



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: ACCESS HEALTH INSURANCE, INC.
40 SE 5TH STREET, STE. 600
BOCA RATON, FL 33432

TRACKING ID 224850

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Access Health Insurance, Inc. and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, "Director" of the "Department"), whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Access Health Insurance, Inc. ("Access Health") has applied to receive a nonresident business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Access Health's failure to correctly answer a question on the license application, which is a violation of Section 374.210.1(2), RSMo (Supp. 2013), and subjects Access Health to enforcement action by the Director;

WHEREAS, Access Health has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to issue its business entity producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, Access Health, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on an additional violation of the insurance laws or regulations by Access Health, in which action the Director or the Consumer Affairs Division alleges that Access Health failed to correctly answer a question on the license application and that such conduct violated Section 374.210.1(2), RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Access Health does hereby voluntarily and knowingly surrender and forfeit the sum of \$500.00 (five hundred dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Access Health shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than November 10, 2014.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Access Health, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Access Health's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 10/31/14



Access Health Insurance, Inc.
By: Pedro Colon, President/CEO

DATED: 11/6/14



Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 11-7-14



John M. Huff, Director
Department of Insurance, Financial
Institutions and Professional Registration

Return original to:
Karen Crutchfield
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102

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