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MAR 11 2011
Department of Insurance
State of Idaho

Attorneys for Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:)	
)	
JANAY MORGAN MAJORS)	Docket No. 18-2666-11
Non-Resident Producer)	
License No. 311439)	FINAL ORDER
)	
)	
)	

The Director of the Idaho Department of Insurance (“Director”), having reviewed the record herein, finds and concludes that satisfactory evidence has been submitted that JANAY MORGAN MAJORS, the Respondent herein, having been lawfully served on February 15, 2011, the Verified Notice of Violation and Right to Hearing on file herein, has failed or refused to plead or defend this action or submit a written request for hearing and, therefore, in accordance with Idaho Code §§ 41-232(5) and 41-232A(2) and other applicable law, Respondent’s opportunity for a hearing is deemed waived and an entry of default is appropriate; and the

Director having found the allegations set forth under oath in the Verified Notice of Violation of record herein to be true and correct, therefore, in consideration of the premises:

IT IS HEREBY ORDERED that the non-resident producer license No. 311439 belonging to JANAY MORGAN MAJORS is hereby REVOKED; and,

IT IS HEREBY ORDERED that JANAY MORGAN MAJORS shall immediately return her non-resident producer license No. 311439 to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043; and,

IT IS FURTHER ORDERED that an administrative penalty of Five Thousand Dollars (\$5,000.00) is imposed against JANAY MORGAN MAJORS, with said penalty to be suspended and due and payable upon any future application for a producer license.

IT IS SO ORDERED.

Dated this 11th day of March 2011.

IDAHO DEPARTMENT OF INSURANCE

By 
WILLIAM W. DEAL
Director

NOTIFICATION REGARDING REPORTABLE PROCEEDINGS

This is considered a reportable administrative proceeding. As such, it is a public record and is public information that may be disclosed to other states and reported to companies of which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the Idaho Department of Insurance's online searchable database. Be aware that this proceeding must be disclosed on any license application and must be reported to any and all states in which you hold an insurance license.

NOTIFICATION OF RIGHTS

This constitutes a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order, or (b) an order denying a petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See* Idaho Code § 67-5273.

The filing of a petition for judicial review to the district court does not itself stay the effectiveness or enforcement of the order under appeal.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have on this 11th day of March 2011 caused a true and correct copy of the foregoing document to be served upon the following by the designated means:

Janay Morgan Majors
560 Celebrate Virginia Pkwy, Suite 103
Fredericksburg, VA 22406

- first class mail
- certified mail
- hand delivery
- via facsimile



Teresa Jones