

DEC 12 2025

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	
)	FINDINGS OF FACT,
PETITIONER,)	CONCLUSIONS OF LAW,
)	RECOMMENDED ORDER AND
VS.)	ORDER
)	
DANIELLE HENDRIX,)	CAUSE NO. A-2550
)	
)	
)	
APPLICANT)	

This matter came for hearing on November 5, 2025, before Michael W. Anderson, 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, Megan VanAusdall. Danielle Hendrix ("Applicant") was present and was not represented by counsel. The proceedings were recorded by Shelly Storie, a licensed Notary Public. The Department presented evidence at the hearing and 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 motor club representatives.
2. On September 15, 2025, Applicant submitted an application for licensure in the Motor Club Representative class of licensing. Applicant's listed address included in that application is 218 E Bobe Street, Pensacola, FL 32503. (See Ex. 1, Attachment 1)

3. In Applicant's application, she marked "yes" to both Background Question 1A, which asks if the applicant has been convicted or charged with a misdemeanor offense and Background Question 1B, which asks if the applicant had been convicted or charged with a felony offense. To supplement these answers, Applicant provided records of a guilty plea to two felony charges; Grand Theft – value \$300.00 or More But Less than \$5,000 and Failure to Redeliver Hired/Leased Property. (See Ex. 1, Attachment 2)

4. On October 9, 2025, Kevin Schlautman, the administrator of the Department's licensing division, sent a letter to the Applicant denying her application pursuant to Neb. Rev. Stat. §44-3716(2)(b). (See Ex. 1, Attachment 3)

5. On October 15, 2025, Applicant requested a hearing on the denial. (See Ex. 1, Attachment 4")

6. At the hearing, Applicant provided testimony regarding her past criminal convictions and the circumstances surrounding them. Applicant testified that she had rented a television from a rent-to-own business, and that the television was accidentally damaged while at her home with her children. Applicant informed this body that the business chose to press charges, but that the matter is settled with no restitution outstanding. (Testimony of Applicant)

CONCLUSIONS OF LAW

1. The Department has broad jurisdiction, control, and discretion over the licensing of motor club representatives in the State of Nebraska pursuant to Neb. Rev. Stat. §§ 44-101.01, 44-9716, and 44-4047 et seq.

2. The Department has personal jurisdiction over Applicant.

3. Pursuant to Neb. Rev. Stat. § 44-3716(2)(b), a club representative shall "(b) be a trustworthy person of good repute".

DISCUSSION

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

The uncontested evidence shows that Applicant, by her own admission, has two prior felony convictions.

While these past convictions constitute a sufficient statutory basis to deny Applicant's license under Neb. Rev. Stat. § 44-3716(2)(b), such denial is discretionary, not mandatory. Applicant appeared at the hearing and provided testimony concerning her past convictions, and it appears clear from Applicant's testimony and provided documentation that the situation involved was a limited one, that full restitution in the matter was made, and that Applicant does not appear at risk of reoffending.

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Applicant's denial letter be WITHDRAWN, and that Applicant's license be issued. The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of

enabling Applicant or the Department of Insurance to make application for such orders as may be necessary.

Dated this 12th day of December, 2025.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

A handwritten signature in black ink, appearing to read "Michael W. Anderson", written over a horizontal line.

Michael W. Anderson
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. Danielle Hendrix, Cause No. A-2550.

Dated this 12th day of December, 2025.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

A handwritten signature in blue ink, appearing to read "Eric Dunning", written over a horizontal line.

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 Applicant by mailing a copy to

Applicant's registered address, 218 E Bobe Street, Pensacola, FL 32503, via certified mail, return receipt requested, via regular U.S. mail, and via email to dhendrix@acg.aaa.com on this 12th day of December, 2025.

Shelly Storie