FILED
FEB 2 4 2015
Docketed by MC

CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

IN THE MATTER OF:

CASE NO.: 164427-14-AG

LISA JACKSON DWYER
_____/

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 November 11, 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 Lisa Jackson Dwyer (the "Respondent"), License #D047263, shall conclude the administrative proceeding of Case No. 164427-14-AG before the Department.

IT IS THEREFORE ORDERED:

(a) The Settlement Stipulation for Consent Order dated November 11, 2014, and attached hereto as "Exhibit A," is hereby approved and fully incorporated herein by reference.

(b) All licenses and eligibility for licensure and appointment of the Respondent are hereby surrendered to the Department. Said surrender shall become effective upon the date of 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, within ten (10) calendar days of the issuance of this Consent Order, all licenses issued to the Respondent pursuant to the Florida Insurance Code.

(c) The surrender by the Respondent of all the Respondent's licenses and eligibility for licensure and appointment under the purview of the Department shall have the same force and effect as a revocation pursuant to section 626.641, Florida Statutes, and shall constitute a revocation for purposes of section 626.641(2), Florida Statutes.

(d) Pursuant to section 626.641, Florida Statutes, 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 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.

(e) The Respondent shall not have the right to apply to the Department for another license under the Florida Insurance Code for two (2) years from the effective date of revocation. The Department shall only grant a new license if it finds that the circumstance or circumstances for which the license was revoked no longer exist and are not likely to recur. In the future, if the Respondent makes application to the Department for licensure, in addition to all other licensing requirements, the Respondent shall have the burden of establishing that the same circumstances that caused the revocation no longer exist and are not likely to recur.

(f) 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.

(g) 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 to the third degree.

DONE and ORDERED this 24th day of February, 2015.



[redacted]

Gregory Thomas
Director, Agent & Agency Services

Copies Furnished To:

lisajd6686@yahoo.com

Lisa Jackson Dwyer
921 Northeast 199th Street, #205
Miami, Florida 33179

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

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CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

IN THE MATTER OF:

Case No: 164427-14-AG

LISA JACKSON DWYER /

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS HEREBY AGREED and STIPULATED by and between Lisa Jackson Dwyer ("the Respondent") and the State of Florida, Department of Financial Services ("the Department"), that:

1. The Respondent is currently licensed as a Customer Representative. 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 misappropriated premium funds collected in the normal course of business. In order to avoid formal litigation of

EXHIBIT
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this matter, the Respondent has 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) All licenses and eligibility for licensure and appointment of the Respondent are hereby surrendered to the Department. Said surrender shall become effective upon the date of 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, within ten (10) calendar days of the issuance of this Consent Order, all licenses issued to the Respondent pursuant to the Florida Insurance Code.

(c) The surrender by the Respondent of all of the Respondent's licenses and eligibility for licensure and appointment under the purview of the Department shall have the same force and effect as a revocation pursuant to section 626.641, Florida Statutes, and shall constitute a revocation for purposes of section 626.641(2), Florida Statutes.

(d) Pursuant to section 626.641, Florida Statutes, 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 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.

(e) The Respondent shall not have the right to apply to the Department for another license under the Florida Insurance Code for two (2) years from the effective date of revocation. The Department shall only grant a new license if it finds that the circumstance or circumstances for which the license was revoked no longer exist and are not likely to recur. In the future, if the Respondent makes application to the Department for licensure, in addition to all other licensing requirements, the Respondent shall have the burden of establishing that the same circumstances that caused the revocation no longer exist and are not likely to recur.

(f) 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.

(g) 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 11th day of November, 2014.

Lisa Jackson Dwyer
921 Northeast 199th Street, #205
Miami, Florida 33179

LISAJD6686@YAHOO.COM

[redacted]

Barry K. Lanier, FLMI, CLU
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