BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT

In re: William Matthew Langlinais
No. 06-5500

STATE OF MS
COUNTY OF Harrison

CONSENT TO ADMINISTRATIVE PENALTY AND REMEDIAL ACTION

I, William Matthew Langlinais, having been fully advised of charges of alleged violations of Miss. Code Ann. §83-17-71 (Supp. 2006) 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 and voluntarily consent to the imposition of an administrative penalty and to take other remedial action as follows:

To pay an administrative penalty in the sum of One Thousand Dollars ($1,000.00), with such penalty to be paid to the Mississippi Insurance Department not later than June 1, 2007.

To promptly reimburse all "agency fees' improperly assessed to clients for coverage placed by Lighthouse Insurance, and to provide notice to the Mississippi Insurance Department that such reimbursement has been made.

To institute internal measures to ensure that no such violations shall occur in the future, and to inform the Mississippi Insurance Department in writing of such corrective action.

I fully understand that should I fail to comply with any of the aforementioned provisions, that the Mississippi Insurance Department may proceed with regulatory action against me.

This Consent to Administrative Penalty and Remedial Action is being entered into in lieu of other possible administrative action by the Mississippi Insurance Department.

WILLIAM MATTHEW LANGLINAIS

Sworn to and subscribed before me this the 22 day of May, 2007.

NOTARY PUBLIC

My Commission Expires:

My Commission Expires on: 02/15/2011