

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

4. On or about January 2, 2025, the Respondent applied for and was granted a resident producer license in Nebraska. The Respondent had previously held a temporary producer license from April 29, 2020, to July 29, 2020. (Ex. 1, Attachment 1).

5. On January 28, 2025, the Respondent self-reported a statement that she paid for a client's insurance policy binder. (Ex. 1, Attachment 2).

6. On April 24, 2025, the Department conducted an investigation into the matter. The Respondent provided a written statement to the Department in response to an inquiry sent on May 1, 2025. In that response, the Respondent admitted to selling a policy to a client, creating a payment account for the client and then having the client change the password, and paying the binder payment with her debit card on the client's behalf, but stated she did not know at the time it was against the law to do so. She was just trying to help the client obtain the coverage he needed. (Ex. 2, and Ex. 2, Attachments 5 and 6).

7. The Department also obtained documents from the health plan and her employer stating the Respondent self-reported to her supervisor making a binder payment on behalf of a client using her own credit card and enrolling the client into a Marketplace health plan. The Respondent was suspended from work on January 15, 2025, and subsequently involuntarily terminated on January 30, 2025, for violating the company's payment policy. (Ex. 2, Attachments 7 and 8).

8. At the hearing, Respondent discussed her personal struggles after her termination and provided details regarding the circumstances that led to a protection order being granted against her. (Testimony of the Respondent).

9. During the investigation of Respondent, a background search of the Respondent showed:
- a. On January 15, 2020, the Respondent had been involved in an administrative proceeding before the Iowa Nursing Board regarding her nursing license, which was issued under her maiden name. (Ex. 2, Attachment 4).

- b. On May 21, 2020, the Respondent was named as the Defendant in a Petition for Disciplinary Action and Temporary License Suspension of her Nebraska registered nursing license in an administrative action before the Nebraska Department of Health and Human Services (DHHS). Ultimately, the Respondent surrendered her nursing license in an Agreed Settlement dated June 10, 2020, in which, the Respondent admitted to the allegation in the DHHS Petition for Disciplinary Action. The grounds for discipline included, but were not limited to, alcohol and opioid dependence, practicing while impaired, and unprofessional conduct. (Ex. 2, Attachment 3).
- c. On March 3, 2025, a Douglas County protection order was issued against the Respondent. The order found that Respondent had caused or attempted to cause bodily injury and placed [her spouse] in fear of bodily injury. (Ex. 2, Attachment 2).

9. Upon review of the Department’s licensing records, it was found that the Respondent answered “No” to a background question #2 on her April 7, 2020, licensing application asking if she had any administrative proceedings against her occupational licenses or registrations. (Ex. 1, Attachment 3).

10. The Respondent indicated that she did not think about the voluntary surrender of her nursing license when completing the application as she didn’t think of it as impacting her insurance license. (Testimony of the Respondent),

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, provides that the Director may suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy an administrative fine for several reasons including: ... (b) Violating any insurance law or violating any rule, regulation, subpoena, or order of the director or of another state's insurance commissioner or director;, ... (h) Using fraudulent, coercive,

or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere;.

4. Pursuant to Neb. Rev. Stat. § 44-361(1) “...no insurance agent...shall offer, promise, allow, give, set off, or pay, directly or indirectly, any rebate of, or part of, the premium payable on the policy, or of any policy....”

5. Respondent violated Neb. Rev. Stat. §§ 44-4059(1)(b), and (h), and 44-361(1) as a result of the conduct found in paragraphs 2 through 8 in the Findings of Fact and as evidenced by the relevant exhibits received.

DISCUSSION

At the hearing, the Department and Respondent stipulated proper service of notice of these proceedings upon Respondent. Based upon the stipulated evidence of record, the Department’s service of the petition and notice of hearing upon Respondent was sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

The uncontested evidence shows the Respondent lied on her licensing application and rebated premium on a policy she sold. She admitted she made the decision to pay the premium on a policy for a client. While Respondent freely admits her error and self-reported her rebating violation to the Department. The Respondent also lied on her licensing application. While the Respondent indicated it was an oversight the lie through omission on her application, at a minimum, demonstrates incompetence or untrustworthiness in her conduct as a licensed agent in Nebraska. As such, the combined weight of the evidence that the Respondent lied to obtain a resident insurance producer license and admitted to rebating, both times claiming ignorance, does not support allowing the Respondent to continue to hold a Nebraska resident license.

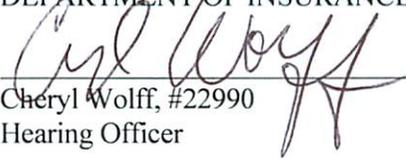
These actions constitute a violation of Neb. Rev. Stat. §§ 44-4059(1)(b), and (h), and 44-361(1).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's resident 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 4th day of March 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

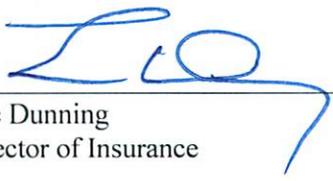

Cheryl Wolff, #22990
Hearing Officer

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. Amanda Lynn Williams, (NAIC Producer #17698245), Cause No. A-2448.

Dated this 4th day of March 2026.

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 and mailing address at 6709 S 169th Ave, Apt. 1216, Omaha, Nebraska 68135-3153, and her registered business address at Healthcare Solutions Team, 450 W Hanes Mill Rd, Winston Salem, North Carolina 27105., via certified mail, return receipt requested and via regular U.S. mail on this 4th day of March, 2026.

Shelly Storie