BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

STATE OF NEBRASKA DEPARTMENT OF INSURANCE, PETITIONER, VS. WILL MAJOR (NAIC Producer #19013320), RESPONDENT.	)	CONSENT ORDER CAUSE NO. A-2359

In order to resolve this matter, the Nebraska Department of Insurance ("Petitioner"), by and through its attorney, Michael W. Anderson, and Will Major ("Respondent"), by and through his attorney, Kimberly Duggan, mutually stipulate and agree as follows:

JURISDICTION

1. Petitioner has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44.101.01, and 44-4047 to 44-4067.

2. Respondent has been licensed as a resident insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. Petitioner initiated this administrative proceeding by filing a Petition captioned State of Nebraska Department of Insurance vs. Will Major (NAIC National Producer #11979453), Cause Number A-2359 on January 21, 2024. A copy of the Petition was sent to the Respondent at his registered address by certified mail, return receipt requested, and by regular U.S. mail. Respondent acknowledges receiving proper Notice of these proceedings.

2. Respondent is alleged to have violated Neb. Rev. Stat. §§ 44-4059(1)(h), specifically "demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business…" as follows:

a. On September 19, 2023, Petitioner's Office received a termination for cause concerning the Respondent from State Farm General Insurance Company ("State Farm"). This termination for cause stated that Respondent was terminated for intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.

b. On October 11, 2023, State Farm provided Petitioner's Office with documentation supporting their decision, including, but not limited to, an Internal Audit Investigation Report authored by Nathan Poehlman, Audit Investigator with State Farm.

    a. This report included allegations that Respondent had improperly bound coverage without Underwriting approval for higher limits.

    b. When interviewed by State Farm investigators, Respondent admitted to previously binding coverage in scenarios where he felt the property was insurable and higher limits would be approved, despite no such approvals being granted.

c. On October 11, 2023, Petitioner's Office sent a letter to Respondent requesting that he provide a response to the allegations made by State Farm.

d. On October 16, 2023, Respondent provided the requested response, in which Respondent repeated his admissions.

3. Respondent was informed of his right to a public hearing. Respondent waives that right and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

CONCLUSIONS OF LAW

Respondent admits conduct as alleged above in paragraphs (a) through (d) constitutes violations of Neb. Rev. Stat. §44-4059(1)(h), specifically "demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business…" and Respondent is subject to disciplinary action pursuant to Neb. Rev. Stat. §44-4059. Respondent agrees to resolve this matter as set forth below.

CONSENT ORDER

It is therefore Ordered by the Director of Insurance and agreed by Respondent that:

1. Respondent agrees to pay an administrative penalty of $2,000. Respondent shall pay this administrative penalty within 60 days of the acceptance of this order. Should Respondent fail to pay said penalty within the time provided, Respondent's producer's license shall be suspended until such a time as the penalty is paid.
2. The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling Respondent or the Department of Insurance to make application for such further orders as may be necessary to effectuate the terms of this Order.
3. This Order shall constitute a full and final resolution of the matters set forth in the Petition filed herein (Cause Number A-2359), and the Department of Insurance shall take no further action with regard to the conduct or violations alleged in the Petition.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing their signatures below.

Michael W. Anderson, #25671
Attorney for Petitioner
1526 K Street, Suite 200
Lincoln NE 68501
(402) 471-2201

2-28-24
Date

Will Major
Respondent

2-26-2024
Date

State of Nebraska)
) ss.
County of Douglas)

On this 26 day of February 2024, Will Major personally appeared before me and read this Consent Order, executed the same, and acknowledged the same to be his voluntary act and deed.

GENERAL NOTARY - State of Nebraska
TONIA CAMPBELL
My Comm. Exp. August 11, 2025

Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Will Major (NAIC National Producer #11979453), Cause No. A-2359.

STATE OF NERBRASKA
DEPARTMENT OF INSURANCE

Eric Dunning
Director of Insurance

2/28/24
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to his registered mailing address at 7702 Howard Street, Apt 10, Omaha, Nebraska 68114-5439, by certified mail, return receipt requested, by regular U.S. mail, and via email to his attorney, Kimberly Duggan at, on this 28th day of February, 2024.

Shelley Stowe

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