

FEB 11 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA) FINDINGS OF FACT,
DEPARTMENT OF INSURANCE,) CONCLUSIONS OF LAW,
) RECOMMENDED ORDER AND
PETITIONER,) ORDER
VS.) CAUSE NO. A-2548
MONICA PENA,)
(NAIC Producer #13057626))
RESPONDENT.)

This matter came on for hearing on February 10, 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. Monica Pena ("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 non-resident insurance producer's license in the State of Nebraska. Respondent's registered residential, business, and mailing address with the Department is 108 PEARL WAY, BUDA, Texas 78610-3090. Her

registered business and personal email address is MONICA_41@LIVE.COM. (See Ex. 1, Attachment 1).

3. Respondent failed to report and provide a copy of the December 4, 2024, Default Order issued by the Texas Commissioner of Insurance, which revoked her resident insurance producer license for demonstrated lack of fitness or trustworthiness by submitting fictitious homeownership documents to an insurance company for unwarranted discounts and failing to respond to the Notice of Allegations mailed by the Texas Department of Insurance. (See Ex. 1 & Attachment 4)

4. Respondent failed to report and provide a copy of the December 17, 2024, Summary Order from the Idaho Insurance Department revoking Respondent's nonresident license due to the revocation of her resident insurance producer license in Texas. (See Ex. 1 & Attachment 5)

5. Respondent failed to report and provide a copy of the March 14, 2025, letter from the Mississippi Insurance Department revoking Respondent's nonresident insurance producer license for having her resident insurance producer license revoked in Texas. (See Ex. 1 & Attachment 6)

6. Respondent failed to report and provide a copy of the March 17, 2025, Default Order issued by the Wyoming Department of Insurance imposing a civil penalty of \$750 for violations of the insurance laws of that state and revoking her nonresident insurance producer license. (See Ex. 1 & Attachment 7)

7. Respondent did not notify the Department of the administrative actions noted above within 30 days of the final disposition of each matter. (See Ex. 1)

8. As of the date of filing, Respondent had failed to provide notice to the Department of the final actions in the state of Mississippi and her resident state of Texas. (See Ex. 1)

9. As of the date of filing, Respondent did not hold a resident license in any state. (See Ex. 1, Attachment 8)

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)(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 used "fraudulent, coercive, or dishonest practices, or [demonstrated] incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere".

4. Pursuant to Neb. Rev. Stat. § 44-4059(1)(i), 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 had "an insurance producer license, or its equivalent, denied, suspended, placed on probation, or revoked in Nebraska or in any other state, province, district, or territory".

5. Pursuant to Neb. Rev. Stat. § 44-4059(1)(o), 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 "failed to maintain in good standing a resident license in the insurance producer's home state."

6. Respondent violated Neb. Rev. Stat. § 44-4059(1)(h, i, & o), as well as Neb. Rev. Stat. § 44-4065(1), as a result of the conduct found in paragraphs 1-9 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, regular U.S. mail to the Respondent's registered address, and by email to Respondent's registered email address.

The uncontested evidence shows that Respondent has been the subject of administrative actions in Texas, Idaho, Mississippi, and Wyoming, that Respondent failed to report those actions as required, and that Respondent currently holds no resident state license.

These actions constitute violations of Neb. Rev. Stat. § 44-4059(1)(h, i, & o), as well as Neb. Rev. Stat. § 44-4065(1).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's non-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 11th day of February, 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. Monica Pena (NAIC Producer #13057626), Cause No. A-2548.

Dated this 11th day of February, 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Eric Dunning
Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Petition and Notice of Hearing was served upon Respondent by emailing a copy to her registered email at MONICA_41@LIVE.COM. and by mailing a copy to her registered business, mailing, an residential address on file with the Department at 108 PEARL WAY, BUDA, Texas 78610-3090, by certified mail, return receipt requested, and by regular U.S. mail, on this 11th day of February, 2026.

Shelly Storie