

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In Re: Arkansas Insurance Alliance PLLC
 dba Advantage 1
 2243 N. College
 Fayetteville, AR 72703

File Number 08A000651

VOLUNTARY FORFEITURE

It is hereby agreed by Arkansas Insurance Alliance PLLC dba Advantage 1 and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Linda Bohrer is the duly appointed Acting 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 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Arkansas Insurance Alliance PLLC dba Advantage 1 is licensed as a non-resident business entity producer by 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 concerning Arkansas Insurance Alliance PLLC dba Advantage 1, which alleges that Arkansas Insurance Alliance PLLC dba Advantage 1 failed to report to the director an administrative action in another jurisdiction within thirty days of the final disposition of the matter, subjecting Arkansas Insurance Alliance PLLC dba Advantage 1 to enforcement action by the Director;

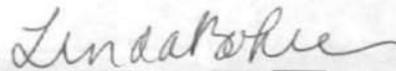
WHEREAS, Arkansas Insurance Alliance PLLC dba Advantage 1 has been informed of the nature of the violation, of its right to counsel and of its right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline the business entity producer's license, 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 complete settlement of the investigation in File Number U8A000651, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to refuse to renew the business entity producer license of Arkansas Insurance Alliance PLLC dba Advantage 1, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Arkansas Insurance Alliance

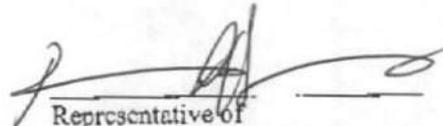
PLLC dba Advantage 1 docs hereby voluntarily and knowingly surrender and forfeit the sum of \$100.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Arkansas Insurance Alliance PLLC dba Advantage 1 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 September 9, 2008.

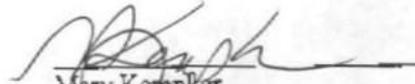
DATED: 9/15/08


LINDA BOHRER
Acting Director

DATED: 9/2/08


Representative of
Arkansas Insurance Alliance PLLC
Dba Advantage 1

DATED: 9/10/08


Mary Kempker
Director of Consumer Affairs

Please submit this agreement along with payment to:
Missouri Department of Insurance
Attn: Karen Crutchfield
PO Box 4001
Jefferson City, MO 65102