

APR 21 2026

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA	)	
DEPARTMENT OF INSURANCE,	)	FINDINGS OF FACT, CONCLUSIONS OF
	)	LAW, RECOMMENDED ORDER AND
PETITIONER,	)	ORDER
	)	
VS.	)	CAUSE NO. A-2568
	)	
ALICIA SPERLING aka SPERLING ALICIA	)	
(NAIC Producer #21759848),	)	
	)	
RESPONDENT.	)	

This matter came on for hearing on April 21, 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. Alicia Sperling aka Sperling Alicia (“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 licensed resident insurance producer. Respondent’s business, residential, and mailing address on file with the Department is 6702 S 200th Ave, Omaha, NE 68135 and Respondent’s registered email address is [ALICIASPERLING@outlook.com](mailto:ALICIASPERLING@outlook.com). (Ex. 1, Attachment 1).
3. On October 16, 2025, the Respondent applied for a resident license in the State of Nebraska. On this application, Respondent responded “No” to questions 1A and 1B, which asks if the Respondent has been charged with or convicted of any misdemeanors or felonies. (Ex. 1, Attachment 2)

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4. On December 9, 2025, a search on the Nebraska Judicial Branch's statewide trial case management system known as JUSTICE (Judicial User System to Increase Court Effectiveness), showing the Respondent had prior convictions as follows:

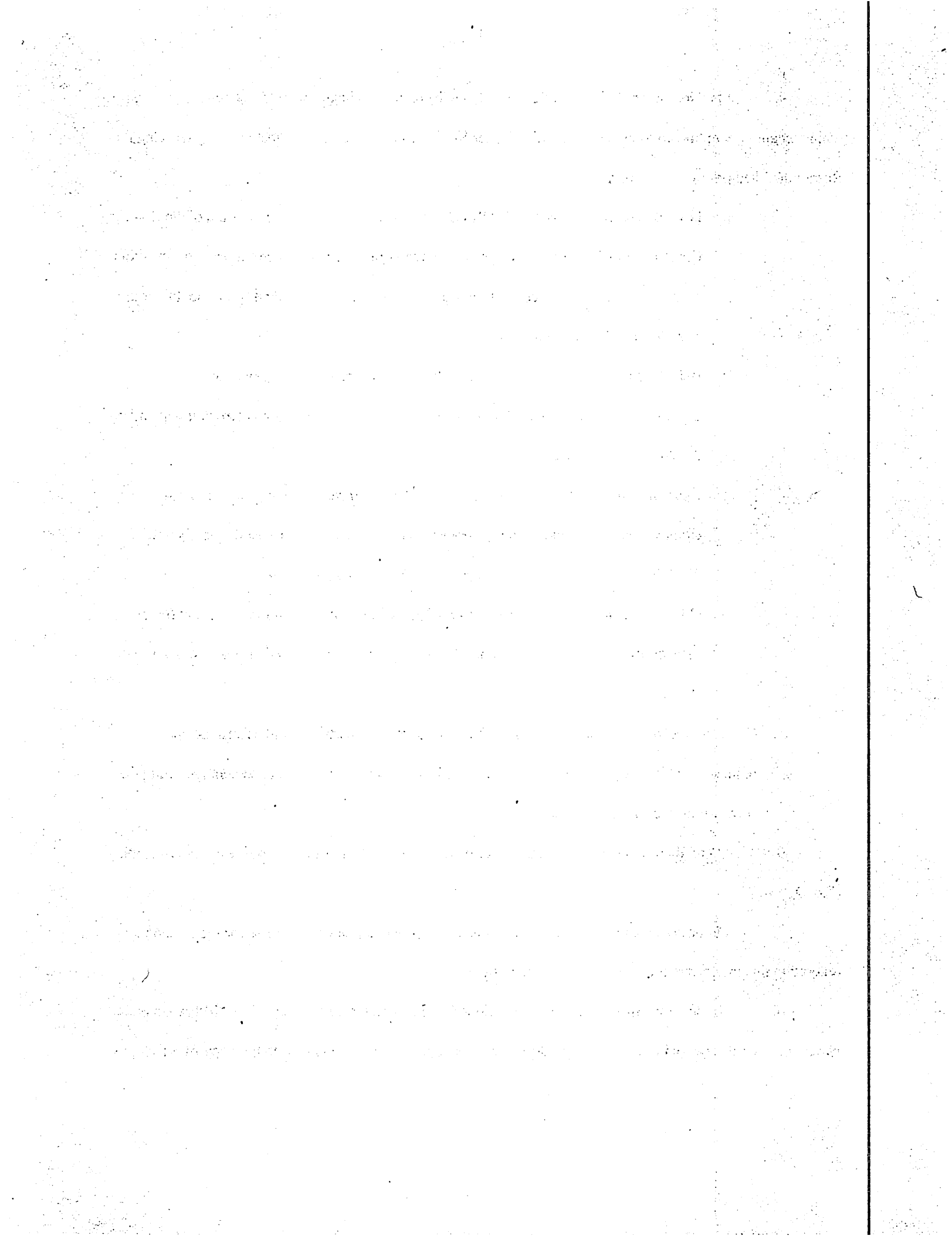
- a. Issue Bad Check – Less than \$100, a Class 2 Misdemeanor, three counts out of the County Court of Hall County, Nebraska. Convictions on one count were entered on or about November 7, 2001, with convictions on the other two counts entered on or about February 6, 2006. (Ex. 1, Attachment 3).
- b. Issue Bad Check – Less than \$200, a Class 2 Misdemeanor, one count out of the County Court of Nance County, Nebraska, with the conviction entered on September 27, 2010. (Ex. 1, Attachment 3).
- c. Issue Bad Check – Less than \$200, a Class 2 Misdemeanor, two counts out of the County Court of Boone County, Nebraska, convictions were entered on October 18, 2012, and February 17, 2013, respectively. (Ex. 1, Attachment 3).
- d. Contributing to the Delinquency of a Child, a Class 1 Misdemeanor, one count out of the County Court of Boone County, Nebraska, conviction entered on June 10, 2010. (Ex. 1, Attachment 3).

