



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

Our File Number 124814(e)

IN RE: Janice S. Britz
803 S Commercial, Ste B
Harrisonville, MO 64701

VOLUNTARY FORFEITURE

It is hereby agreed by JANICE BRITZ and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, JANICE BRITZ is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to

Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed JANICE BRITZ violated our insurance laws and is subject to enforcement action by the Director for the following:

Grounds exist under Section 375.141.1 RSMo (Supp. 2010), the director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:

- (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; and
- (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

WHEREAS, JANICE BRITZ has been informed of the nature of her violations, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline her insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of JANICE BRITZ or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, JANICE BRITZ, does hereby voluntarily and knowingly surrender

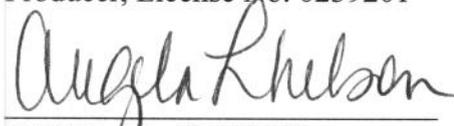
and forfeit the sum of \$200.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

JANICE BRITZ shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than June 24, 2011.

DATED: 6/14/11


JANICE BRITZ
Producer, License No. 0239201

DATED: 6/21/2011


ANGELA L. NELSON
Director, Division of Consumer Affairs

DATED: 6-22-11


JOHN M. HUFF
Director, Department of Insurance, Financial Institutions & Professional Registration

Return to:
Department of Insurance, Financial Institutions & Professional Registration
Attn: Dennis Fitzpatrick
P. O. Box 4001
Jefferson City, MO 65102