

APR 16 2025

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA	)	
DEPARTMENT OF INSURANCE,	)	
	)	FINDINGS OF FACT,
PETITIONER,	)	CONCLUSIONS OF LAW,
	)	RECOMMENDED ORDER AND
	)	ORDER
VS.	)	
	)	CAUSE NO. A-2424
SADEA GONZALEZ,	)	
(NAIC Producer #20308917)	)	
	)	
	)	
	)	
RESPONDENT.	)	

This matter came on for hearing on April 15, 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. Sadea Gonzalez ("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 business and mailing address with the Nebraska Department of Insurance is 1550 SAWGRASS CORPORATE PKWY, SUNRISE, Florida 33323-2818. Respondent's registered residential address is 4803 E

PACIFIC POINT AVE, APT 101, LAUDERDALE LAKES, Florida 33309. Respondent's registered email address is [sgonzalez@enhanceifplans.com](mailto:sgonzalez@enhanceifplans.com). (See Ex. 2, Attachment 1)

3. On September 25, 2024, Petitioner's Office received a Notice of Immediate Suspension for Respondent's Plan Year 2024 Exchange Agreements. (See Ex. 1, Attachment 1)

4. On September 27, 2024, Petitioner's Office attempted to contact Respondent by email for a response to the suspension. No response was received by the Respondent. (See Ex. 1, Attachment 2)

5. On October 29, 2024, Petitioner again sent a letter, enclosing a copy of the September 27 letter and reiterating a request for response. (See Ex. 1, Attachment 3)

6. On November 21, 2024, Petitioner's Office sent a certified letter to the Respondent at her registered business address on file for the Respondent, reiterating a request for statement. This mailing also included copies of the prior September 27 and October 29 letters. (See Ex. 1, Attachment 4)

7. On December 2, 2024, Petitioner's Office received a domestic return receipt from the November 21 letter, confirming delivery to Respondent's registered business/mailling address. (See Ex. 1, Attachment 5)

8. As of the filing of the Petition, Respondent has not provided a response to Petitioner's Office. (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), 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 violated any insurance law.
4. Respondent violated Neb. Rev. Stat. § 44-4059(1)(g) as a result of the conduct found in paragraphs 1-8 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. The Department also attempted service via electronic means to Respondent's registered email address. Based upon the evidence of record, the Department's service of the 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.

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

### RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent be assessed an administrative penalty of \$500, and that such penalty shall be

paid by the Respondent within 60 days of the adoption of this order. Should Respondent fail to pay the administrative penalty in that time, Respondent's insurance producer's license shall be suspended, until such a time as the fine is paid and Respondent provides a complete response to the Department's inquiries. 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 16<sup>th</sup> day of April, 2025.

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. Sadea Gonzalez (NAIC Producer #20308917), Cause No. A-2424.

Dated this 16<sup>th</sup> day of April, 2025.

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 Respondent by mailing a copy to Respondent's registered address, 4803 E PACIFIC POINT AVE, APT 101, LAUDERDALE LAKES, Florida 33309, via certified mail, return receipt requested and via regular U.S. mail on this 16<sup>th</sup> day of April, 2025.

Sherry Storie