

JUL 15 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-2580
	)	
TAMMY CUMMINGS,	)	
(NAIC Producer #21762007),	)	
	)	
RESPONDENT.	)	

This matter came up for hearing on June 30, 2026, before Megan VanAusdall, 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 W. Anderson. Tammy Cummings, ("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. Tammy Cummings is a resident insurance producer in this state, licensed under a National Producer Number ("NPN") of 21762007. Respondent's license has a first active date of October 18, 2025, and an expiration date of May 31, 2027. Respondent's only registered business, residential and mailing address on file with the Department is 4008 DECATUR STREET, OMAHA, NE 68111. Respondent's registered email address on file is TAMMYCUM25@HOTMAIL.COM. (Ex 1, Attachment 1)

3. On or about October 18, 2025, Respondent applied for a resident insurance license in the state of Nebraska. On this Application, Respondent marked "No" to Background Question 1a,

which asks about the existence of any prior or current misdemeanor charges or convictions on Respondent's criminal record. (Ex 1, Attachment 2)

4. On or about December 2, 2025,¹ Kevin Schlautman, ("Schlautman,"), the licensing division administrator, conducted a search of the Judicial User System to Increase Court Effectiveness, or "JUSTICE" website which revealed that Respondent had failed to report two prior misdemeanor convictions, as follows:

a. "Attempt of a Class 1 Misdemeanor, a Class 2 misdemeanor, with a conviction date of June 2010, and;

b. "Issue Bad Check – Less than \$100," (3 counts), a class 2 misdemeanor, with a conviction date of April 2005. All charges and convictions occurred in Jefferson County, Nebraska.

(Ex 1, Attachment 3)

5. Subsequently, on December 2, 2025, Schlautman sent a letter by certified mail, return receipt requested, to the Respondent's address on record, asking that Respondent provide a written statement regarding her prior convictions. (Ex 1, Attachment 4)

a. No response to the December 2 inquiry letter was received, as of January 15, 2026. (Ex 1)

6. The inquiry letter sent December 2, 2025, was returned to the Department on January 5, 2026, marked "Unclaimed." (Ex 1, Attachment 5)

7. On or about January 15, 2026, having not received a response to his inquiry letter sent in December 2025, Schlautman sent an email to Respondent's registered email address, again requesting a response. (Ex 1, Attachment 6)

8. As of March 12, 2026, Respondent has not provided a response to Schlautman's inquiry letters. (Ex 1)

9. On or about March 12, 2026, Shelly Storie ("Storie"), an employee of the Department's Legal Division, served a copy of the Petition and Notice of Hearing upon Respondent by mailing the same to Respondent's registered business, mailing and residential address, 4008 DECATUR STREET, OMAHA, NE 68111, by certified mail, return receipt

¹ Exhibit 1, the affidavit of Kevin Schlautman, lists "December 2, 2026," as the search date, but as this is, in context, clearly a typographical error (see: filing date of this Proposed & Final Order (A-2580)), it is noted here and corrected, above.

requested, via regular mail, and by sending a digital copy as an attachment to an email addressed to Respondent's email address on file, TAMMYCUM25@HOTMAIL.COM. (Ex 2)

10. On or about April 10, 2026, the letter and associated certified mail return receipt associated with the Petition and Notice of Hearing sent to Respondent's address was returned by USPS marked "RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD." (Ex 2, Attachment 1)

11. On or about May 19, 2026, Storie served a copy of a Motion to Continue and Order Granting Motion to Continue, by sending a copy to her address on file at 4008 DECATUR STREET, by certified mail, return receipt requested, and by regular mail, and via electronic mail, addressed to TAMMYCUM25@HOTMAIL.COM. (Ex 2)

12. On or about June 15, 2026, the Motion to Continue and Order Granting Motion to Continue sent by regular mail was returned to the Department by USPS, marked "RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD." (Ex 2, Attachment 2)

13. On or about June 18, 2026, the Motion to Continue and Order Granting Motion to Continue and associated certified mail return receipt sent by certified mail to Respondent's address on file was returned to the Department by USPS, sent to Respondent's address in Ohio, was returned by USPS marked "RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD." (Ex 2, Attachment 3)

14. As of June 30, 2026, Respondent has not provided a response to any attempted contacts by the Department. (Ex 2)

CONCLUSIONS OF LAW

1. The Department has broad jurisdiction, control, and discretion over the licensing of insurance producers and licensed insurance agencies 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(1), the director may suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy an administrative fine if it is found that the producer has violated any insurance law.

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

5. Respondent violated Neb. Rev. Stat. §44-4059(1)(f) as a result of the conduct found 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 addresses. The Department also provided a Domestic Return Receipt for the notice filings, which, along with the tracking information also provided, confirmation of delivery to the Respondent. Based upon the evidence of record, the Department's service of the petition and notice of hearing upon Respondent at her business, residential, and mailing address of record were sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

The uncontested evidence shows that Respondent failed to disclose two prior misdemeanor convictions in her initial Application to the Department, thereby obtaining an insurance license under false pretenses. Then, after Respondent received an inquiry letter from the Department, Respondent failed to provide a response.

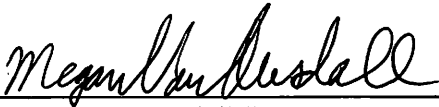
These actions constitute a violation of Neb. Rev. Stat. § 44-4059(1)(b) and (f).

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 14th day of July 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE


Megan VanAusdall #27433
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. Tammy Cummings, (NAIC Producer #21762007), Cause No. A-2580.

Dated this 15th day of July 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

A handwritten signature in blue ink, appearing to read "Eric Dunning", is 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 Respondent by mailing a copy to Respondent's registered mailing, residential, and business address, at 4008 DECATUR STREET, OMAHA, NE 68111, via certified mail, return receipt requested, by regular U.S. mail, and by sending copies as an attachment to email addressed to Respondent's registered business and personal email address on file, at TAMMYCUM25@HOTMAIL.COM, on this 15th day of July 2026.