

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF
JOHN MATHIS LILE II
LICENSE NO. 36971**

A.I.D. NO. 2009- 071

CONSENT ORDER

On this day Jay Bradford, Arkansas Insurance Commissioner ("Commissioner") and John Mathis Lile II ("Respondent") reached an agreement concerning the resident insurance producer's and agency licenses issued to Respondent by the Arkansas Insurance Department ("Department"). The Department was represented by Robert Alexander, Associate Counsel. The Respondent voluntarily and intelligently waived his right to a hearing and consented to the entry of this Consent Order. The parties agreed as follows:

FINDINGS OF FACT

1. The Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §23-61-103, §23-64-216 and §23-64-512, among other laws.
2. Respondent is licensed in Arkansas as a resident life and health insurance producer, license number 36971.
3. The Arkansas Securities Department issued a Cease and Desist Order on June 18, 2009 against the Respondent and others making certain allegations related to the sales of securities for Ensurapet, Inc., formerly Vsurance, Inc. Respondent had resigned as the Vsurance president in November 2007, and has never been associated with its successor company, Ensurapet, in any way.
4. Respondent is Chief Executive Officer and majority owner of Advanced Insurance Brokerage of America ("AIBA"), which is also a duly-registered third-party administrator in Arkansas.
5. Until March 18, 2009, Respondent served as President and a minority owner of Cosmopolitan Life Insurance Company ("Cosmo").
6. The Commissioner placed Cosmo into receivership on March 18, 2009. As a result of the Cosmo insolvency, consumers' medical bills have gone unpaid since there is no guaranty fund coverage for the self-insured Employers' Choice Health Plan ("ECHP").
7. On or about August 12, 2009, Respondent voluntarily and of his own initiative surrendered both his individual producer's and agency licenses to the Department.

ALLEGATIONS

The Department alleges that Respondent is or may be in violation of the following Arkansas Insurance Code provisions:

1. Ark. Code Ann. §23-64-216(a) which provides that a license may be suspended or revoked for violation of any of the causes listed in Ark. Code Ann. §23-64-512.
2. Ark. Code Ann. §23-64-512(a)(8);
3. Ark. Code Ann. §23-64-506(e)(1) &(2).
4. Respondent denies that he is in violation of these or any provisions of the Arkansas Insurance Code. However, in the interest of compromise and expediency, Respondent has agreed to enter into this Consent Order. In addition to voluntarily surrendering the aforementioned licenses, the Respondent has agreed not to seek licensure in any other state; and agreed not to sell, solicit or negotiate insurance products or services to consumers in Arkansas or any other state.

CONCLUSIONS OF LAW

Based on the Findings of Fact and Allegations contained hereinabove, the Commissioner finds that it is in the best interests of Arkansas insurance consumers and the parties to enter into this Consent Order accepting the Respondent's surrender of his Arkansas insurance licenses.

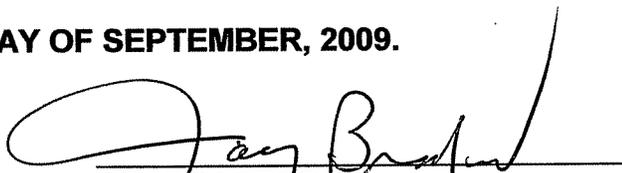
IT IS THEREFORE AGREED, ADJUDGED AND ORDERED AS FOLLOWS:

1. The Department accepts the Respondent's voluntary surrender of the aforementioned licenses, and hereby considers those licenses to be revoked from this day forward.
2. On or about August 12, 2009, the Respondent voluntarily and of his own initiative surrendered and forwarded the aforementioned licenses to the Department.
3. The Department shall notify Respondent's appointing insurance companies of this action pursuant to Ark Code Ann. §23-64-217(a)(3).

IT IS SO ORDERED THIS 14th DAY OF SEPTEMBER, 2009.



JOHN MATHIS LILE II



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS