

**BEFORE THE DEPARTMENT OF INSURANCE
STATE OF MISSISSIPPI**

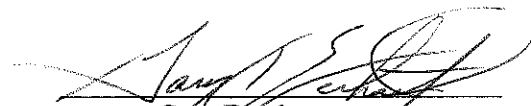
CONSENT TO ADMINISTRATIVE FINE

I, Gary Everhart, having been fully informed, understand that I am entitled to a hearing before the Commissioner of Insurance of the State of Mississippi, do hereby consent, in lieu of such hearing, to voluntarily consent to the imposition of an administrative fine in the amount of One Thousand Dollars (\$1000.00), payable to the Mississippi Insurance Department, Legal Division, Post Office Box 79, Jackson, MS 39205-0079, no later than February 18, 2013.

This Consent to Administrative Penalty is being tendered in lieu of other possible administrative action by the Department of Insurance of the State of Mississippi. It is understood that by consenting to this administrative penalty, I make no admission as to the matters that are the subject of the investigation by the Mississippi Insurance Department.

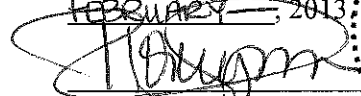
I fully understand that should I fail to follow the terms of this Consent to Administrative Fine as agreed, that an administrative hearing will be set by the Commissioner of Insurance and administrative action may be taken against me as provided in the Mississippi Code.

STATE OF MISSISSIPPI
COUNTY OF HANCOCK



Gary Everhart

Sworn to and subscribed to
Before me this the 18 day of
FEBRUARY, 2013.



Notary Public



Commission Expires 7/12/16

Accepted by: 

Mike Chaney
COMMISSIONER OF INSURANCE

This the 20th day of February, 2013.