STATE OF NEBRASKA DEPARTMENT OF INSURANCE

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FILED

BEFORE THE DEPARTMENT OF INSUR	ANCE
STATE OF NEBRASKA	

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DEPARTMENT OF INSURANCE,)
PETITIONER,))
VS.)
AMANDA WILLIAMS (NAIC Producer #17698245),))
RESPONDENT.)

FINDINGS OF FACT, CONCLUSIONS OF LAW, RECOMMENDED ORDER AND ORDER

CAUSE NO. A-2448

This matter came on for hearing on April 1, 2025. before Cheryl Wolff, a hearing officer duly appointed by the Director of the Nebraska Department of Insurance. The Nebraska Department of Insurance ("Department") was represented by its counsel, Michael Anderson. Amanda Williams ("Respondent"), did not appear and was not represented by counsel. The proceedings were recorded by Shelly Storie, a licensed Notary Public. The Department offered Exhibits 1 and 2 at the hearing, which were received without objection. The Respondent did not offer any exhibits. After the conclusion of evidence, the matter was taken under advisement. The hearing officer makes the following Findings of Fact, Conclusions of Law, and Recommended Order.

FINDINGS OF FACT

1. The Department is the agency of the State of Nebraska charged with licensing insurance producers.

Respondent is a licensed non-resident insurance producer. Respondent's residential address 2. on file with the Department is 234 WINSLOW DR, WESTFIELD, Indiana 46074-8005, and her registered business and mailing address is 101 W 103RD ST, CARMEL, Indiana 46290-1102. (Ex. 1, Attachment 1).

3. The Petition and Notice of Hearing in this matter were served upon Respondent at her registered addresses. Respondent was given reasonable notice and an opportunity to be heard in these proceedings. (Ex. 2.).

4. On or about March 26, 2024, the Respondent applied for and was granted a non-resident producer license in Nebraska. (Ex. 1).

5. Upon review of the Department's licensing records, it was found that the Respondent's resident license in Indiana was made inactive effective August 01, 2024. (Ex. 1).

6. On August 27, 2024, the Department obtained records from the National Insurance Producer Registry ("NIPR") Attachment Warehouse showing that the Respondent had been convicted of three counts of Child Seduction, a Class 5 felony, with the sentencing order signed on July 24, 2024. (Ex. 1, Attachment 2).

CONCLUSIONS OF LAW

1. The Department has broad jurisdiction, control, and discretion over the licensing of insurance producers in the State of Nebraska pursuant to <u>Neb. Rev. Stat.</u> §§ 44-101.01 and 44-4047 to 40-4069.

2. The Department has personal jurisdiction over Respondent.

3. Pursuant to <u>Neb. Rev. Stat.</u> § 44-4059, provides that the Director may refuse to issue or renew an insurance producer's license for several reasons including: ... (f) Having been convicted of a felony or a Class I, II, or III misdemeanor; (o) Failing to maintain in good standing a resident license in the insurance producer's home state.

4. Respondent violated <u>Neb. Rev. Stat.</u> §§ 44-4059(1)(b), (g), and (h); 44-1524(1); 44-1525(11); and 44-4065(1) as a result of the conduct found in paragraphs 2 through 14 in the Findings of Fact and as evidenced by the relevant exhibits received.

DISCUSSION

At the hearing, the Department presented sufficient evidence of proper service of notice of these proceedings upon Respondent. The Department served Respondent via certified mail, return receipt requested and regular U.S. mail to the Respondent's registered addresses. Based upon the evidence of record, the Department's service of the petition and notice of hearing upon Respondent at his addresses of record was sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

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The uncontested evidence shows that Respondent was terminated for cause by Northwestern Mutual regarding accusations of using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the sale of insurance products to consumers. Respondent failed to provide adequate responses to the written inquiries of the Department, instead he argued he resigned before he was terminated. He also provided no supporting evidence that the accusations by the company were unfounded. When the Department continued to ask questions regarding the circumstances surrounding his termination, the Respondent did not respond to the questions but instead surrendered his Nebraska License. During this time, the Respondent admitted to violations of several insurance laws in Pennsylvania in the Consent Order he signed. The admissions were regarding conduct similar to that investigated by Northwestern Mutual and the basis for Respondent's termination for cause. The Pennsylvania Consent Order contradicts the earlier response provided to the Department by the Respondent, further demonstrating dishonest and misleading conduct by the Respondent. The facts also show the Respondent failed to timely report the administrative action to Nebraska within 30 days of the final order being issued.

These actions constitute a violation of Neb. Rev. Stat. §§ 44-4059(1)(f), and (o).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's nonresident insurance producer's license be revoked. 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 orders as may be necessary.

Dated this $\underline{5}^{\text{th}}$ day of July, 2025.

STATE OF NEBRASKA OF INSURANCE DEPARTMEN

Cheryl Wolff, #22990 Hearing Officer

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CERTIFICATE OF ADOPTION

I have reviewed the foregoing Findings of Fact, Conclusions of Law, and Recommended Order and hereby certify that the Recommended Order is adopted as the official and final Order of this Department in the matter of State of Nebraska, Department of Insurance vs. Amanda Lynn Williams, (NAIC Producer #17698245), Cause No. A-2448.

Dated this 15 day of July, 2025.

STATE OF NEBRASKA DEPARTMENT OF INSURANCE

Eric Dunning Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Findings of Fact, Conclusions of Law, Recommended Order, and Order was served upon the Respondent by mailing a copy to Respondent's registered residential address at 234 WINSLOW DR, WESTFIELD, Indiana 46074-8005, and her registered mailing and business address at 101 W 103RD ST, CARMEL, Indiana 46290-1102, via certified mail, return receipt requested and via regular U.S. mail on this $\int \int day$ of July, 2025.

Sherry Storie