



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

FILED

FEB 26 2015

Docketed by KZ

IN THE MATTER OF:

CASE NO.: 160694-14-AG

ANDRES ENRIQUE ROJAS
_____ /

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 January 29, 2015, 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 Andres Enrique Rojas (the "Respondent"), License #E075036, shall conclude the administrative proceeding of Case No. 160694-14-AG before the Department.

IT IS THEREFORE ORDERED:

(a) The Settlement Stipulation for Consent Order dated January 29, 2015, and attached hereto as "Exhibit A," is hereby approved and fully incorporated herein by reference.

(b) All license(s) 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 license(s) issued to the Respondent pursuant to the Florida Insurance Code.

(c) The surrender by the Respondent of all of the Respondent's license(s) 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 the purposes of section 626.641(2), Florida Statutes.

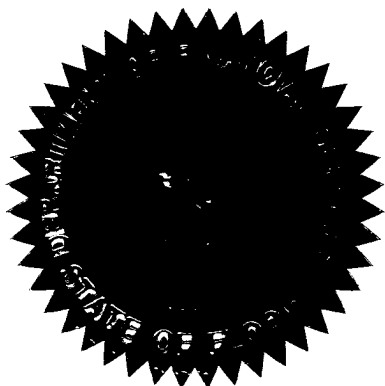
(d) Pursuant to section 626.641, Florida Statutes, the Respondent shall not engage or attempt or profess to engage in any transaction or business for which a license or appointment is required under the Florida Insurance Code or directly or indirectly own, control, or be employed in any manner by any 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 within two (2) years of the effective date of revocation. The Department shall not thereafter grant a new license if it finds that the circumstance or circumstances for which the license was revoked still exist or are likely to recur. In the event that the Respondent in the future makes application to the Department for any licensure, and solely for the purpose of section 626.641(2), Florida Statutes, the Respondent shall have the burden of establishing that the same circumstances that caused the revocation of the Respondent's license(s) no longer exist and are not likely to recur, and that the Respondent is otherwise eligible for licensure.

(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 the Respondent agrees that he shall be liable to the Department for all reasonable costs and attorneys fees expended in the enforcement action. Further, if this order is enforced, the Respondent shall be subject to contempt sanctions for violating any enforcement order.

(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.

DONE and ORDERED this 26th day of February, 2015.





Gregory Thomas
Director, Agent & Agency Services

Copies Furnished To:

andres.rojaspalacios@gmail.com

Andres Enrique Rojas
Merrill Lynch
701 Brickell Avenue, 11th floor
Miami, Florida 33131

Andres Enrique Rojas
200 Southeast 15th Road, Apartment #A12
Miami, Florida 33129

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 32399-033



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

IN THE MATTER OF:

Case No:

ANDRES ENRIQUE ROJAS /

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS HEREBY AGREED and STIPULATED by and between ANDRES ENRIQUE ROJAS ("Respondent") and the State of Florida, Department of Financial Services ("Department"), that:

1. Respondent is currently licensed as a Life, Health and Variable Annuity Agent. At all times relevant to the dates and occurrences referred to herein, Respondent was so licensed in this state.
2. Pursuant to Chapter 626, Florida Statutes, the Department has jurisdiction over 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 his capacity as a licensee. On May 20, 2013, the Financial Industry Regulatory Authority ("FINRA") barred the Respondent in all capacities from associating with any FINRA member firm, the Respondent failed to report the administrative action to the Department within thirty (30) days after the final disposition, and the Respondent failed to notify the Department, in writing, within thirty (30) days after a change of his contact information. In order to avoid formal litigation of this matter, Respondent has determined that it is in his best interests to enter into this Settlement Stipulation for Consent Order.

EXHIBIT

A

Scanned by CamScanner

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

5. 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 license(s) 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. 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 license(s) issued to the Respondent pursuant to the Florida Insurance Code.

(c) The surrender by Respondent of all of Respondent's license(s) 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, Respondent shall not engage 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 within two (2) years of the effective date of revocation. The Department shall not thereafter grant a new license if it finds that the circumstance or circumstances for which the license was revoked still exist or are likely to recur. In the event that Respondent in the future makes application to the Department for any licensure, and solely for the purpose of Section 626.641(2), Florida Statutes, Respondent shall have the burden of establishing that the same circumstances that caused the revocation of Respondent's license(s) no longer exist and are not likely to recur, and that Respondent is otherwise eligible for licensure.

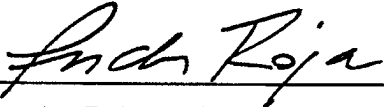
(f) If the Department has good cause to believe that Respondent has violated any condition of the Consent Order, Respondent authorizes the Department to seek the immediate enforcement of the order in the Circuit Court of the Second Judicial Circuit, in and for Leon County, in Tallahassee, Florida. If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

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

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

DATED and SIGNED this 29th day of JANUARY, 2015.



Andres Enrique Rojas
200 Southeast 15th Road
Apartment A12
Miami, Florida 33129-1200

ANDRES.ROJASPALACIOS@
GMAIL.COM



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