BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF MISSISSIPPI  

CONSENT TO ADMINISTRATIVE FINE  

I, Gary Everhart, having been fully informed, understand that I am entitled to a hearing before the Commissioner of Insurance of the State of Mississippi, do hereby consent, in lieu of such hearing, to voluntary consent to the imposition of an administrative fine in the amount of One Thousand Dollars ($1000.00), payable to the Mississippi Insurance Department, Legal Division, Post Office Box 79, Jackson, MS 39205-0079, no later than February 18, 2013.  

This Consent to Administrative Penalty is being tendered in lieu of other possible administrative action by the Department of Insurance of the State of Mississippi. It is understood that by consenting to this administrative penalty, I make no admission as to the matters that are the subject of the investigation by the Mississippi Insurance Department.  

I fully understand that should I fail to follow the terms of this Consent to Administrative Fine as agreed, that an administrative hearing will be set by the Commissioner of Insurance and administrative action may be taken against me as provided in the Mississippi Code.  

STATE OF MISSISSIPPI  
COUNTY OF HANCOCK  

Sworn to and subscribed to  
Before me this the 18
day of February 2013.  

Gary Everhart  

Notary Public  

Commission Expires 7/12/16  

HANCOCK COUNTY  

Accepted by:  
Mike Chaney  
COMMISSIONER OF INSURANCE  

This the 20th day of February, 2013.