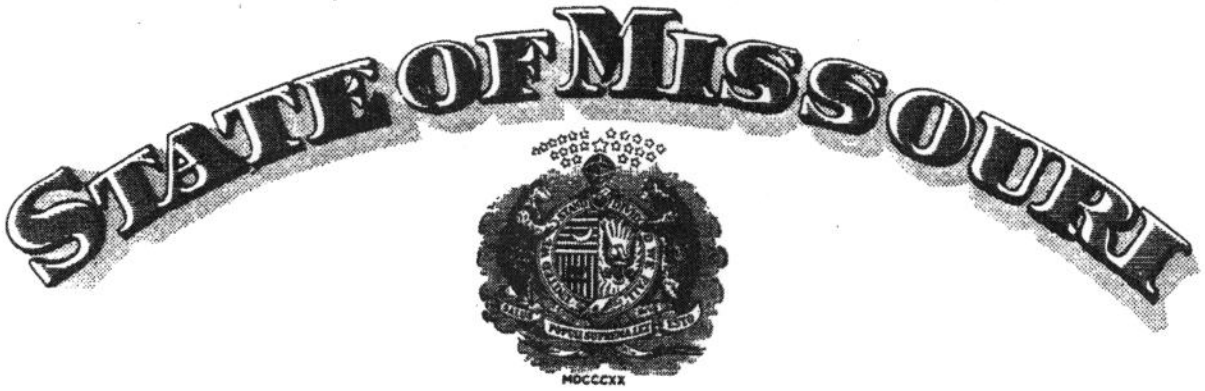

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In Re: Stephen Davidson
Healthy America Insurance Agency, Inc.
409 W. Vickery Blvd.
Fort Worth, Texas 76104

Tracking Number 125334(e)

VOLUNTARY FORFEITURE

It is hereby agreed by Stephen Davidson and Healthy America Insurance Agency, 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) 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 of Insurance, Financial Institutions and Professional Registration 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, Stephen Davidson and Healthy America Insurance Agency, Inc. are licensed as an insurance producer and business entity producer, respectively, with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division that Stephen Davidson, President of Healthy Alliance Insurance Agency, Inc., made a false statement in correspondence to the Department of Insurance, Financial Institutions and Professional Registration, which is a violation of Section 374.210.1, RSMo (Supp. 2010) and grounds for discipline under Section 375.141.1(2) and (8), RSMo (Supp. 2010) and Section 374.210.2, (Supp. 2010).

WHEREAS, information has been received by the Consumer Affairs Division that Stephen Davidson, President of Healthy Alliance Insurance Agency, Inc. knowingly allowed Healthy Alliance Insurance Agency, Inc. to act as a business entity producer when not licensed which is a violation of Section 375.014 RSMo, (Supp. 2010), and a ground for discipline under Section 375.141.1(12), RSMo (Supp. 2010).

WHEREAS, Stephen Davidson and Healthy America Insurance Agency, Inc. have been informed of the nature of the violations, of the right to counsel and of the right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline the licenses, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that they understand their rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke the licenses of Stephen Davidson and Healthy America Insurance Agency, Inc., or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Stephen Davidson and Healthy America Insurance Agency, Inc. do hereby voluntarily and knowingly surrender and forfeit the sum of $500.00 each for a total of $1,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Stephen Davidson and Healthy America Insurance Agency, Inc. shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than May 17, 2011.

DATED: 5/12/11

Stephen Davidson, Individually and as President of Healthy America Insurance Agency, Inc., Producers

DATED: 5/20/11

Angela L Nelson
Director of Consumer Affairs

DATED: 6·1·11

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

Please return original to:
Dana Whaley
Missouri Department of Insurance
PO Box 4001
Jefferson City, MO 65102