent shall not charge consumers excessive policy fees.

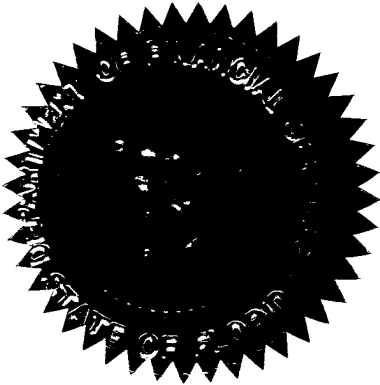
(k) The Respondent shall timely remit premiums collected in the normal course of business to insurers, shall notify the Department within thirty (30) days after a change of officers, shall maintain proper records, and shall charge the actual cost associated with obtaining motor vehicle reports.


(l) If the Department has good cause to believe that the Respondent has violated any condition of this Consent Order, then the Respondent authorizes the Department to seek the immediate enforcement of the order in the Circuit Court of the Second Judicial Circuit, in and for Leon County, in Tallahassee, Florida. If such an enforcement order is granted, then the Respondent agrees that she shall be liable to the Department for all reasonable costs and

attorneys fees expended in the enforcement action. Further, if this order is enforced, then the Respondent shall be subject to contempt sanctions for violating any enforcement order.

(m) 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 18<sup>th</sup> day of February, 2015.



  
Gregory Thomas  
Director, Agent & Agency Services

Copies Furnished To:

[erica@budgetinsuranceagent.com](mailto:erica@budgetinsuranceagent.com)

Erica Samantha Coleman  
5574 North Orange Blossom Trail  
Orlando, Florida 32810-1033

Greg Thomas, Director  
Division of Agent & Agency Services  
200 East Gaines Street  
Tallahassee, Florida 32399-0320

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



CHIEF FINANCIAL OFFICER  
JEFF ATWATER  
STATE OF FLORIDA

IN THE MATTER OF:

Case No: 1666 14-15-AG

ERICA SAMANTHA COLEMAN/

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS HEREBY AGREED and STIPULATED by and between Erica Samantha Coleman ("the Respondent") and the State of Florida, Department of Financial Services ("the Department"), that:

1. The Respondent is currently licensed as a General Lines Agent. At all times relevant to the dates and occurrences referred to herein, the Respondent was so licensed in this state.
2. Pursuant to chapter 626, Florida Statutes, the Department has jurisdiction over the Respondent's licensure and eligibility for licensure and appointment in this state and the subject matter of this proceeding.
3. The Department conducted an investigation of the Respondent in her capacity as a licensee. As a result thereof, the Department alleges that the Respondent failed to timely remit premiums collected in the normal course of business to an insurer, charged consumers excessive policy fees, failed to notify the Department within thirty (30) days after a change of officers, failed to maintain proper records, and failed to charge the actual cost associated with obtaining motor vehicle reports. In order to avoid formal litigation of this matter, the Respondent has

EXHIBIT

A

determined that it is in her best interests to enter into this Settlement Stipulation for Consent Order.

4. The Respondent voluntarily waives the right to a hearing in this matter and voluntarily enters into this Settlement Stipulation for Consent Order.

5. The Respondent voluntarily waives receipt of an administrative complaint pursuant to section 120.60(5), Florida Statutes, or any notice or charges other than 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) The Respondent's license and eligibility for licensure and appointments shall be SUSPENDED for a period of nine (9) months pursuant to section 626.641(1), Florida Statutes. Within ten (10) calendar days of the 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, all licenses issued to the Respondent pursuant to the Florida Insurance Code.

(c) During the period of suspension of the license or appointment, the Respondent shall not engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required under this 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) The Respondent shall, at the end of the applicable period of suspension, be entitled to file an application for reinstatement of licensure. However, the Respondent's license shall not be reinstated if the Department finds that the circumstance or circumstances for which the license was suspended still exist or are likely to recur, or if the Respondent is not otherwise eligible for licensure.

(e) Upon reinstatement of license and appointments, the Respondent shall be placed on probation pursuant to section 626.691, Florida Statutes, for a period of one (1) year. As a condition of probation, the Respondent shall strictly adhere to all provisions of the Florida Insurance Code and Rules of the Department. If, during the period of probation, the Department has good cause to believe that the Respondent has violated the terms or conditions of this probation it shall initiate administrative action to suspend or revoke the license and appointments of the Respondent.

(f) The Respondent, as President, Registered Agent and Licensee and Budget Insurance Agency, Inc. ("Budget Insurance") acknowledge, understand and agree that Rodran Harrison, former President and corporate member of Budget Insurance, is disqualified and prohibited from:

1) acting or holding himself out as an insurance agent, customer representative, or any other person who is required to be licensed pursuant to the Florida Insurance Code;

2) engaging in any transaction or business for which a license or appointment is required under the Florida Insurance Code;

3) directly or indirectly owning, controlling, or being employed in any manner by any insurance agent, insurance agency, adjuster, or adjusting firm; and

4) from being, acting as, or holding himself out as an officer, director, majority owner, partner, or manager of an insurance agency, or other person who manages or controls an insurance agency.

(g) The Respondent shall cease and desist from and shall not in the future:

1) directly or indirectly employ, in any manner, Rodran Harrison;

2) allow or permit Rodran Harrison to directly or indirectly own, control or be employed by the Budget Insurance.

(h) The Respondent and Budget Insurance, as well as any other insurance agency the Respondent presently own or control or may own or control in the future, shall cease and desist from and shall not in the future:

1) directly or indirectly employ, in any manner, Rodran Harrison;

2) allow or permit Rodran Harrison to directly or indirectly own, control or be employed by any insurance agent, insurance agency, adjuster, or adjusting firm, affiliated with the Respondent and/or Budget Insurance.

(i) If the Department discovers that, subsequent to the entry of the Consent Order in this case, the Respondent and Budget Insurance or any other insurance agency the Respondent presently own or control or may own or control in the future, has violated paragraphs 10(g) or 10(h) of this Settlement Stipulation for Consent Order or the corresponding paragraph in the Consent Order to be issued in this case, such conduct would represent a violation of the Florida Insurance Code and this Settlement Stipulation for Consent Order and the Consent Order to be issued in this case and, in addition to other applicable penalties, subject the violator to the provisions of section 626.9601, Florida Statutes.

(j) The Respondent shall not charge consumers excessive policy fees.

(k) The Respondent shall timely remit premiums collected in the normal course of business to insurers, shall notify the Department within thirty (30) days after a change of officers, shall maintain proper records, and shall charge the actual cost associated with obtaining motor vehicle reports.

(l) If the Department has good cause to believe that the Respondent has violated any condition of the Consent Order, then the Respondent authorizes the Department to seek the immediate enforcement of the order in the Circuit Court of the Second Judicial Circuit, in and for Leon County, in Tallahassee, Florida. If such an enforcement order is granted, then the Respondent agrees that she shall be liable to the Department for all reasonable costs and attorneys fees expended in the enforcement action. Further, if this order is enforced, then the Respondent shall be subject to contempt sanctions for violating any enforcement order.

(m) 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.

11. The Respondent certifies that the address and e-mail address below the 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 the Respondent's signature.

DATED and SIGNED this December day of 29, 2014.



Erica Samantha Coleman  
5574 North Orange Blossom Trail  
Orlando, Florida 32810-1033

ERICA@  
BUDGETINSURANCEAGENT.COM



Barry K. Lanier, FLMI, CLU  
Bureau Chief  
Division of Agent & Agency Services  
Bureau of Investigation  
200 East Gaines Street  
Tallahassee, Florida 32399-0320