

INSURANCE

Pete Ricketts

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Bruce R. Ramage

Director

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A Message from the Director....

2018—A Year in Review



Bruce R. Ramage
Director of Insurance

In February 2018, the Department found itself displaced by a fire at the Terminal Building at 941 O Street. The Department has been temporarily **relocated to 1135 M Street, Suite 300, Lincoln, NE 68508**. Please be sure your records have been updated to reflect our current physical location, as our mail forwarding order will expire in February. Our mailing address remains P.O. Box 82089, Lincoln, NE 68501-2089.

Despite the Department's displacement, various divisions continued to assist numerous Nebraskans with their insurance-related issues.

As of November 2018, the Senior Health Insurance Information Program (SHIIP) recorded 22,836 contacts, resulting in estimated savings to Medicare enrollees exceeding \$12,271,290. SHIIP, operating under a federal grant, educates and assists individuals with Medicare questions and Medicare Part D enrollment.

The Consumer Affairs Division assisted 1,904 individuals, resulting in favorable outcomes totaling \$3,923,328. Additional assistance was offered through 19 consumer alerts and informational brochures being posted to our website.

The most recent generated report for the Life Insurance Policy Locator Service shows that use of the consumer tool resulted in Nebraskans finding 265 matches to requests for lost or misplaced life insurance policies or annuities. The total claim amount reported by companies since the launch of the free locator service in 2016 is \$5,064,051.

The Department's Insurance Fraud Prevention Division received 718 case referrals regarding potential violations of the Nebraska Insurance Fraud Act. Cases referred to the division had venue in 58 Nebraska counties. Actual or potential monetary losses, exceeding \$14.8 million were reported for 238 of the cases. Restitution in 62 of the cases amounted to \$328,399.52.

The Health Policy Division administers and assigns health insurance external review requests. The division forwarded 193 external review request cases to independent review organizations, resulting in 85 favorable outcomes.

The Department has a goal of encouraging newly domiciled insurers to Nebraska. The state's insurance industry is among the largest in the nation, bringing jobs and economic opportunities to the state. Nebraska is currently the second highest insurance job concentration in the nation. Insurance company assets of \$602.5 billion rank Nebraska as fifth in the nation and their surplus of \$214.9 billion ranks second in the nation. Premiums written by Nebraska domestic insurers totaling \$44.5 billion ranks 12th in the nation. The Department approved newly domiciled and merged companies into Nebraska with combined assets of approximately \$18.8 billion.

The divisions performing rate and form reviews continue to focus on improving service. Those divisions worked diligently and have met or exceeded their operational goals. The filing turn-around ranged from a monthly high of 19.03 days to a low of 9.47 days. The quicker turn-around times allow insurers to bring their new and revised products to market sooner.

To stay abreast of Department activity or to be informed when postings are made to our website, please visit doi.nebraska.gov and sign up to **get update notices**, located in the lower right-hand corner of the website. There are four available options from which to choose—select one or all four—to receive electronic notification when new information is posted.

LIFE & HEALTH DIVISION

Staff Update

Maggie Reinert was promoted to an analyst position in the division in January 2019. Maggie graduated from the University of Nebraska-Lincoln with a degree in Communication Studies. Her minors were in Gerontology and Humanities in Medicine. Maggie has been with the Department of Insurance since 2015, and previously was the Federal Aid Administrator and External Review coordinator for the Health Policy Division.

Senior Health Insurance Program Office Relocated

The Lincoln office of the Senior Health Insurance Information Program (SHIIP) has moved its physical location from within the temporary location of the Department of Insurance. SHIIP is now located in the Gold's Building, 1033 O Street, Suite 307.

SHIIP can be reached via phone at 1-800-234-7119. The staff is also available to talk to individuals through a chat feature on the Department's website located at doi.nebraska.gov. SHIIP can also be followed on Facebook at <https://www.facebook.com/NebraskaSHIIP/>.

The interest rate to be paid on death proceeds not paid within 30 days of receipt of proof of death is 4.396%, effective October 18, 2018

Interest Rate on Death Proceeds

The interest rate to be paid on death proceeds not paid within 30 days of receipt of proof of death is 4.396%, effective October 18, 2018. Pursuant to Neb. Rev. Stat. § 44-3,143, interest shall accrue from the date of receipt of proof of death to the date of payment at the rate calculated pursuant to § 45-103 in effect on January 1 of the calendar year in which occurs the date of receipt of proof of death.

The court sets the rate, and the court may change the rate during the year, but the rate in effect on January 1 applies to death claims. The **Judgment Interest Rate** can be found on the supreme court website.

FRAUD DIVISION

2018 Insurance Fraud Statistics

The Insurance Fraud Prevention Division (IFPD) received 718 case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2018. Of the referrals received, 481 were submitted through the National Insurance Crime Bureau and 93 were submitted via the National Association of Insurance Commissioners' online fraud reporting system. The remainder were submitted by victims, concerned consumers, or law enforcement agencies. **Actual or potential** monetary losses, exceeding **\$14.8 million**, were reported for 238 of the cases.

