

JUL 22 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA	)	
DEPARTMENT OF INSURANCE,	)	CONSENT ORDER
	)	
PETITIONER,	)	
	)	
VS.	)	
	)	
"LEGACY CREATORS GROUP, INC.,"	)	CAUSE NO. A-2432
(National Producer Number # 19996648), and	)	
TIFFANY A. WAGNER, as the designated	)	
responsible licensed producer and in her	)	
individual capacity	)	
(National Producer Number # 7670215),	)	

RESPONDENTS.

In order to resolve this matter, the Nebraska Department of Insurance ("Petitioner"), by and through its attorney, Megan VanAusdall, and Tiffany A. Wagner, in her individual capacity and as the designated responsible licensed producer of "Legacy Creators Group, Inc." (agency National Producer Number # 19996648) ("Respondents"), 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 have been licensed as a resident agency producer and a resident insurance producer, respectively, under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. Petitioner initiated this administrative proceeding by filing a Petition and Notice of Hearing, captioned State of Nebraska Department of Insurance vs. Tiffany A. Wagner (NAIC National Producer #7670215), Cause Number A-2432, on April 8, 2026. A copy of the Petition and Notice of Hearing were sent to the Respondent at her 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) (b) & (h), and 44-1524 (1), pursuant to 44-1525 (11), as follows:

- a. On September 24, 2024, the Petitioner's Office received a consumer complaint stating that a recruiter employed by the Agency Respondent, Legacy Creators Group, Inc., had contacted Complainant about possible employment with the agency, but that at the time, Agency Respondent did not hold a valid insurance agency license in the state. A search by the Complainant further revealed that Agency Respondent's designated responsible agent was Tiffany Wagner (Agent Respondent). Ms. Wagner's insurance license record also shows that she has an appointment with American Income Insurance company, another entity mentioned by the Complainant in their statement.
- b. On or about September 24, 2024, the Petitioner's Office, through an employee of the Insurance Complaint Department ("ICD"), sent an inquiry letter by regular mail to Legacy Creators Group, Inc. ("LCG"), addressed to the business and mailing address on record for that entity, as well as by sending the letter as a digital attachment to email addressed to LCG's business email address on file. This letter asked LCG to respond to allegations that they were recruiting insurance agents to work for them despite not holding a valid insurance agency license in this state, as well as for other information.
- c. Having received no response, on or about October 16, 2024, the Petitioner's Office sent a second inquiry letter to LCG's business and mailing address on record, again asking for LCG's response, and sent by regular mail. Enclosed was a copy of the previous inquiry letter, sent September 2024.
- d. As the Petitioner's Office had not received a response to the first two inquiry letters, an employee sent a third inquiry letter to LCG's mailing and business address on record, this time by certified mail, return receipt requested, on or about November 16, 2024.

- e. On or about November 18, 2024, the Petitioner's Office received a response from LCG's legal counsel, stating that LCG's agency license had expired in April 2024 due to a staffing change and subsequent oversight, but the license was renewed as of September 25, 2024, when the expiration was discovered. LCG's counsel also stated that LCG did not sell insurance, but the "entity serves more as a placeholder, and was formed for that purpose at the prior request of the Department of Insurance," and that any insurance policies issued were sold through "Globe Life/American Income Life."
- f. Agency Respondent, through Agent Respondent in her role as designated responsible insurance agent, failed to maintain an insurance license while operating in the business of insurance in this state. Agent Respondent has a duty to ensure their business entity's compliance with the insurance laws, rules, and regulations of this state.

3. Respondent admits the allegations in Paragraph 2.

4. Respondent was informed of her 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 her right to a public hearing, Respondent also waives her right to confrontation of witnesses, production of evidence, and judicial review.

CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes violations Neb. Rev. Stat. §§ 44-4059(1)(b) & (h), and Respondent is subject to disciplinary action pursuant to Neb. Rev. Stat. §44-4059.

CONSENT ORDER

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

- 1. Respondent's resident insurance producer's license in Nebraska shall be fined in the amount of \$1,500.00, the balance of which must be paid within sixty (60) days of the

filing date of this document. If the balance is not paid in full within the specified time period, Respondents' licenses may be suspended without a hearing. 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.

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



Megan VanAusdall, #27433
Attorney for Petitioner
1526 K Street, Suite 200
Lincoln NE 6850
(402) 471-4742

7.22.2026

Date



Tiffany A. Wagner
Respondent

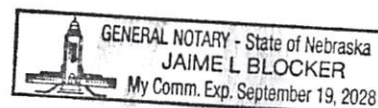
July 21, 2026

Date

State of Nebraska)
) ss.
County of Douglas)

On this 21st day of July, 2026, Tiffany A. Wagner personally appeared before me and read this Consent Order, executed the same, and acknowledged the same to be her voluntary act and deed.


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. Tiffany A. Wagner, (National Producer Number # 7670215), in her individual capacity and as the designated responsible licensed producer of "Legacy Creators Group, Inc." (National Producer Number # 19996648), Cause No. A-2432.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Eric Dunning
Director of Insurance

7/20/2026
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to by mailing a copy the Agency Respondent's business and mailing address on file, at 2809 S 160th St, Suite 205, Omaha, Nebraska 68130, and to Agent Respondent's residential, mailing and business address with the Petitioner's Office, at 2809 S 160th St, Suite 201, Omaha, Nebraska 68130-1755, by certified mail, return receipt requested, and by regular U.S. mail, and that I served a digital copy of the same by sending it to Agency Respondent's business email on file, at CUSTOMERRELATIONS@LEGACYCO.NET, and to Agent Respondent's personal and business email address on file, at TWAGNER@LEGACYCG.NET and to her mailing email address on file, at TROLAND@AILNE.NET, as well as sending a copy electronically as an attachment, to Agent Respondent's counsel, Lindsay Lundholm of Baird Holm law firm, at LLUNDHOLM@BAIRDHOLM.COM, on this 22nd day of July, 2026.

