

## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: GOOD HEALTH ASSOCIATES SBG DIVISION LLC 1369 OAKFIELD DR. BRANDON, FL 33511 TRACKING ID 254660E

## VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Good Health Associates SBG Division LLC 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, Good Health Associates SBG Division LLC ("Good Health Associates") has applied to receive a non-resident insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Good Health Associates' failure to disclose two administrative actions in the state of Florida, which are violations of Section 374.210.1(1), RSMo (Non Cum. Supp. 2014), and subjects Good Health Associates to enforcement action by the Director;

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

AND WHEREAS, Good Health Associates 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 Good Health Associates, 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 Good Health Associates are committed knowingly, intentionally or in conscious disregard of the law, that it failed to report administrative actions in the state of Florida, and that such conduct violated Section 374.210.1(1), RSMo (Non Cum. Supp. 2014);

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, Good Health Associates does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such two hundred fifty dollars (\$1,500.00)

sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Good Health Associates 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 December 11, 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 Good Health Associates, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Good Health Associates' 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: 1/14/2016

Darrell Schwabe, Member Good Health Associates, Inc. Applicant

DATED: 1/28/2016

Carrie Couch, Director Consumer Affairs Division

DATED: 1/29/16

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 APPRIL New LISC