

**STATE OF NORTH DAKOTA**  
**BEFORE THE INSURANCE COMMISSIONER**

<b>In the Matter of</b>	)	
	)	
<b>Janay Majors,</b>	)	<b>CONSENT ORDER</b>
<b>NPN 7338414,</b>	)	
<b>DOB 8/2/83,</b>	)	<b>CASE NO. AG-12-348</b>
	)	
<b>Respondent.</b>	)	

Insurance Commissioner Adam Hamm (“Commissioner”) has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department (“Department”) regarding the conduct of Janay Majors, NPN 8339414, DOB 8/2/83 (“Respondent”), the Commissioner has considered scheduling a formal hearing to determine whether Respondent’s conduct as alleged constitutes a basis for imposition of a civil penalty or any other action the Commissioner deems necessary. As more fully described below, Respondent’s conduct is alleged to be in violation of N.D.C.C. § 26.1-26-15, 26.1-26-20, and 26.1-26-42(6) and (13).

2. N.D.C.C. § 26.1-26-15 states:

**26.1-26-15. License requirement - Character.** An applicant for any license under this chapter must be deemed by the commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

3. N.D.C.C. § 26.1-26-20 states, in part:

**26.1-26-20. Nonresident licensing.**

1. Unless denied licensure pursuant to this chapter, the commissioner shall issue a

nonresident person a nonresident insurance producer license if:

- a. The person is currently licensed as a resident and is in good standing in the person's home state; . . .

4. N.D.C.C. § 26.1-26-42 states, in part:

**26.1-26-42. License suspension, revocation, or refusal - Grounds.** The commissioner may suspend, revoke, place on probation, or refuse to continue or refuse to issue any license issued under this chapter if, after notice to the licensee and hearing, the commissioner finds as to the licensee any of the following conditions:

. . .

6. In the conduct of affairs under the license, the licensee has used fraudulent, coercive, or dishonest practices, or has shown oneself to be incompetent, untrustworthy, or financially irresponsible.

. . .

13. The licensee's license has been suspended or revoked in any other state, province, district, or territory for any reason or purpose other than noncompliance with continuing education programs, or noncompliance with mandatory filing requirements imposed upon a licensee by the state, province, district, or territory provided the filing does not directly affect the public interest, safety, or welfare.

5. According to information obtained by the Department, on or about October 1, 2010, GEICO sent a notice of termination for cause for Respondent. GEICO indicated Respondent had filed a fraudulent claim on her automobile policy with GEICO.

6. According to information obtained by the Department, Respondent voluntarily surrendered her resident insurance producer license in the State of Virginia on January 6, 2011. Since Respondent no longer holds an active resident license from

another state, she no longer qualifies to hold a nonresident license in this state and, therefore, is subject to license revocation pursuant to N.D.C.C. §§ 26.1-26-42.

7. Respondent acknowledges that at the time of signing the Consent to Entry of Order, she was aware of or had been advised of the right to a hearing in this matter, to consult an attorney, to present argument to the Commissioner, to appeal from any adverse determination after a hearing, and Respondent expressly waives those rights.

8. Respondent has agreed to informal disposition of this matter, without a hearing, as provided under N.D.C.C. § 28-32-22.

9. For purposes of resolving this matter without further administrative proceedings, Respondent and Commissioner have agreed to enter into the following order.

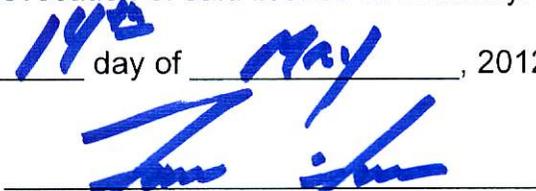
NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

1. Respondent's individual insurance producer license is hereby **REVOKED** effective upon the Commissioner's execution of this Order.

2. No administrative fine or other civil penalty is imposed.

3. The use of this Consent Order for competitive purposes by an insurance producer or agency holding a license in the State of North Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority.

DATED at Bismarck, North Dakota, this 14<sup>th</sup> day of May, 2012.

  
\_\_\_\_\_  
Adam Hamm  
Insurance Commissioner  
State of North Dakota



**CONSENT TO ENTRY OF ORDER**

The undersigned, **Janay Majors**, states that she has read the foregoing Consent Order, that she knows and fully understands its contents and effect; that she has been advised of the right to a hearing in this matter, the right to be represented by legal counsel, the right to present evidence and arguments to the Commissioner, and the right to appeal from an adverse determination after hearing; and that by the signing of this Consent to Entry of Order she waives those rights in their entirety, and consents to entry of this Order by the Commissioner. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either expressed or implied.

DATED this 8<sup>th</sup> day of May, 2012.

Janay Majors (Waller)  
Janay Majors

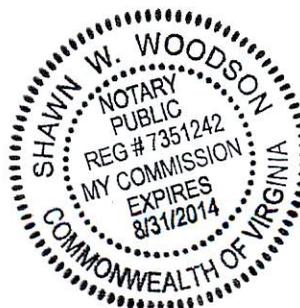
Subscribed and sworn to before me

this 8<sup>th</sup> day of May, 2012.

Shawn W. Woodson  
Notary Public

County of Stafford  
State of Virginia

My commission expires: 8/31/2014



**RECEIVED**  
MAY 11 2012  
Commissioner of Insurance  
State of North Dakota