



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

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

IN RE: MODIGITAL, INC.
DBA NEW ERA HEALTH AGENCY
4829 VERMILION DR.
ST. LOUIS, MO 63128

TRACKING ID 318095

RECEIVED

JUN 29 2018

VOLUNTARY FORFEITURE AGREEMENT

MO. DEPT. OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

It is hereby agreed by MODIGITAL, Inc. dba New Era Health Agency 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, MODIGITAL, Inc. dba New Era Health Agency (“New Era Health Agency”) has applied to receive a resident business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning New Era Health Agency’s conducting insurance business without a license, which is a violation of Section 375.015.2, RSMo (Supp. 2013), and subjects New Era Health Agency to enforcement action by the Director;

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

AND WHEREAS, New Era Health Agency 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 New Era Health Agency, in which action the Director or the 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 New Era Health Agency are committed knowingly, intentionally or in conscious disregard of the law, that it conducted insurance business without a license and that such conduct violated Section 375.015.2, RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, New Era Health Agency does hereby voluntarily and knowingly surrender and forfeit the sum of \$250.00 (two hundred fifty dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

New Era Health Agency 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 July 5, 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 New Era Health Agency, nothing in this Agreement shall preclude the Director or the Division from introducing New Era Health Agency'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: 6-26-18

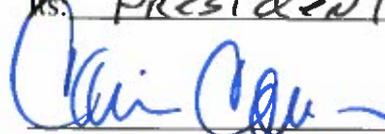
Agency



MODIGITAL, Inc. dba New Era Health

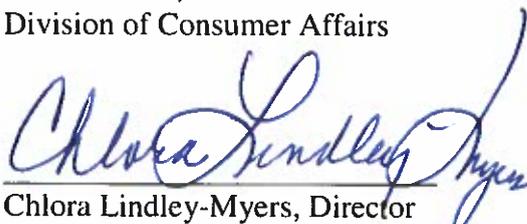
By: Marc Ward
vs. PRESIDENT

DATED: 7/2/18



Carrie Couch, Director
Division of Consumer Affairs

DATED: 07/02/2018



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

Return original to:
Karen Crutchfield
Missouri Department of Insurance,
Financial Institutions and Professional Registration
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Jefferson City, MO 65102