DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: LIGHTHOUSE INSURANCE GROUP, LLC
DBA INSURANCEQUOTESFOR1.COM
6150 OAK TREE BLVD.
SUITE 210
INDEPENDENCE, OH 44131

TRACKING ID 261238 E

RECEIVED

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Lighthouse Insurance Group, L.L.C., dba INSURANCEQUOTESFOR1.COM 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, Lighthouse Insurance Group, L.L.C., dba INSURANCEQUOTESFOR1.COM ("Lighthouse") has a business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has discovered that Lighthouse is using a fictitious producer name, "Joseph Summit", when communicating with customers and during marketing campaigns leading the customers to believe that the fictitious producer is in fact their insurance producer. This deceitful practice is a ground for discipline under Section 375.141.1 (7) and (8), RSMo (Supp. 2013), and a violation of Section 375.936.1 (4), RSMo (Supp. 2013), and Section 375.144.1 (2), (3) and (4), RSMo (Supp. 2013), and subjects Lighthouse to enforcement action by the Director;

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

AND WHEREAS, Lighthouse 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 any additional violation of the insurance laws or regulations by Lighthouse, in which action the Director or the Consumer Affairs Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Lighthouse are committed knowingly, intentionally or in conscious disregard of the law, that it uses a fictitious producer name, "Joseph Summit", when communicating with customers and during marketing campaigns and that such conduct is grounds for discipline under Section 375.141.1 (7) and (8), RSMo (Supp. 2013) and a violation of 375.936.1 (4), RSMo (Supp. 2013) and Section 375.144.1 (2), (3) and (4), RSMo (Supp. 2013) and;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Lighthouse does hereby voluntarily and knowingly surrender and

forfeit the sum of one thousand five hundred dollars ($1,500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Lighthouse 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 March 25, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Lighthouse, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing its 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: 3/30/16

Lighthouse Insurance Group, L.L.C.
dba INSURANCEQUOTESFOR1.COM
License No. 8084874

DATED: 4/1/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 4/8/16

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

Return original to:
Jodi Lehman
DIFP
PO Box 4001
Jefferson City, MO 65102