



FLORIDA
 DEPARTMENT OF
FINANCIAL SERVICES



FILED
 06 AUG 10 PM 4:06
 DIVISION OF
 ADMINISTRATIVE
 HEARINGS

TOM GALLAGHER
 CHIEF FINANCIAL OFFICER
 STATE OF FLORIDA

FILED

AUG 10 2006

IN THE MATTER OF:

Deckated by: *SG*

CHRISTOPHER C. KARPELLS
 _____/

CASE NO: 82901-05-AG

FINAL ORDER

THIS CAUSE came on for consideration and final agency action. On or about September 19, 2005, the Florida Department of Financial Services (hereinafter also referred to as the "Department") issued a Notice of Denial to the Petitioner (hereinafter also referred to as the "Petitioner"), denying his application for licensure as a nonresident all lines public adjuster because of his acting as a public adjuster without a proper license. The Petitioner timely filed a request for a proceeding pursuant to Sections 120.569 and 120.57(1), Florida Statutes. Pursuant to notice, the matter was heard before Ella Jane P. Davis, Administrative Law Judge, Division of Administrative Hearings, on June 19, 2006.

After consideration of the evidence and argument presented, the Administrative Law Judge issued a Recommended Order on June 29, 2006 (attached hereto as Exhibit A). The Administrative Law Judge recommended the Department enter a Final Order denying Petitioner's application for licensure as a nonresident all lines public adjuster.

Neither party filed exceptions to the Recommended Order.

Therefore, upon careful consideration of the entire record and being otherwise fully advised in the premises, it is hereby ORDERED:

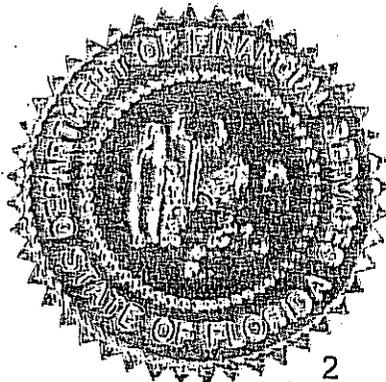
1. The Findings of Fact of the Administrative Law Judge are adopted in full as the Department's Findings of Fact.
2. The Conclusions of Law of the Administrative Law Judge are adopted in full as the Department's Conclusions of Law.
3. The Administrative Law Judge's recommendation that the Petitioner's application for licensure as a nonresident all lines public adjuster be denied is APPROVED and ACCEPTED as being the appropriate disposition of this case.

ACCORDINGLY, it is ORDERED that Petitioner's, CHRISTOPHER C. KARPELLS, application for licensure as a nonresident all lines public adjuster in this State is hereby DENIED.

NOTICE OF RIGHTS

Any party to these proceedings adversely affected by this Order is entitled to seek review of this Order pursuant to Section 120.68, Florida Statutes, and Rule 9.110, Florida Rules of Appellate Procedure. Review proceedings must be instituted by filing a petition or notice of appeal with the General Counsel, acting as the agency clerk, at 612 Larson Building, Tallahassee, Florida 32399-0333, and a copy of the same with the appropriate District Court of Appeal within thirty (30) days of rendition of this Order.

DONE and ORDERED this 10th day of August, 2006.




KAREN CHANDLER
Deputy Chief Financial Officer

COPIES FURNISHED TO:

ELLA JANE P. DAVIS
Administrative Law Judge
Division of Administrative Hearings
The DeSoto Building
1230 Apalachee Parkway
Tallahassee, Florida 32399-1550

CHRISTOPHER C. KARPELLS
585 Old Jail Lane
Barnstable, Maryland 02630

ROXANNE REHM, ESQUIRE
Department of Financial Services
Division of Legal Services
200 East Gaines Street
Tallahassee, Florida 32399-0333
Attorney for the Department of Financial Services