Cases are evaluated based upon a number of criteria, including the statute of limitations, applicability of Nebraska statutes, and solvability factors. A status letter advising of the disposition is sent to the complainant upon completion of the case review. The IFPD investigated the following types of insurance fraud during 2018: Property/Casualty: 544 cases; Life/Health: 103 cases; Agent or Internal Fraud: 51 Cases; Other Fraud: 20 Cases.

Upon completion of a case investigation, the IFPD makes a determination to close the case for one of the following reasons: unfounded allegations, insufficient evidence for prosecution, or sufficient evidence to forward the information to a prosecutor for consideration in filing a criminal violation of the Nebraska Insurance Fraud Act. Before sending a case for a prosecutor's review, the IFPD prepares an investigative summary report outlining the circumstances of the investigation.

- **2018 Cases Sent for Criminal Prosecution:** 69 Cases / 30 Suspects
- **2018 Convictions:** 55 Cases / 30 Suspects
- **2018 Restitution:** 62 Cases / \$328,399.52

Cases referred to the IFPD for investigation had venue in 58 Nebraska counties. Douglas, Lancaster, and Sarpy Counties accounted for 69% of cases (496 cases).

Working with our Law Enforcement Partners

The IFPD is a law enforcement division staffed by certified law enforcement officers within the Nebraska Department of Insurance. The division is specifically assigned to work under the Insurance Fraud Act, Neb. Rev. Stat. §§ 44-6601 through 44-6608. The statute itself is very encompassing and covers most aspects of insurance fraud and some elements of insurance fraud as it applies to those self-insured entities. The statutes in their entirety can be reviewed at www.reportinsurancefraud.ne.gov.

The division has always held the opinion best described by Dennis Jay with the Coalition Against Insurance Fraud, who noted at the 2018 Fraud Directors Conference, “When we work together, wonderful things can happen....”

The IFPD values the relationships developed throughout the years with various task forces, professional anti-fraud organizations, special investigators, other law enforcement entities and professional groups consisting of concerned citizens in combatting insurance fraud. These efforts have an impact on premiums paid by Nebraska consumers. As organized criminal activity takes more of a foothold, these relationships will be beneficial in the sharing of information as well as in conducting investigations. By addressing the issues, Nebraskans will not fall victim to the costs passed on to consumers.

One of the presentations at the 2019 Conference in August will address issues involved in conducting multi-agency investigations with particular attention to task and time management.



New Venue Chosen for 2019 Annual Fraud Conference

Make plans to join the Insurance Fraud Prevention Division (IFPD) on **August 6, 2019**, for its 19th annual insurance fraud conference. The IFPD is excited about the new venue for this year’s conference—The Henry Doorly Zoo. The conference brochure/registration is tentatively scheduled to be emailed in late May.

The IFPD is working diligently to develop a program that will prove beneficial to participants in their fraud fighting efforts. Topics for the 2019 conference will include:

- **Cognitive Interviewing, Communication and Influence**, presented by John Pizzuro, MA, CFE.
- **Can Artificial Intelligence Have an Impact on Insurance Fraud**, presented by Bradley Stoub, Head of Sales for Shift Technology—fraud specialists in the field of blockchain technology.

If you would like to receive a brochure, email your request to DOI.FraudPrevention@nebraska.gov and use the subject “Conference Brochure Request.” If you attended the 2018 conference, you will automatically receive an email and will not need to request the brochure.

Court Actions

Adams County Court Case CR18-870

State v. Jennifer M. Bolling

Jennifer Bolling submitted a claim to her insurance company reporting prior vehicle hail damage exposing her insurer to a potential loss of \$5,392.85. Ms. Bolling admitted to Investigator Wilke that the vehicle's new hail damage was "less than five percent" of the existing damage currently on the vehicle. Ms. Bolling was charged with a Class III felony that was subsequently amended to a Class I misdemeanor. Ms. Bolling pled no contest to the amended charge and was fined \$100 and ordered to pay investigative and court costs.

Box Butte County District Court Case CR18-63

State v. Mandy L. Fair

Mandy Fair was charged with two felony counts relating to her activities as a licensed insurance agent. Ms. Fair was accused of submitting 99 fraudulent insurance applications to receive advanced commissions in the amount of \$21,798.53. Ms. Fair pled no contest to an amended charge and was sentenced to three years' supervised probation and ordered to pay probation costs, restitution, and the cost of prosecution.

