

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

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

IN RE: JANICE KAY FIRKS
683 TRADE CENTER BLVD
SUITE 100
CHESTERFIELD, MO 63005

TRACKING ID: #187734 (e)

VOLUNTARY FORFEITURE

It is hereby agreed by Janice K. Firks 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 Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Janice Firks has applied to receive a producer's license from the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division concerning Janice Firks' failure to disclose a 2010 regulatory action against her insurance producer license in the state of Virginia. The regulatory action was the result of Janice Firks failing to disclose a 1993 misdemeanor theft conviction. This violation constitutes grounds for discipline under Section 375.141.1(1) RSMo. (Supp. 2012) for **"Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application"** and subjects her to enforcement action by the Director;

WHEREAS, Janice Firks previously applied and was licensed by this department in 2010. The prior license expired June 28, 2012. Upon reviewing her 2010 application for licensure, it was discovered that Janice Firks did not disclose the 1993 theft convictions to this department. This violation is grounds or discipline under Section 375.141.1(1) RSMo. (Supp. 2012) for **"Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application"** and subjects her to enforcement action by the Director;


WHEREAS, Janice Firks 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 refuse the insurance producer license of Janice Firks, or to impose any other penalties provided for by statute for the above described violation, after being afforded the opportunity to consult legal counsel, Janice Firks does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Janice Firks 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 **Monday, April 29, 2013**.


DATED: 3/29/13


Janice K. Firks,
Applicant, License No. 8050613

DATED: 4/10/13


Matt Barton, Division Director
Consumer Affairs Division

DATED: 4-11-13


John M. Huff, Director
Missouri Department of Insurance, Financial
Institutions and Professional Registration

Return to:
Missouri Department of Insurance, Financial Institutions
and Professional Registration
Attn: E.J. Jackson, Investigator
P O Box 690
Jefferson City, MO 65102