VOLUNTARY CONSENT AGREEMENT

I, Leo Patrick Flemming, Jr., having been fully advised of the charges of alleged violations of the Mississippi Code and my rights to a hearing as provided in Title 83 Chapter 17 of the Mississippi Code, 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 and consent to the voluntary surrender of my Mississippi Insurance Producer License No. 10099422 to act as an insurance producer in the State of Mississippi, and do hereby waive the right to a hearing to contest the denial of my Independent Adjuster license renewal application, effective immediately.

I also agree to cease selling, soliciting or negotiating any insurance, procuring insurance obligations, making or causing to be made in any way, directly or indirectly, any contract of insurance, receiving or receipting for money on behalf of an insurer for insurance, or securing or aiding in the placement of any contract of insurance and to refrain from any licensed activities in the State of Mississippi.

My execution of this voluntary consent agreement is not and should not be construed as an admission of fault, however, it is being tendered in lieu of other possible administrative action by the Department of Insurance of the State of Mississippi.