Dawson County District Court Case CR18-96

State v. Joyce E. Boyd

Joyce Boyd, a mental health practitioner doing business as Counseling Professionals, was accused of billing an insurance company for services not rendered resulting in Ms. Boyd receiving \$6,800 in undue payments. Ms. Boyd was charged with one aggregated count of insurance fraud. On December 3, 2018, Ms. Boyd pled guilty to one felony count of attempted insurance fraud. She was sentenced to 24 months' supervised probation, and ordered to pay \$6,800 in restitution, \$1,629.46 for the IFPD's investigative costs, and court costs.

Douglas County Court Case CR18-12311

State v. David Liautaud

David Liautaud, a roofing contractor, was charged with damage to property after he was photographed by a neighbor damaging roofing tiles while inspecting the roof of the residence next door. Mr. Liautaud was fined \$400 and court costs.

Douglas County District Court Case CR17-1064

State v. Scott K. Perry

Scott Perry was involved in a motor vehicle accident after which time he purchased insurance for his vehicle. Mr. Perry then provided false information to his insurance company resulting in the insurer taking responsibility for handling the loss. Sometime later, while investigating a parking complaint, Omaha police officers learned the accident had possibly occurred prior to the report made by Mr. Perry. In following up, the Insurance Fraud Prevention Division found that Mr. Perry's policy was purchased after the accident and the possibility that Mr. Perry was not operating his vehicle at the time. Mr. Perry pled no contest to an amended count of attempted insurance fraud, a Class I misdemeanor, and was fined \$250 plus courts costs. In addition, the parties agreed Mr. Perry would pay \$9,944.08 in restitution to the insurance company.

Court Actions (cont.)**Douglas County District Court Case CR18-1966****State v. Randall V. Kirby**

Randall Kirby, owner of Kirby's Complete Auto Center, was alleged to have conspired with John Claus in order to allow Mr. Claus to avoid paying his \$1,000 insurance deductible while repairing Mr. Claus' 2010 Audi. This matter came to the insurance company's attention when a second claim was submitted. It was discovered over \$2,500 in parts and repairs had not been performed on Mr. Claus' vehicle as previously noted. During his interview with Investigator Wilke, Mr. Kirby admitted to having "cut some corners." Mr. Kirby was charged with one felony count of insurance fraud that was amended to a Class I misdemeanor. Mr. Kirby pled guilty to the amended charge and was fined \$500 plus the cost of prosecution.

Franklin County Court Case CR18-26**State v. Ezequiel T. Salinas**

Ezequiel Salinas was charged with one felony count for a violation of the Nebraska Insurance Fraud Act after submitting a claim to his insurance company reporting he struck a deer causing damage to his vehicle. It was found the accident occurred prior to Mr. Salinas purchasing coverage for his vehicle. The felony count was subsequently amended to a Class I misdemeanor in which Mr. Salinas was found guilty. Mr. Salinas was fined \$500 plus court costs.

Fillmore County Court Case CR17-78**State v. April D. Graham**

April Graham was charged with a Class I misdemeanor for a violation of the Nebraska Insurance Fraud Act. Ms. Graham reported to the Fillmore County Sheriff's Office that her 1998 Chevrolet Blazer sustained property damage as a result of vandalism. The damage was estimated at over \$1,000, primarily in glass repairs. It was later learned there were two witnesses to the event and both identified Ms. Graham as the individual responsible for damaging the vehicle. Judge Michael Burns found Ms. Graham guilty on September 12, 2018. She was fined \$250, ordered to pay investigative costs, and court costs.

Lancaster County Court Case CR18-6740**State v. Danielle R. Hynek**

Danielle Hynek was involved in an accident, hitting a deer, while operating her 2014 Honda Accord. Ms. Hynek was not insured at the time of the loss. Ms. Hynek opted to purchase a policy and then provide a fraudulent statement that the loss occurred after the policy inception. Ms. Hynek's vehicle was a total loss estimated at \$14,360.58. Ms. Hynek was charged with one felony count of a fraudulent insurance act that was amended to a Class I misdemeanor. Ms. Hynek was found guilty of the amended charge and was fined \$250 plus court costs.

Madison County District Court Case CR18-96**State v. William J. Hansen**

William Hansen reported to his insurance company that he lost his gold diamond ring while four-wheeling in the national forest near Halsey, Nebraska. Mr. Hansen received \$2,890 as a result of this reported loss. Approximately four months later, Mr. Hansen reported a second jewelry loss. The insurance company's special investigator at that time learned Mr. Hansen had actually sold the originally reported lost ring to an acquaintance for \$1,800. Mr. Hansen was charged with a Class IV felony which was subsequently amended to a Class I misdemeanor. Mr. Hansen pled guilty to the amended charge and the court ordered a presentence investigation. On August 16, 2018, Judge James Kube sentenced Mr. Hansen to 60 days in jail, a \$1,000 fine, \$2,890 in restitution to the insurance company, and prosecution costs.

Court Actions (cont.)

