

JAN 17 2025

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA	)	
DEPARTMENT OF INSURANCE,	)	
	)	
PETITIONER,	)	FINDINGS OF FACT,
	)	CONCLUSIONS OF LAW,
	)	RECOMMENDED ORDER AND
	)	ORDER
VS.	)	
	)	CAUSE NO. A-2412
DORIE LYNN MEADOWS,	)	
(NAIC Producer #21147426)	)	
	)	
	)	
	)	
RESPONDENT.	)	

This matter came on for hearing on January 7, 2025, 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. Dorie Meadows ("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 604 SOUTH 22 ST APT 502, OMAHA, NE

68102. Respondents registered email address on file with the Department is [dorielynnmeadows@gmail.com](mailto:dorielynnmeadows@gmail.com). (See Ex. 1, Attachment 1)

3. On or about April 26, 2024, Respondent submitted a resident producers license with lines of authority for credit, surety, travel, pet, and prepaid legal lines. (See Ex. 1, Attachment 1)

4. A background question on the application, Question 1A, asks whether the applicant has been convicted of a misdemeanor, had a judgment deferred, or is currently charged with committing a misdemeanor. The Respondent answered "No" to Question 1A in her application. (See Ex. 1, Attachment 1)

5. On or about April 26, 2024, Respondent obtained a resident producers license with lines of authority for credit, surety, travel, pet, and prepaid legal lines. (See Ex. 1, Attachment 2)

6. On or about May 22, 2024, the Petitioner ran a check of the Respondent on the official website of the Nebraska Judicial Branch known as Justice, which revealed, three prior misdemeanor convictions in the County Court of Douglas County, Nebraska. Respondent failed to disclose any of the three misdemeanor convictions in her initial application. Those convictions are as follows: (For Both, See Ex. 1, Attachment 3)

- a. On or about September 25, 2002, the Omaha City Prosecutor filed a misdemeanor charge for Fraud: Obtain Property Under \$100 against Respondent. The offense occurred on September 24, 2002. The case was closed on March 3, 2025, with a note that the case was disposed as "Guilty Plea/Admission in Court".

b. On or about September 18, 2002, the Omaha City Prosecutor filed a misdemeanor charge for False Information and another misdemeanor charge for Obstruct Administration of Law. The offenses occurred on August 22, 2002. Both charges were closed by the Court on September 30, 2002, with a note that they were disposed as "Guilty Plea/Admission in Court".

7. On or about July 24, 2024, the Petitioner sent a letter by certified mail, return receipt requested, to the Respondent's registered address on file with the Department. The letter asked Respondent to provide additional information regarding the circumstances related to her three misdemeanor convictions. (See Ex. 1, Attachment 4)

8. On or about August 1, 2024, the Petitioner received a U.S. Postal Service Domestic Return Receipt Card signed by the Respondent confirming delivery was made on July 30, 2024. (See Ex. 1, Attachment 5)

9. No responses to the written inquiries made in the letter were received by the Petitioner from the Respondent. (See Ex. 1)

10. On or about August 16, 2024, the Petitioner sent a second letter by certified mail, return receipt requested, to the Respondent's registered address on file with the Department. The letter again asked Respondent to provide additional information regarding the circumstances of her three misdemeanor convictions. (See Ex. 1, Attachment 6)

11. On or about September 12, 2024, the letter sent certified mail, return receipt requested to the Respondent's registered address was returned by the U.S. Postal Service marked, "Return to Sender, Not Deliverable as Addressed, Unable to Forward". (See Ex. 1m Attachment 7)

12. As of the date of the Amended Petition, Respondent has failed to respond to the Petitioner's written inquiries and has failed to disclose her misdemeanor convictions to the Petitioner. (See Ex. 1)

### 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)(a), the Director may levy an administrative fine against, or suspend or revoke the license of an insurance producer's license if it is found that the producer has "[Provided] incorrect, misleading, incomplete, or materially untrue information in the license application".

4. Pursuant to Neb. Rev. Stat. § 44-4059(1)(c), the Director may levy an administrative fine against, or suspend or revoke the license of an insurance producer's license if it is found that the producer has "[Obtained] or [attempted] to obtain a license through misrepresentation or fraud".

5. Pursuant to Neb. Rev. Stat. § 44-4059(1)(f), the Director may levy an administrative fine against, or suspend or revoke the license of an insurance producer's license if it is found that the producer has "been convicted of a felony or a Class I, II, or III misdemeanor".

6. Pursuant to Neb. Rev. Stat. § 44-4059(1)(g), the Director may levy an administrative fine against, or suspend or revoke the license of an insurance producer's

license if it is found that the producer has admitted or been found to have committed any insurance unfair trade practice, any unfair claims settlement practice, or fraud.

7. Pursuant to Neb. Rev. Stat. § 44-1525(11), it shall be unfair trade practice in the business of insurance or any insurer if they demonstrate the “[f]ailing of any insurer, upon receipt of a written inquiry from the department, to respond to such inquiry or request additional reasonable time to respond within fifteen working days.”

8. Respondent violated Neb. Rev. Stat. § 44-4059(1)(g) as a result of the conduct found in paragraphs 1-5 in the Findings of Fact and as evidenced by the relevant exhibits received.

9. Respondent violated Neb. Rev. Stat. § 44-1525(11) as a result of the conduct found in paragraphs 1-12 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. Based upon the evidence of record, the Department’s service of the petition, amended petition, and notice of hearing upon Respondent at the registered address was sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

The uncontested evidence shows that Respondent, having received an inquiry from the Department, then failed to respond to those inquiries, that Respondent provided incorrect information in the licensing application, that Respondent attempted to obtain a

license through misrepresentation, and that Respondent had previously been found guilty of misdemeanor offenses.

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

### 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 10<sup>th</sup> day of January, 2025.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



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Michael W. Anderson  
Hearing Officer

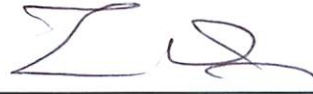
### CERTIFICATE OF ADOPTION

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. Dorie Meadows (NAIC Producer #21147426), Cause No. A-2412.

Dated this 17 day of January, 2025.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



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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 address, 604 SOUTH 22 ST APT 502, OMAHA, NE 68102, via certified mail, return receipt requested and via regular U.S. mail on this 16<sup>th</sup> day of January, 2025.



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