5. On December 9, 2025, the Petitioner's office sent a letter by certified mail, return receipt requested, to the address on file for the Respondent, requesting a written statement regarding the convictions. (Ex. 1, Attachment 4)

6. On or about January 5, 2026, the letter was returned to the Petitioner's office as undeliverable. (Ex. 1).

7. On or about January 15, an email was sent to the email address on file for the Respondent, reiterating the previous request. (Ex. 1, Attachment 6).

8. On or about April 16, 2026, the Petitioner's office conducted a search of the NIPR attachment warehouse and discovered a request for producer name change for the Respondent with a copy of a Driver's



license in the name “Sperling Alicia”. The residence email address on the name change form was the same as the registered email on file. (Ex. 1, Attachment 7).

9. On or about March 10, 2026, the Petition and Notice of Hearing was served upon Respondent by mailing the same to the registered address, by certified mail, return receipt requested, and via regular mail. (Ex. 2).

10. On or about April 15, 2026, the letter and Domestic Return Receipt Card were returned by the U.S. Postal Service to the Department, marked “RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD”. As of April 20, 2026, the letter sent regular U.S. mail has not been returned to the Department. (Ex. 2, Attachment 1, and 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, provides that the Director may refuse to issue or renew an insurance producer’s license 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; . . . (f) Having been convicted of a felony or a Class I, II, or III misdemeanor.

4. Respondent violated Neb. Rev. Stat. §§ 44-4059(1)(b) and (f) as a result of the conduct found in paragraphs 4 through 7 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 address. Based upon the evidence of record, the Department’s service of the petition and notice of hearing upon Respondent at the 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 misrepresented her past criminal misdemeanor convictions on her licensing application to obtain a license. The Respondent has numerous misdemeanor convictions in Nebraska and has offered no explanation for the glaring omission on her application.

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

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 21 day of April, 2026.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



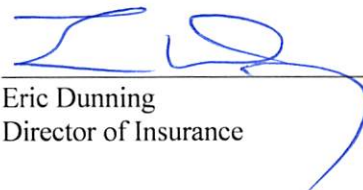
Cheryl Wolff, #22990  
Hearing Officer

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. Alicia Sperling aka Sperling Alicia, (NAIC Producer #21759848), Cause No. A-2360.

Dated this 21<sup>st</sup> day of April, 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 emailing the registered email address at ALICIASPERLING@outlook.com and by mailing a copy to Respondent's registered address at 6702 S 200th Ave, Omaha, NE 68135, by certified mail, return receipt requested and via regular U.S. mail on this 21<sup>st</sup> day of April, 2026.

Shelly Storic

