

**BEFORE THE COMMISSIONER OF INSURANCE
OF THE STATE OF KANSAS**

In the Matter of the Kansas Nonresident)
Insurance Agent's License of) Docket No. **4245--SO**
JANAY MORGAN MAJORS)
NPN #7338414)

SUMMARY ORDER

(Pursuant to K.S.A. 40-4909 and K.S.A. 77-537)

Pursuant to authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, the Commissioner hereby proposes to find facts and revoke the Kansas nonresident insurance agent's license of JANAY MORGAN MAJORS ("Respondent") by way of Summary Order as provided by K.S.A. 77-537.

Findings of Fact

1. Records maintained by the Kansas Insurance Department ("KID") reflect that Respondent is licensed as a nonresident agent to transact the business of insurance in Kansas and has been so licensed since March 10, 2009.
2. KID records further indicate that Respondent's legal address of record is 6900 Lanes Corner Road, Spotsylvania, Virginia, and her mailing address is Ste 103, 560 Celebrate Virginia Parkway, Fredericksburg, VA 22406-7298.
3. Following investigation, the Commissioner has no reason to believe that protection of the public interest requires the Commissioner to give notice and opportunity to participate to anyone other than the respondents.
4. Following investigation, the Commissioner finds evidence sufficient to support the following findings of fact:

5. Until her contract was terminated effective April 21, 2010, Respondent was appointed as an agent by GEICO.
6. Respondent submitted fraudulent medical documents related to an automobile claim she filed with GEICO on behalf of herself.
7. In a letter mailed to Respondent's address of record on November 5, 2010, counsel for KID informed Respondent of the allegations contained in paragraphs 5 and 6 above and invited Respondent to reply within 15 business days if she disputed them.
8. To date, Respondent has not replied, and the letter has not been returned.
9. Thus, the facts are deemed undisputed.

Applicable Law

10. K.S.A. 40-4909(a) provides, in relevant part:

“The commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the commissioner finds that the applicant or license holder has. . .(2) Violated: (A) Any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated thereunder; . . . (8) Used any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere. . . .” K.S.A. 40-4909(a).
11. K.S.A. 40-2,118 prohibits fraudulent insurance acts. A “fraudulent insurance act” includes

“an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, . . . a claim for payment or other benefit . . . which such person knows to contain materially false information concerning any fact material thereto” K.S.A. 40-2,118(a).
12. In addition, the Commissioner may revoke any license issued under the Insurance Agents Licensing Act if the Commissioner finds that the interests of the

insurer or the insurable interests of the public are not properly served under such license. K.S.A. 40-4909(b).

Conclusions of Law

13. The Commissioner has jurisdiction over Respondent as well as the subject matter of this proceeding, and such proceeding is held in the public interest.

14. The Commissioner finds, based on the facts contained in paragraphs 5 and 6 above, that Respondent has used fraudulent, coercive, or dishonest practices.

15. Further, Respondent has committed a fraudulent insurance act in violation of K.S.A. 40-2,118.

16. Based on the foregoing findings, the Commissioner concludes that sufficient grounds exist for the revocation of Respondent's insurance agent's license pursuant to K.S.A. 40-4909(a).

17. The Commissioner further concludes Respondent's license may be revoked pursuant to K.S.A. 40-4909(b) because the license is not properly serving the interests of the insurer and the insurable interests of the public.

18. Based on the facts and circumstances set forth herein, it appears that the use of summary proceedings in this matter is appropriate, in accordance with the provisions set forth in K.S.A. 77-537(a), in that the use of summary proceedings does not violate any provision of the law, the protection of the public interest does not require the KID to give notice and opportunity to participate to persons other than Respondent, and after investigation, KID believes in good faith that the allegations will be supported to the applicable standard of proof.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT the Kansas nonresident insurance agent's license of JANAY MORGAN MAJORS is hereby **REVOKED**. It is further ordered, that JANAY MORGAN MAJORS shall **CEASE and DESIST** from the sale, solicitation, or negotiation of insurance and/or receiving compensation deriving from the sale, solicitation, or negotiation of insurance conducted on and after the effective date of this order.

IT IS SO ORDERED THIS ___3rd___ DAY OF DECEMBER 2010, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



_____/s/ Sandy Praeger_____
Sandy Praeger
Commissioner of Insurance

BY:

_____/s/ John W. Campbell_____
John W. Campbell
General Counsel

NOTICE OF RIGHTS TO HEARING AND REVIEW

Within fifteen (15) days of the date of service of this Summary Order, Respondent may submit a written request for a hearing pursuant to K.S.A. 77-537 and K.S.A. 77-542. Any request for a hearing should be addressed to the following:

John W. Campbell, General Counsel
Kansas Insurance Department
420 S.W. 9th Street
Topeka, Kansas 66612

If a hearing is requested, the Kansas Insurance Department will serve notice of the time and place of the hearing and information on procedures, right of representation, and other rights of parties relating to the conduct of the hearing.

If a hearing is not requested in the time and manner stated above, this Summary Order shall become effective as a Final Order upon the expiration of time for requesting a hearing. In the event Respondent files a Petition for Judicial Review, pursuant to K.S.A. 77-613(e), the agency officer to be served on behalf of the Kansas Insurance Department is

John W. Campbell, General Counsel
Kansas Insurance Department
420 S.W. 9th Street
Topeka, Kansas 66612

Certificate of Service

The undersigned hereby certifies that she serviced a true and correct copy of the above and foregoing **Amended Summary Order** and accompanying **Notice of Rights** on this ___3rd___ day of December 2010, by causing the same to be placed in the United States Mail, first class postage prepaid, addressed to the following:

Janay Morgan Majors
Ste 103
560 Celebrate Virginia Parkway
Fredericksburg, VA 22406-7298

_____/s/ Brenda J. Clary_____
Brenda J. Clary
Staff Attorney