

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

SEP 25 2025

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	FINDINGS OF FACT, CONCLUSIONS
)	OF LAW, RECOMMENDED ORDER
PETITIONER,)	AND ORDER
)	
VS.)	CAUSE NO. A-2494
)	
HEADLEY D. WHITE,)	
(NAIC Producer #20315119),)	
)	
RESPONDENT.)	

This matter came on for hearing on July 1, 2025, before Megan VanAusdall, 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 W. Anderson. Headley D. White, ("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.
2. Respondent is a non-resident insurance producer, licensed in the Accident and Health and Sickness lines of authority, under a National Producer Number ("NPN") of 20315119. Respondent's residential and mailing address on file with the Department is 9064 NW 55th STREET, SUNRISE, FLORIDA 33351, and Respondent's business address on file is 3111 N UNIVERSITY DRIVE, SUITE 608, FLORIDA 33065. Respondent's registered personal and business email address at HEADLYDARROUX@GMAIL.COM, (Ex. 1, Attachment 1).
3. On or about October 18, 2024, Petitioner applied for and was granted a non-resident producer license in Nebraska. At the time of the Respondent's Application on the National Insurance

Producer Registry (“NIPR”) website, the Respondent submitted an electronic check as payment for the required fee of \$55.60, but this check was subsequently not honored by Respondent’s bank. On or about February 14, 2025, the NIPR’s Billing Department notified the Department through its employee, Kevin Schlautman (“Schlautman”), by letter attached to an email message that they could not collect the required licensing fee. (Ex. 1, Attachment 2).

4. On or about February 18, 2025, the Department sent a letter by certified mail to Respondent’s registered residential and mailing address, requesting payment of the required licensing fee in the amount of \$55.60 be made to NIPR. A certified return receipt from this letter was delivered to the Department on March 7, 2025, marked “RETURN TO SENDER, UNDELIVERABLE AS ADDRESSED, UNABLE TO FORWARD.” (Ex. 1, Attachments 3 and 4).

5. On or about February 18, 2025, the Department emailed Respondent at his registered email address on file with the Department, HEALDEYDARROUX@GMAIL.COM, again notifying Respondent of his unpaid licensing fee, and attaching a copy of the February 18, 2025 letter that was sent by certified mail. (Ex. 1, Attachment 5).

6. On or about March 18, 2025, the Department, represented by Schlautman, sent an email to NIPR’s billing department, to check on whether Respondent had paid the associated licensing fees mentioned above. On March 18, 2025, NIPR’s billing department responded, informing Schlautman that Respondent’s licensing fees remained unpaid, as of that date. (Ex. 1, Attachment 6).

7. As of April 18, 2025, the Respondent has not paid the licensing fee (Ex. 1).

8. On or about April 16, 2025, the Petition and Notice of Hearing were served upon Respondent by mailing the same to his registered business, mailing and residential addresses, by certified mail, return receipt requested, and via regular mail, and by sending copies as a digital attachment to email, addressed to HEADLEYDARROUX@GMAIL.COM (Ex. 2)

9. On or about April 28, 2025, the letter sent by certified mail to Respondent’s address at 9064 NW 55th STREET, SUNRISE, FL 33351 was returned by the United States Postal Service (“USPS”) marked “RETURN TO SENDER, ATTEMPTED-NOT KNOWN, UNABLE TO FORWARD.” (Ex. 2, Attachment 1).

10. On or about April 28, 2025, the letter sent by certified mail to Respondent’s address at 3111 N. UNIVERSITY DRIVE, STE 608, CORAL SPRINGS, FL 33065 was returned by USPS, signed, confirming receipt. (Ex. 2, Attachment 2).

11. As of June 30, 2025, the letter sent to Respondent by regular mail to his address at 3111 N. UNIVERSITY DRIVE, STE 608, CORAL SPRINGS, FL 33065 has not been returned to the Department. (Ex. 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 Neb. Rev. Stat. §§ 44-101.01 and 44-4047 to 40-4069.

2. The Department has personal jurisdiction over Respondent.

3. Pursuant to Neb. Rev. Stat. §§44-4059(1), the director may suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy an administrative fine if it is found that the producer has violated any insurance law.

4. Respondent violated Neb. Rev. Stat. § 44-4059(1)(b), (c), and (h) as a result of the conduct found 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. The Department also provided a Domestic Return Receipt for the notice filings, which, along with the tracking information also provided, confirmation of delivery to the Respondent. Based upon the evidence of record, the Department's service of the petition and notice of hearing upon Respondent at her business, residential, and mailing addresses of record were sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

The uncontested evidence shows that Respondent engaged in dishonest practices and demonstrated financial irresponsibility in the conduct of business in this state or elsewhere. Additionally, the Respondent did not provide any evidence that disputes the fact that he attempted to pay the required licensing fee with an electronic check that was not honored by the Respondent's bank and failed to remit valid payment even after repeated notices requesting payment.


These actions constitute a violation of Neb. Rev. Stat. § 44-4059(1)(b), (c), and (h).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's non-resident insurance producer's license be suspended until the required license fee has been paid and remitted to the Department. 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 22nd day of September 2025.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Megan VanAusdall, #27433
Hearing Officer

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. Headly D. White (NAIC Producer #20315119), Cause No. A-494.

Dated this 25th day of September 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 business, mailing, and residential addresses, at 9064 NW 55th STREET, SUNRISE, FLORIDA 33351, and Respondent's business address on file is 3111 N UNIVERSITY DRIVE, SUITE 608, FLORIDA 33065, via certified mail, return receipt requested, by via regular U.S. mail, and sending copies as an attachment to email addressed to Respondent's registered address at HEADLYDARROUX@GMAIL.COM, on this ^{25th} 25 day of September 2025.