**Nemaha County District Court CR18-8
State v. Stephen L. Drake**

Stephen Drake submitted a claim to his insurance company reporting the theft of a Fluke electronic tester in order to receive a settlement of nearly \$36,900. Mr. Drake had previously reported the same electronic tester as lost during shipping to his previous insurer. Mr. Drake pled no contest to an amended charge of an attempted fraudulent insurance act, a Class IV felony. Mr. Drake was sentenced to 18 months' probation and ordered to pay investigative and court costs.

**Sarpy County District Court Case CR18-18
State v. Jorge Ibarra**

Jorge Ibarra purchased a policy insuring his classic 1972 Chevelle with a reported value of \$9,000. A few months later the vehicle was reported stolen with a \$10,000 claim being made to the insurance company. Mr. Ibarra submitted vehicle photographs with his statement of vehicle theft. The IFPD investigator found the source of the photographs and contacted the true owner of the vehicle. Mr. Ibarra was charged with a Class III felony count of insurance fraud. Mr. Ibarra subsequently pled no contest to an amended charge, a Class I misdemeanor, and was sentenced to two years' probation plus court costs.

**Washington County Court Case CR18-100
State v. Amanda J. Robinson**

Amanda Robinson was charged with one Class IV felony count of a fraudulent insurance act. Ms. Robinson was found to have provided false information to her insurance company regarding a homeowners claim. Upon questioning by the Insurance Fraud Prevention Division investigator, Ms. Robinson admitted only partial repairs were made to the residence from the previous hail damage claim. Ms. Robinson pled no contest to an amended charge and was ordered to pay \$3,466.30 in restitution and court costs.

"Courts continue to struggle with cyber fraud and coverage. Insureds and judges often believe there is coverage for this type of claim. Policy exclusions must be clear and unambiguous."

Attorney Matthew J. Smith, Coalition Against Insurance Fraud
(referring to a recent 2018 judicial decision)

PROPERTY & CASUALTY DIVISION

Personal Umbrella Form and Rate Filing Guidance

The division's fourth quarter guidance document, "Personal Umbrella Form and Rate Filings" has been developed and posted to the **Department's website** at doi.nebraska.gov. The guidance document can be found on the Department's website under "Insurers/Property and Casualty Information/Filing Guidance." Any questions concerning the guidance documents may be directed to Connie Van Slyke at **connie.vanslyke@nebraska.gov**.

PRODUCER LICENSING DIVISION

Agency License Renewal Process

Agency licenses will expire on April 30, 2019—all renewals must be completed by that date.

Agency licenses will expire on April 30, 2019. You will receive a renewal notice in your agency email, so please make sure that the Department has an updated email address. You can either renew your agency license online at www.nipr.com or by mailing your agency renewal notice and a check for the appropriate fees to the Nebraska Department of Insurance. All agency renewals must be completed by April 30, 2019.

Agency Change of Address

Licensed producers who work for an agency are required to update their business addresses separately.

If the agency address has changed, the address can be updated by sending in the new information with your renewal notice or by sending an email to doi.licensing@nebraska.gov. Please note that all licensed producers who work for the agency are required to update their business addresses separately.

Verifying and Updating Email Addresses

Email addresses can be verified and updated online at statebasedsystems.com.

The division is transitioning our correspondence from paper mail to an email format. To ensure that you continue to receive all future notifications, please verify that we have your current email address. Email addresses can be verified and updated online at statebasedsystems.com.

Appointment Renewal Process Changing

There will no longer be a weeklong new appointment black-out period.

The appointment renewal process for Nebraska will be changing a little bit this year. There will no longer be a weeklong new appointment black-out period. April 25, 2019 will simply be the cut over date for both terminations and appointments. What this means is any appointments you do not want on your renewal invoice should be submitted by April 25, 2019 and any appointments received through April 25, 2019 will be included on your 2019 appoint renewal invoice.

The appointing insurer has fifteen days from the date the agency contract is executed, or the first insurance application is submitted to appoint the agent.

Please note that in Nebraska, the appointing insurer has fifteen days from the date the agency contract is executed, or the first insurance application is submitted to appoint the agent.

Questions regarding the renewal or appointment process may be directed to the Producer Licensing Division at 402-471-4913 or via email to doi.licensing@nebraska.gov.

CONSUMER AFFAIRS DIVISION

Staff Updates

Welcome to **Bruce Eigsti** and **Autumn Schafer** who have recently joined the division as claims investigators.

Bruce joined the division in December, 2018, having most recently worked at NTT DATA and at Assurity Life Insurance. Bruce is a claims investigator for life and health insurance concerns.

Autumn joined the division in December, 2018, after working the past six years at NTT DATA. Autumn is a claims investigator for life and health insurance concerns.

Reminder—Use Department’s Post Office Box on All Correspondence

If an insurer denies a claim and the claimant objects to such denial, the insurer is required to notify the claimant, in writing, of his or her right to have the matter reviewed by the Nebraska Department of Insurance.

