

**FILED**

AUG 16 2019

Docketed by



CHIEF FINANCIAL OFFICER  
JIMMY PATRONIS  
STATE OF FLORIDA

DEPARTMENT OF FINANCIAL SERVICES, )  
 )  
 Petitioner, )  
 )  
 vs. )  
 )  
 CHRISTOPHER ERIC COSMA, )  
 )  
 Respondent. )  
 \_\_\_\_\_ )

DFS Case No. 215328-17-AG  
DOAH Case No. 19-2738PL

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 July 31, 2019, 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 (Department), has jurisdiction over the subject matter of this case and the parties.

2. The entry of this Consent Order and compliance herewith by Christopher Eric Cosma (Respondent), license #E009850, shall conclude the administrative proceeding of Case No. 215328-17-AG before the Department.

IT IS THEREFORE ORDERED:

(a) The Settlement Stipulation for Consent Order dated July 31, 2019, and attached hereto as "Exhibit A," is hereby approved and fully incorporated herein by reference.

(b) The Respondent's license shall be suspended for a period of three (3) months pursuant to section 626.641, Florida Statutes. During the period of suspension, and until the license is reinstated, Respondent may not engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required under the Insurance Code or directly or indirectly own, control, or be employed in any manner by an agent, agency, adjuster, or adjusting firm.

(c) At the end of the three (3) month period of suspension, the Respondent shall be entitled to file an application for reinstatement of licensure pursuant to section 626.641, Florida Statutes.

(d) Respondent hereby withdraws his petition for hearing filed in DOAH Case No. 19-2738PL.

DONE and ORDERED this 13<sup>th</sup> day of August, 2019.



  
\_\_\_\_\_  
Gregory Thomas  
Director, Agent & Agency Services

Copies Furnished To:

chris@floridahomesource.net

Christopher Eric Cosma  
127 NE 15th Terrace  
Cape Coral, Florida 33909

Greg Thomas, Director  
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200 East Gaines Street  
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Tallahassee, Florida 32399-0333



CHIEF FINANCIAL OFFICER  
JIMMY PATRONIS  
STATE OF FLORIDA

DEPARTMENT OF FINANCIAL SERVICES, )  
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Petitioner, )  
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vs. )  
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CHRISTOPHER ERIC COSMA, )  
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Respondent. )  
\_\_\_\_\_ )

DFS Case No. 215328-17-AG  
DOAH Case No. 19-2738PL

SETTLEMENT STIPULATION FOR CONSENT ORDER

IT IS HEREBY AGREED and STIPULATED by and between Christopher Eric Cosma (Respondent) and the State of Florida, Department of Financial Services (Department), that:

1. Respondent is currently licensed as customer representative license number E009850. 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 the state and the subject matter of this proceeding.
3. The Department conducted an investigation of Respondent in his capacity as a licensee. As a result thereof, the Department alleges that Respondent submitted agent of record forms to an insurer without the consent of the insureds. Respondent, in order to avoid the substantial expense involved in formal litigation of this matter and without admitting that the



Department's alleged violations are true, has determined in compromise and settlement to enter into this Settlement Stipulation for Consent Order.

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

5. By entering into this Settlement Stipulation for Consent Order and by the filing of a Consent Order in this case, Respondent and the Department intend to and do fully resolve DFS Case No. 215328-17-AG, DOAH Case No. 19-2738PL, and any and all issues asserted or that could have been asserted by either party based upon the allegations in paragraph 3, above, and pertaining to the license disciplinary administrative penalties to be imposed against the Respondent.

6. 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.

7. This document is a public record and contains information which is routinely published by the Department.

8. Each party to this proceeding shall bear its own costs and attorney's fees, unless otherwise provided herein.

9. 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 shall be suspended for a period of three (3) months pursuant to section 626.641, Florida Statutes. During the period of suspension, and until the license is reinstated, Respondent may not engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required under the Insurance Code or directly or indirectly own, control, or be employed in any manner by an agent, agency, adjuster, or adjusting firm.

(c) At the end of the three (3) month period of suspension, the Respondent shall be entitled to file an application for reinstatement of licensure, pursuant to sections 626.641, Florida Statutes.

(d) Respondent hereby withdraws his petition for hearing/election of proceeding filed in DOAH Case No. 19-2738PL.

10. Respondent certifies that the address and e-mail address below Respondent's signature are valid addresses.

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11. Respondent agrees that the Consent Order may be sent to Respondent via the e-mail address below Respondent's signature.

WHEREFORE, the undersigned parties hereby acknowledge and agree to the terms and conditions of the foregoing Settlement Stipulation for Consent Order, subject to final approval by the Chief Financial Officer, or his designee, by written consent on the last date executed below.

Dated and signed this

15 day of July, 2019

31st day of July, 2019

Chris Cosma



Christopher Eric Cosma  
127 Northeast 15<sup>th</sup> Terrace  
Cape Coral, Florida 33909

chris@floridahomesource.net

Respondent

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Attorney for the Department