

MAY 06 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	FINDINGS OF FACT, CONCLUSIONS
)	OF LAW, RECOMMENDED ORDER
PETITIONER,)	AND ORDER
)	
VS.)	CAUSE NO. A-2573
)	
DEBRA PABEN)	
(NAIC Producer #21753834),)	
)	
)	
RESPONDENT.)	

This matter came for hearing on May 5, 2026, 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. Debra Paben (“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 residence, business, and mailing address with the Nebraska Department of Insurance is 4921 WOOLWORTH AVE, OMAHA, Nebraska

68106, and her registered email address is debrapaben09@outlook.com. (See Ex. 1, Attachment 1).

3. On October 10, 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)
4. On December 2, 2025, a search on the Nebraska Judicial Branch’s statewide trial case management system known as JUSTICE (Judicial User System to Increase Court Effectiveness), showed the Respondent had an unreported misdemeanor conviction. The Respondent was convicted in Hall County, Nebraska for Issue bad check - \$100-\$500, a class 1 misdemeanor. (Ex. 1, Attachment 3).
5. On January 23, 2026, 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. No response to this contact attempt was received. (Ex. 1, Attachment 4, and Ex. 1).
6. 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 U.S. mail. A copy was also sent via electronic mail to the Respondent’s registered email address. (Ex. 2).
7. On or about March 10, 2026, the Department received a “DELIVERED” message from the electronic mail sent to the Respondent. (Ex 2, Attachment 1).

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8. On or about March 16, 2026, the letter and Domestic Return Receipt Card were returned by the U.S. Postal Service to the Department, marked "RETURN TO SENDER, NOT DELIVERABLE AS ADDRESSED, UNABLE TO FORWARD". (Ex. 2, Attachment 2).
1. On or about March 30, 2026, the letter sent regular U.S. mail was returned to the Department marked "RETURN TO SENDER, NOT DELIVERABLE AS ADDRESSED, UNABLE TO FORWARD". (Ex. 2, Attachment 3).

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, 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. The Department also

served the Respondent via electronic mail and received confirmation that the email was delivered to the Respondent's registered email 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.

The uncontested evidence shows that Respondent misrepresented her past criminal misdemeanor convictions on her licensing application to obtain a license. The Respondent had an undisclosed misdemeanor conviction in Nebraska and has offered no explanation of the conviction nor for the omission on her licensing 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 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 6th day of May 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Cheryl Wolff
Hearing Officer

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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. Debra Paben (NAIC Producer #21753834), Cause No. A-2573.

Dated this 6th day of May 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 via electronic mail to the Respondent's registered email address at debrapaben09@outlook.com, and by mailing a copy to her registered address with the Nebraska Department of Insurance at 4921 WOOLWORTH AVE, OMAHA, Nebraska 68106, via certified mail, return receipt requested and via regular U.S. mail on this 6th day of May 2026.