A number of insurers are still referencing the Department’s former street address in this written notice to claimants, however, as the result of a fire in the Terminal Building last February, **the Department is no longer located in the Terminal Building at 941 O Street.** The one-year order of forwarding mail sent to that address will expire on February 19 and will result in all mail being returned to the sender.

To avoid unnecessary delays in the review process, please be sure to use the mailing address of the Department when referencing it in correspondence directed to claimants. **The mailing address is P.O. Box 82089, Lincoln, Nebraska 68501-2089.** The main phone number for the Department remains 402-471-2201, and the temporary **physical location is 1135 M Street, Suite 300, Lincoln, NE 68508.**

The division encourages insurers to use email, where possible, when responding to the division’s claims investigators.

Please note that if it is necessary to send hard copies of correspondence to the division staff, the Department’s post office box should be used to avoid unnecessary delays.

Two new claims investigators, Bruce Eigsti and Autumn Schafer have recently joined the division.

Insurers are still referencing the Department’s former street address when notifying a claimant of his or her right to have a claim denial reviewed by the Department.

The Department’s mailing address should be used in all correspondence directed to claimants.

Insurers are encouraged to use email when responding to the division’s claims investigators.

The alert was posted to offer tips that may be helpful in assisting consumers with health care cost factors.

Consumer Alerts Issued

Take Control of Your Health Care Costs

The Department has posted a consumer alert to its website, "Take Control of Your Health Care Costs." The alert is a reminder that while there are certain factors regarding an individual's health that cannot be controlled, such as age and family history, there are many things that can be changed to better impact what is paid for health care costs. Tips are offered in the alert that may assist consumers with health care cost factors.

A copy of the **consumer alert** can be found on the Department's website.

Health Care Sharing Ministries

The consumer alert was posted to the Department's website to remind the public that pursuant to Nebraska law, Health Care Sharing Ministries are not considered health insurance. Under Nebraska law, the ministry is required to provide a disclaimer to the consumer that states such information.

The alert informs Nebraskans that Health Care Sharing Ministries are not considered health insurance and that a disclaimer must be provided to them stating such information.

The alert was issued after the Department became aware of several health care providers being presented a card from consumers purporting to provide a discount for services they provide that comes from a healthcare sharing ministry. The provider often does not have a contract with the healthcare sharing ministry and the consumer is subject to payment of the bill at a rate provided to them by the medical provider. In some instances, the cost of the services provided have been significant.

A copy of the **consumer alert** can be found on the Department's website.

Is it Time to Review Your Policies?

Insureds are reminded through the consumer alert that it is time to perform an annual review of their insurance coverage. The alert informs insureds that new products, competition, and bundling of policies may mean better deals are available. Insureds are encouraged to talk with their insurance agent about updating or adding policies, buying additional insurance coverage or changing a beneficiary.

Insureds are reminded through the alert that it is time to talk with their insurance agent about updating or adding policies, buying additional insurance coverage or changing a beneficiary.

A copy of the **consumer alert** can be found on the Department's website.

LEGAL DIVISION

Staff Updates

Effective January 1, 2019, **Robert Bell** left the Department's legal division to become the Executive Director of the Nebraska Insurance Federation. Robert had served as the Department's legislative liaison since June, 2014, and will be missed.

Matt Holman, General Counsel, will serve as the Department's legislative liaison for the 2019 legislative session. Any legislative inquiries should be directed to him at matt.holman@nebraska.gov.

Regulation Updates

Company Bulletin

CB-142 (AMENDED) - FILING PROCEDURES FOR CROP-HAIL AND CROP-HAIL PRODUCTION PLAN RATING SYSTEMS

On January 11, 2019, the Department of Insurance issued **CB-142 (Amended)**. The purpose of amending CB-142, issued on December 12, 2018, is to exclude capped wind rates from the cumulative deviation analysis for those companies working to stay within a 25% deviation of the NCIS FALCs for the 2019 growing season. Any deviations from the NCIS FALC for corn-wind may be excluded from the company's cumulative deviation during the transition period. The Department of Insurance is continuing to analyze this issue and will make further adjustments as necessary for the 2020 growing season and beyond.

A copy of the amended bulletin can be viewed on the Department of Insurance website at doi.nebraska.gov/sites/doi.nebraska/files/doc/CB142Amended.pdf.

Medical Malpractice Surcharge Set for 2019

A hearing was held before the Director of Insurance on November 8, 2018, as required by Neb. Rev. Stat. § 44-2830, to consider adjusting the amount of surcharge for 2019.

On the basis of the public hearing giving due regard to the size of the existing Fund, the number and size of potential claims against the Fund, the number of participating providers, change in the cost of living, and sound actuarial principles, the Director set the surcharge for the year 2019, effective January 1, 2019, at forty-five percent (45%) for all health care providers.

