



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

FILED

JUN 22 2015

Docketed by KG

IN THE MATTER OF:

CASE NO.: 173926-15-AG

DANIEL T. COWPERTHWAIT

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 April 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 Daniel T. Cowperthwaite (the "Respondent"), license #P000776, shall conclude the administrative proceeding of Case No. 173926-15-AG before the Department.

IT IS THEREFORE ORDERED:

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

(b) The Respondent's licenses and eligibility for licensure and appointments shall be SUSPENDED for a period of three (3) months pursuant to section 626.641(1), Florida

Statutes. 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) During the period of suspension of the licenses or appointment, and until the license is reinstated, 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.

(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 licenses shall not be reinstated if the Department finds that the circumstance or circumstances for which the licenses were suspended still exist or are likely to recur, or if the Respondent is not otherwise eligible for licensure.

(e) The Respondent shall report to the Department any action taken against him.

(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 he shall be liable to the Department for all reasonable costs and attorney's 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 licenses are suspended or revoked, commits a felony of the third degree.

DONE and ORDERED this 22nd day of June, 2015.



Gregory Thomas
Director, Agent & Agency Services

Copies Furnished To:

DTCOWPER@AOL.COM

Daniel T. Cowperthwaite
2 Alhambra Plaza
Suite 1050
Coral Gables, Florida 33134

Daniel T. Cowperthwaite
11600 SW 60th Avenue
Pinecrest, Florida 33156

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: 173926-15-AG

DANIEL T. COWPERTHWAITE/

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS HEREBY AGREED and STIPULATED by and between Daniel T. Cowperthwaite (the "Respondent") and the State of Florida, Department of Financial Services (the "Department"), that:

1. The Respondent is currently licensed as a Life, Health and Variable Annuity Agent and 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 his capacity as a licensee. On August 1, 2014, Financial Industry Regulatory Authority (FINRA) suspended and fined the Respondent for receiving loans from a customer without the firm's knowledge or approval and he failed to report to the Department within thirty (30) days an administrative

EXHIBIT

A

action taken against him. In order to avoid formal litigation of this matter, the Respondent has determined that it is in his 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 licenses and eligibility for licensure and appointments shall be SUSPENDED for a period of three (3) months pursuant to section 626.641(1), Florida Statutes. 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) During the period of suspension of the licenses 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 licenses shall not be reinstated if the Department finds that the circumstance or circumstances for which the licenses were suspended still exist or are likely to recur, or if the Respondent is not otherwise eligible for licensure.

(e) The Respondent shall report to the Department any action taken against him.

(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 he 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 licenses are 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 29th day of April, 2015.



Daniel T. Cowperthwaite
2 Alhambra Plaza, Suite 1050
Coral Gables, Florida 33134-5249

DTCOWPER@AOL.COM



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