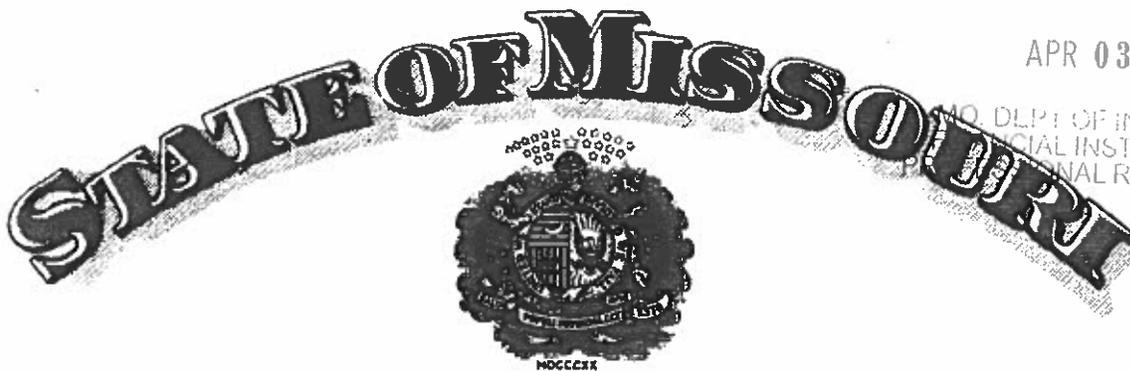


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**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

IN RE: INSUREONE INDEPENDENT AGENCY, LLC DBA FREEWAY INSURANCE  
7711 CENTER AVE. STE. 200  
HUNTINGTON BEACH, CA 92647

TRACKING ID 292532

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by InsureOne Independent Agency, LLC dba Freeway Insurance (“InsureOne”) and the Division of Consumer Affairs (“Division”) of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, 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 Division 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, InsureOne has a nonresident business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning multiple violations by InsureOne in which it allegedly failed to list the states where it is licensed on its website, failed to respond to the Department, failed to change its legal name in a timely manner, and failed to change its address in a timely manner, which are violations of 20 CSR 700-1.025(3), 20 CSR 100-4.100(2)(A), Section 375.018.7, RSMo (Supp. 2013), and Section 375.141.5, RSMo (Supp. 2013), respectively, and subjects InsureOne to enforcement action by the Director;

WHEREAS, InsureOne 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, InsureOne acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by InsureOne, in which action the Director or the 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 InsureOne are committed knowingly, intentionally or in conscious disregard of the law, that it allegedly failed to list the states where it is licensed on its website, failed to respond to the Department, failed to change its legal name in a timely manner, and failed to change its address in a timely manner, and that such conduct violated 20 CSR 700-1.025(3), 20 CSR 100-4.100(2)(A), Section 375.018.7, RSMo (Supp. 2013), and Section 375.141.5, RSMo (Supp. 2013), respectively;

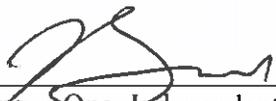
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity

to consult legal counsel, InsureOne does hereby voluntarily and knowingly surrender and forfeit the sum of \$2,000 (two thousand dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

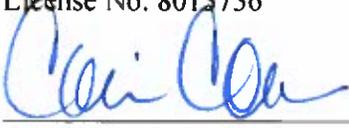
InsureOne shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than April 12, 2018.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by InsureOne, nothing in this Agreement shall preclude the Director or the Division from introducing InsureOne'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.

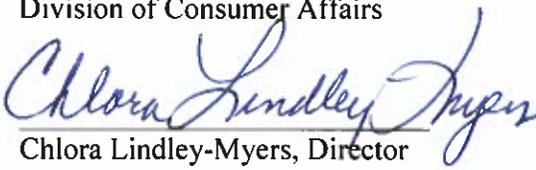
DATED: 3-30-18

  
InsureOne Independent Agency, LLC dba  
Freeway Insurance  
By: Val Sjekel  
Its: ASSOC Gen-Counsel  
License No. 8013736

DATED: 4/3/18

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 04/05/2018

  
Chlora Lindley-Myers, Director  
Department of Insurance, Financial  
Institutions and Professional Registration