Actions Taken Against Producers & Agencies

CAUSE NO.	ALLEGATION	DISPOSITION
A-2117 Antoineeta Barker Chicago, IL	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 10/5/2018
NPN – 17075609		
A-2118 Christopher Anthony Dublin, OH	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 10/3/2018
NPN – 15608363		
A-2120 Jerell Yancy Westminster, CO	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 10/3/2018
NPN – 16944558		
A-2121 Katharine Whitfield Provo, UT	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 10/3/2018
NPN – 17769479		
A-2122 Amy Walker Knoxville, TN	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 10/3/2018
NPN – 17840456		
A-2123 Michael John Gabryszewski Valrico, FL	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 10/3/2018
NPN – 17147933		
A-2124 Henri-Bernard F. Courbin North Little Rock, AR	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 10/3/2018
NPN – 17375969		

Actions Taken Against Producers & Agencies (cont.)

CAUSE NO.	ALLEGATION	DISPOSITION
<p>A-2127 Paul McCaskill Carrollton, TX</p>	<p>Violated <u>Neb. Rev. Stat.</u> §§ 44-4059(1)(b), 44-4059(1)(g), 44-4059(1)(h), 44-4059(1)(i), 44-1525(11), and 44-4065(1). Violated any insurance law; unfair trade practice; used fraudulent, coercive, or dishonest practices; license revoked, denied, suspended in another state; failed to respond to the Department; failed to report administrative action to the Department.</p>	<p>Order License Revoked 10/9/2018</p>
<p>NPN – 18624531</p>		
<p>A-2129 Daniel Charles Dias Chula Vista, CA</p>	<p>Violated <u>Neb. Rev. Stat.</u> §§ 44-4059(1)(b), 44-4059(1)(h), 44-4059(1)(i), 44-4059(1)(o), and 44-4065(1). Violated any insurance law; used fraudulent, coercive, or dishonest practices; license revoked, denied, suspended in another state; failed to maintain license in home state; failed to report administrative action to the Department.</p>	<p>Order License Revoked 10/9/2018</p>
<p>NPN – 2628051</p>		
<p>A-2130 Taylor Brittain Bellevue, NE</p>	<p>Violated <u>Neb. Rev. Stat.</u> §§ 44-4059(1)(b), 44-4059(1)(d), 44-4059(1)(g), 44-4059(1)(h), 44-1525(10), and 44-1525(11). Violated any insurance law; misappropriated money; unfair trade practice; used fraudulent, coercive, or dishonest practices; made false statement on application for a policy; failed to respond to the Department.</p>	<p>Order License Revoked 10/19/2018</p>
<p>NPN – 17841668</p>		
<p>A-2131 Donald P. Arant Omaha, NE</p>	<p>Hearing requested for reconsideration of denial of application for resident producer license.</p>	<p>Order License Granted 10/18/2018</p>
<p>NPN - 30684</p>		
<p>A-2132 Trisha Wiehl Smith Center, KS</p>	<p>Violated <u>Neb. Rev. Stat.</u> §§ 44-4059(1)(h), 44-4059(1)(i), and 44-4059(1)(o). Used fraudulent, coercive, or dishonest practices; license revoked, denied, suspended in another state; failed to maintain license in home state.</p>	<p>Consent Order Licensed Revoked 10/16/2018</p>
<p>NPN - 8830747</p>		
<p>A-2134 Shannon Chase Clarksville, KY</p>	<p>Violated <u>Neb. Rev. Stat.</u> § 44-4059(1)(o). Failed to maintain a license in the home state.</p>	<p>Order License Revoked 11/6/2018</p>
<p>NPN – 17743938</p>		

Actions Taken Against Producers & Agencies (cont.)

CAUSE NO.	ALLEGATION	DISPOSITION
A-2135 Deborah Anderson Kannapolis, NC NPN – 16780466	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 12/3/18
A-2137 Jonathan Watkins Peoria, AZ NPN – 17282249	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 11/6/2018
A-2138 Amy Nowaczyk Omaha, NE	Hearing requested for reconsideration of denial of application for a resident producer license.	License Denial Upheld 12/3/2018
A-2139 Steven M. Shannon Omaha, NE	Hearing requested for reconsideration of denial of application for resident public adjuster license.	License Denial Upheld 10/29/2018
A-2140 Dustin Shirley Omaha, NE	Hearing requested for reconsideration of denial of application for resident producer license.	License Denial Upheld 10/30/2018
A-2142 Shelley Jennings Franklin, MO NPN – 7012199	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 11/6/2018
A-2143 Nicholas Garrow Wilsonville, OR NPN – 6247315	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 11/6/2018
A-2144 Tyler Jason Stewart North Rose, NY NPN – 16287769	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 11/6/2018

Actions Taken Against Producers & Agencies (cont.)

