CONSENT TO PENALTY

STATE OF TENNESSEE
COUNTY OF Shelby

I, Patrick James Sirayathorn, having been fully advised of charges of alleged violations of Miss. Code Ann. §83-17-71 and § 83-17-81(1) and the proposed action against me, and understanding that I am entitled to a hearing before the Commissioner of Insurance of the State of Mississippi to determine the reasonableness of the Commissioner's action, do hereby waive the right to a hearing, admit to violating Miss. Code Ann. § 83-17-81(1), and voluntarily consent to an administrative fine in the amount of One Hundred Dollars ($100.00).

This Consent to Penalty is being entered into in lieu of other possible administrative action by the Mississippi Department of Insurance. The entering of this Consent Agreement resolves all matters before the Mississippi Department of Insurance.

[Signature]
Patrick James Sirayathorn

Sworn to and subscribed before me this the 15th day of April, 2017.

[Signature]
Denia A. Lane
NOTARY PUBLIC
My Commission Expires:
February 5, 2019

Accepted by:
[Signature]
MIKE CHANEY
COMMISSIONER OF INSURANCE

Date: 4/21/2017