

APR 21 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	
)	
PETITIONER,)	FINDINGS OF FACT,
)	CONCLUSIONS OF LAW,
)	RECOMMENDED ORDER AND
)	ORDER
VS.)	
)	CAUSE NO. A-2571
MALAKAI NELSON STUTZMAN,)	
(NAIC Producer #21632372))	
)	
)	
)	
RESPONDENT.)	

This matter came up for hearing on April 21, 2026, 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, Cheryl Wolff. Malakai Nelson Stutzman (“Respondent”) was not 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 Insurance Producers.
2. Respondent currently holds a resident insurance producer’s license in the State of Nebraska. Respondent’s registered residential, business, and mailing address with the Department is 5220 W GARY GATELY ST, LINCOLN, Nebraska 68528. (See Ex. 1, Attachment 1).

3. Respondent applied for and was granted a resident producer license in Nebraska, effective June 24, 2025. This was an electronic application for a resident producer's license through the National Insurance Producer Registry ("NIPR") where the associated transaction fee was paid with a credit card, but the Respondent then disputed the charge. (See Ex. 1)

4. On October 20, 2025, the Department's Licensing Division Administrator was informed by NIPR that the Respondent's credit card disputed the payment to NIPR and the attempts by NIPR to collect the fee from the Respondent were unsuccessful. As a result, Respondent did not pay the licensing fee with his initial Application for licensure. (See. Ex. 1, Attachment 2)

5. On December 1, 2025, the Department Licensing Division sent Respondent a certified letter to his registered address on file with the Department by certified mail return receipt requested. (See. Ex. 1, Attachment 3)

6. The delivery receipt was delivered to that address and signed for by an individual other than the Respondent on December 12, 2025. The signed delivery receipt was returned to Petitioner's Office on December 15, 2026 but no response was received by the Department. (See Ex. 1, Attachment 4)

7. On January 14, 2026, the Department Licensing Division sent Respondent an email to his registered email address on file with the Department containing a copy of letter sent on December 1, 2025. (See Ex. 1, Attachment 5)

8. As of March 10, 2026, the Department has neither received a response from Respondent to either the email message or the certified letter from the Department's Licensing Administrator and his licensing fee balance remains unpaid. (See Ex. 1)



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 et seq.

2. The Department has personal jurisdiction over Respondent.

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

4. Pursuant to Neb. Rev. Stat. § 44-4059(1)(h), the Director may suspend, revoke or refuse to issue or renew an insurance producer's license or may levy an administrative fine against an insurance producer's license if it is found that the producer has engaged in fraudulent, coercive, or dishonest practices, or [has demonstrated] incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere

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

DISCUSSION

At the hearing, the Department presented evidence of service of notice of these proceedings upon Respondent. The Department served Respondent via certified mail, return receipt requested, and via regular U.S. mail to the Respondent's registered address.

The uncontested evidence shows that Respondent failed to remit payment to the Department in connection with her insurance producer's application, after disputing the charged application fee.

These actions constitute violations of Neb. Rev. Stat. § 44-4059(1)(b) and (h)

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's resident insurance producer's license be suspended until such a time as the application fee associated with his application is received by 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 15th day of April, 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



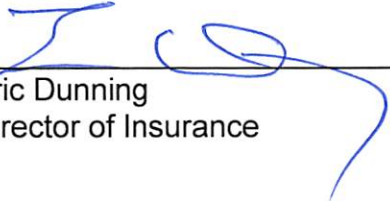
Michael W. Anderson
Hearing Officer

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. Malakai Nelson Stutzman (NAIC Producer #21632372), Cause No. A-2571.

Dated this 21st 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 mailing a copy to Respondent's registered address, 5220 W GARY GATELY ST, LINCOLN, Nebraska 68528, via certified mail, return receipt requested, and via regular U.S. mail on this 21st day of April, 2026.