



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

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

IN RE: FCHCN INSURANCE AGENCY, INC.
DBA HIFE HEALTH INSURANCE FOR EVERYONE
3333 W. COMMERCIAL BLVD, SUITE 103
FORT LAUDERDALE, FL 33309

TRACKING ID: 230901E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by FCHCN Insurance Agency, Inc. DBA HIFE Health Insurance for Everyone (hereinafter, "FCHCN") 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, FCHCN has applied to renew its business entity insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning FCHCN's failure to disclose an administrative action by the state of Michigan, which is a violation of Section 374.210.1(1), RSMo (Supp. 2014), and subjects FCHCN to enforcement action by the Director;

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

AND WHEREAS, FCHCN, 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 FCHCN, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by FCHCN are committed knowingly, intentionally or in conscious disregard of the law, by answering "No" to question number two on the application, even though it was ordered by the state of Michigan to Cease and Desist unlicensed activity and that such conduct violated Section 374.210.1(1), 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, FCHCN does hereby voluntarily and

knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

FCHCN 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 January 7, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by FCHCN, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing FCHCN'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.

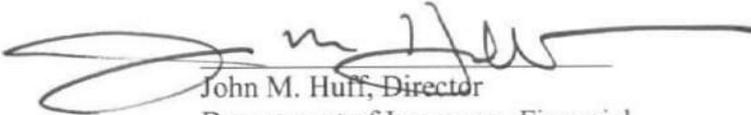
DATED: 1/5/15


FCHCN Insurance Agency Inc.
DBA HIFE Health Insurance for Everyone
License No. 8025340
By: Joel Slakman, President

DATED: 1/20/15


Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 1-21-15


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

Return original to:
Dana Whaley
Missouri Department of Insurance,

Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102