CAUSE NO.	ALLEGATION	DISPOSITION
A-2145 Valerie Jo Russell Pittsburgh, PA 15208 NPN – 14709347	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 11/6/2018
A-2147 David D. Henderson Bend, OR NPN – 7268574	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 11/6/2018
A-2148 Robert J. Douglas Columbia, MO NPN – 17239207	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Consent Order License Surrendered 10/24/2018
A-2149 Joseph B. Smith Colorado Springs, CO NPN – 9127717	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Consent Order License Surrendered 10/17/2018
A-2150 Michelle M. Futhy Chesterfield, MO NPN – 949972	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Consent Order License Surrendered 10/19/2018
A-2151 Claire Ewers Mentor, OH NPN – 18046622	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Consent Order License Surrendered 10/12/2018
A-2155 Sierra R. Cottle Alliance, OH 44601 NPN – 17034263	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 11/7/2018

Actions Taken Against Producers & Agencies (cont.)

CAUSE NO.	ALLEGATION	DISPOSITION
A-2157 Amy B. Rieg Pennsburg, PA	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 12/3/18
NPN – 12076088		
A-2158 Jennifer Wilson San Antonio, TX	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 12/3/18
NPN – 18708726		
A-2159 Taylor Martin Hopkinsville, KY	Violated <u>Neb. Rev. Stat. § 44-4059(1)(o)</u> . Failed to maintain a license in the home state.	Order License Revoked 12/3/18
NPN – 17386284		
A-2160 Kishan Rao Roanoke, VA	Violated <u>Neb. Rev. Stat. § 44-4059(1)(b)</u> , 44-4059(1)(f), 44-4059(1)(g), 44-4059(1)(h) and 44-1525(11). Violated any insurance law; intentionally misrepresented terms of an insurance contract; unfair trade practice; used fraudulent, coercive, or dishonest practices; failed to respond to the Department.	Order License Revoked 1/3/19
NPN – 18313279		
A-2161 DeAndre Maze-Carter Phoenix, AZ	Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(b)</u> , 44-4059(1)(h), 44-4059(1)(i), and 44-1525(11). Violated any insurance law; used fraudulent, coercive, or dishonest practices; action against license in other state; failed to respond to the Department.	Order License Revoked 12/18/18
NPN - 17472653		
A-2163 Robbie K. Taylor Parker, CO	Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(a)</u> ; 44-4059(1)(b), 44-4059(1)(c), 44-4059(1)(h), and 44-4065(1). Provided incorrect information on license application; violated any insurance law; obtained a license through misrepresentation; used fraudulent, coercive, or dishonest practices; failed to report action to the Department.	Consent Order License Revoked 12/13/18
NPN – 11557347		

Actions Taken Against Producers & Agencies (cont.)

CAUSE NO.	ALLEGATION	DISPOSITION
<p>A-2164 Donald J. Anderson Grand Island, NE</p>	<p>Hearing requested for reconsideration of denial of application for resident producer license.</p>	<p>License Granted 12/17/2018</p>
<p>A-2165 Crop Pro Ins Services, Inc. Johnston, IA (NPN 18491323); and GuideOne Mutual Insurance Company West Des Moines, IA (NAIC 15032)</p>	<p>Violated <u>Neb. Rev. Stat. § 44-4059(1)</u>. Violated any cause listed in statute.</p>	<p>Consent Order \$50,000 fine (Crop Pro) \$10,000 fine (GuideOne) 12/20/2018</p>
<p>A-2166 Christopher Porter Omaha, NE NPN – 18420252</p>	<p>Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(e), 44-4059(1)(h), 44-1524 and 44-1525(11)</u>. Violated any insurance law; misrepresented term of insurance product or application; used fraudulent, coercive, or dishonest practices; committed unfair trade practice; failed to respond to the Department.</p>	<p>Consent Order License Revoked 12/19/2018</p>
<p>A-2167 Samantha Jo Owens Omaha, NE NPN – 18420252</p>	<p>Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(e), 44-4059(1)(h), 44-1524 and 44-1525(11)</u>. Violated any insurance law; misrepresented term of insurance product or application; used fraudulent, coercive, or dishonest practices; committed unfair trade practice; failed to respond to the Department.</p>	<p>Consent Order License Revoked 12/17/2018</p>
<p>A-2169 Lynda Jones Las Vegas, NV NPN – 18411810</p>	<p>Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(a); 44-4059(1)(b), 44-4059(1)(g), 44-4059(1)(h), and 44-1525(11)</u>. Provided incorrect information on license application; violated any insurance law; unfair trade practice; used fraudulent, coercive, or dishonest practices; failed to respond to the Department..</p>	<p>Order License Revoked 1/14/19</p>

EXAMINATION DIVISION

New Physical Address of Department Needed For Filings Due March 1

The division would like to remind those submitting premium tax filings via mail that our physical address has changed since last year. Mail addressed to Terminal Building, 941 O Street, **will be returned to sender and no longer forwarded**, as the one-year forwarding order has expired. Please use the following to avoid late filings:

If mailing via the USPS:

Nebraska Department of Insurance
PO Box 82089
Lincoln, NE 68501-2089

If sending overnight, FedEx, or UPS:

Nebraska Department of Insurance
1135 M ST, Suite 300
Lincoln, NE 68508

The Department encourages electronic filing via OPTins. More information regarding OPTins can be found at **www.optins.org**.

