BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

IN THE MATTER OF THE DENIAL OF APPLICATION FOR LICENSE FOR DANIELLE PARKER (NPN# 22200857)	FINDINGS OF FACT, CONCLUSIONS OF LAW, RECOMMENDED ORDER AND ORDER CAUSE NO. A-2602

This matter came on for hearing on August 4, 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. Danielle Parker, also known as Danielle Cotton ("Applicant") appeared and was not represented by counsel. The proceedings were recorded by Shelly Storie, a licensed Notary Public. The Applicant and 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. Applicant is appealing the denial of her applications for a non-resident insurance producer's license pursuant to Neb. Rev. Stat. §44-4059(1), the director may suspend, revoke, or refuse to issue or renew an insurance producer's license for (f) having been convicted of a felony or a Class I, II, or III misdemeanor. . . and, for (h) using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

3. Applicant applied to become a non-resident licensed insurance producer with the State of Nebraska. On or about June 24, 2026, the Department received an application from the Applicant requesting licensure as a nonresident insurance producer. Her National Producer Number is 22200857. Applicant's addresses listed in that application are her business address of PRIMERICA, 500 NW Plaza Suite 407, St Louis, MO 63074, her mailing and residential address of 202 College View ST, Starkville, MS, 39759, and her email address of justgrab.go@gmail.com. (Ex. 3, Attachment 1).

4. In her application, Applicant answered Question 1A in the affirmative indicating that she had been convicted of a misdemeanor charge. She included supporting documentation for her conviction for Attempted Forgery 2nd Degree $1,500 to $5,000, a Class I Misdemeanor out of Douglas County Nebraska. Sentencing took place on February 22, 2021. (Ex. 3, Attachment 1).

5. In a further review of Applicant's application, the Department completed a Justice Search which provided the reported Forgery conviction as well as a Leaving Accident- Fail to furnish Info- 1st Offense, a Class II Misdemeanor, sentenced on April 22, 2013, out of Douglas County, Nebraska, as well as a No Proof of Insurance conviction, a Class II Misdemeanor, sentenced on April 22, 2013, out of Douglas County, Nebraska. (Ex. 3, Attachment 2).

6. On July 9, 2026, the Department sent the Applicant a letter denying her application for an insurance producer license due to Applicant's prior criminal convictions. (Ex. 3, Attachment 3).

7. On or about July 16, 2026, the Department received written correspondence via email from Applicant, pursuant to Neb. Rev. Stat. § 44-4059(2), requesting an administrative hearing regarding the denial of her insurance producer license. (Ex. 3, Attachment 4 and Ex. 4, Attachment 1).

8. On or about July 29, 2026, Applicant was served with a Notice of Hearing by electronic mail to justgrab.go@gmail.com. (Ex. 4, Attachment 2).

9. On or about July 30, 2026, Applicant responded to the Notice of Hearing indicating that she would submit evidence to the Department. (Ex. 4, Attachment 2).

10. Applicant appeared virtually before the Department at an administrative hearing held on August 4, 2026, at approximately 10:10 a.m. (Appearance of Applicant).

11. At the administrative hearing, the Applicant offered her testimony about her current circumstances and responded to questions regarding her past convictions. In her 2019 conviction for forgery, she purchased a gaming console from an individual on an online marketplace using counterfeit money. (Testimony of Applicant).

12. In response to questions from the Department, Applicant testified that the counterfeit money she used to make that purchase was movie prop money she had obtained when filming a music video but provided no additional information or context on why she decided to use fake money in the transaction. (Testimony of Applicant).

13. Applicant testified that she received one year of probation for her forgery conviction and incurred two probation violations during that period. These violations included jail time related to a child neglect charge, that was later dismissed and a failed urine analysis for THC, which resulted in 30 days of incarceration. (Testimony of Applicant).

14. As part of Applicant's presentation of evidence during the hearing, she submitted a letter of recommendation from Precious Poole, a Security and Life Insurance Advisor, and regional manager for Primerica. Applicant also submitted a copy of her Mississippi Insurance Producer's license. (Ex. 1 and Ex. 2).

15. Applicant further testified that she also holds an Insurance Producer's license in Michigan, issued in approximately early June, but did not offer a copy of the license as evidence. (Testimony of Applicant).

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 Applicant.

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 for (f) having been convicted of a felony or a Class I, II, or III misdemeanor. . . and, for (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. If the director does not renew or denies an application for a license, the director shall notify the applicant or licensee and advise, in writing, the applicant or licensee of the reason for the denial or nonrenewal of the applicant's or licensee's license. The applicant or licensee may make written demand upon the director within thirty days for a hearing before the director to determine the reasonableness of the director's action. The hearing shall be held within thirty days and shall be held pursuant to the Administrative Procedure Act, pursuant to Neb. Rev. Stat. §44-4059(2).

DISCUSSION

Applicant's three misdemeanor convictions, including a 2019 conviction for attempted forgery 2nd degree, constitute a sufficient statutory basis to deny her application for a Nebraska non-resident insurance producer license. The purpose of the license denial hearing is to determine the reasonableness of the denial. In the context of a proper denial, the hearing gives the applicant the opportunity, and the burden, to show why a license should be granted.

The Applicant testified regarding the circumstances leading to her conviction in 2019 and the subsequent actions she has taken to improve her situation. Applicant is requesting to receive her non-resident insurance producer's license to help people, and highlights that if she were to not receive the license, she would continue to do business in the states where she is currently licensed. While the Applicant has taken some positive steps forward, and is in good standing with her current employer, has held a license in her resident state for the past six months, the nature of her 2019 conviction for Attempted Forgery with her subsequent probation violation combined with other past misdemeanors, provide concern whether the Applicant can reliably meet the level of trust and morals required of Insurance Producers in Nebraska. Especially concerning within Applicant's 2019 forgery offense was the intentional action to defraud an individual for personal gain without evidence of any mitigating circumstances. When that is coupled with her subsequent probation violation, the Applicant has not met her burden of proof that she can meet the high ethical standards required of an insurance producer.

The weight of the evidence presented by the Applicant does not support a finding that the director's action in denying the Applicant's request for license was unreasonable.

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law made herein, it is recommended that the initial decision to deny Applicant's licensure request, be UPHELD, and that Applicant's request for licensure as a non-resident insurance producer is denied.

Dated this 19th day of August, 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 the Denial of Application for License for Daniella Parker, Cause No. A-2602.

Dated this 19th day of August, 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 Applicant by electronic mail at justgrab.go@gmail.com. and by mailing a copy to her address 202 College View St. Starkville, MS 39759 via regular U.S. mail on this 19th day of August, 2026.

Shelly Storie