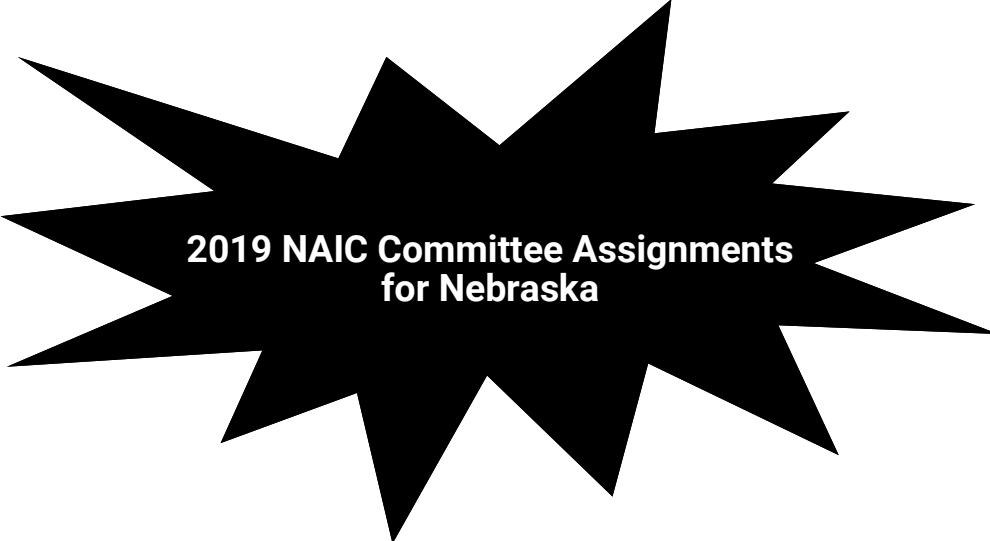
All premium tax returns and payments must be received in the Department no later than March 1.

Questions may be directed to Kristy Hadden at **kristy.hadden@nebraska.gov** or 402-471-0373.

Pre-Need Examinations Completed During Fourth Quarter, 2018

Biglin's Mortuary, Inc.
Bressler-Munderloh-Smith Funeral Home
Brockhaus-Harlan Funeral Home, Inc.
Dorr & Clark Funeral Home, LLC
Forest Lawn Memorial Park
Funeral Services, Inc. dba Newman Grove Funeral Home
Horner Lieske McBride & Kuhl Funeral and Cremation Service
Kuncl Funeral Home
Liewer Funeral Homes, Inc.
Metcalf-Nelson Funeral Home, LLC
Metz Mortuary, Inc.
Mohr Funeral Home, Inc.
Prairie Services, LLC

Financial examination reports become public documents once they have been placed on official file by the Department. The most current report of financial examination can now be found on the Department's website at www.doi.nebraska.gov. Copies can be obtained from the Department at a cost of \$.50 per page.



**2019 NAIC Committee Assignments
for Nebraska**

- ☆ Member Financial Stability (EX) Task Force
- ☆ Member Innovation and Technology (EX) Task Force
- ☆ Member Life Insurance and Annuities (A) Committee
- ☆ Member Life Actuarial (A) Task Force
- ☆ Member Health Actuarial (B) Task Force
- ☆ Member Regulatory Framework (B) Task Force
- ☆ Member Senior Issues (B) Task Force
- ☆ Member Title Insurance (C) Task Force
- ☆ Member Antifraud (D) Task Force
- ☆ Member Market Information Systems (D) Task Force
- ☆ Member Producer Licensing (D) Task Force
- ☆ Member Accounting Practices and Procedures (E) Task Force
- ☆ Member Examination Oversight (E) Task Force
- ☆ Member Long-Term Care (B/E) Task Force
- ☆ Member Receivership and Insolvency (E) Task Force
- ☆ Member Reinsurance (E) Task Force
- ☆ Member Valuation of Securities (E) Task Force
- ☆ Member Financial Regulation Standards & Accreditation (F) Committee
- ☆ Member International Insurance Relations (G) Committee
- ☆ Member NAIC/Consumer Liaison Committee
- ☆ Member NAIC/Industry Liaison Committee



Department Calendar

- Feb. 18: Department Closed – President's Day
- April 26: Department Closed – Arbor Day
- May 27: Department Closed – Memorial Day