

APR 14 2025

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	FINDINGS OF FACT, CONCLUSIONS
)	OF LAW, RECOMMENDED ORDER,
PETITIONER,)	AND ORDER
)	
VS.)	
)	
ERIC LORDEMAN, (NAIC Producer #15792763),)	CAUSE NO. A-2444
)	
)	
)	
RESPONDENT.)	
)	
)	

This matter came on for hearing on March 25, 2025, before Megan VanAusdall, a hearing officer duly appointed by the Director of the Nebraska Department of Insurance. At this hearing, the Nebraska Department of Insurance ("Department") appeared through its counsel, Michael Anderson. Eric Lordemann, ("Respondent") appeared at the hearing, and was not represented by counsel. The proceedings were recorded by Shelly Storie, a licensed Notary Public. The Department offered Exhibits 1, 2, and 3 at the hearing, which were received without objection. The Respondent did not offer any exhibits. After the conclusion of evidence, 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 is a licensed resident insurance producer in this state. Respondent's registered address with the Nebraska Department of Insurance is 1031 230th Ave, Petersburg, Nebraska 68652-5401. His business email address on file with the Department is

eric@lordemannins.com, and his personal email address is elordemann@gmail.com. (Ex. 2, Attachment 1)

3. On or about May 06, 2024, the Department received a termination for cause letter concerning the Respondent from Farmers Alliance Mutual Insurance Company ("FAMI"). This termination for cause letter stated that Respondent was terminated for forging the underwriter's signature on an insurance binder, putting incorrect dates of coverage on the binder, lying to underwriters on the age of pivots, and impersonating a FAMI employee via email. (Ex. 1, Attachment 1)

4. On or about May 07, 2024, the Department sent a letter to FAMI requesting additional documentation supporting their decision to terminate the Respondent, and on May 21, 2024, FAMI provided the Department with documentation supporting their decision. This report included allegations that Respondent falsified the email to look as if it came from FAMI's underwriting department, input incorrect dates of coverage, and forged the signature of the underwriter on the binder. When FAMI informed Respondent his contract would be terminated and why, Respondent called FAMI and admitted to his actions. (Ex. 1, Attachments 2 & 3)

5. On or about June 03, 2024, Petitioner's Office sent a letter to Respondent requesting that he provide a response to the allegations made by FAMI. (Ex. 1, Attachment 4)

6. On June 21, 2024, Respondent provided the requested response, in which Respondent made the following admissions:

- a. "I filled out an Accord Form 75 and wrote [underwriter]'s name in the authorized rep field as she was the underwriter that I spoke with."
- b. "I did forward a prior email from my regular underwriter ... and attached the Accord form as the insured requested documentation of communication with Farmers Alliance."
- c. "On the application, I requested that the insured enter the year the irrigation system was last updated." (Ex. 1, Attachment 5)

7. On or about February 3, 2025, a Petition and Notice of Hearing were served upon Respondent by mailing the same to his registered addresses listed above, by certified mail, return receipt requested by regular U.S. mail, and via electronic mail to Respondent's registered email address (also listed above). (Ex. 3)

8. On or about February 3, 2025, a delivery notice was returned from the electronic email addresses, elordmann@gmail.com and eric@lormannins.com. (Ex. 3, Attachment 1)

9. On or about March 3, 2025, the Petition and Notice of Hearing sent to Respondent on February 3, 2025, as well as the envelope and the Domestic Return Receipt Card sent to the (“Respondent”), at 1031 230th Ave, Petersburg, Nebraska 68652-5401 and 118 S 2nd St, Elgin, Nebraska 68636-4409, was returned by the United States Postal Service (“USPS”). Both letters were marked as follows, “RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD”. To date, the letters sent regular US mail have not been returned to the Department. The letter address to 118 S 2nd St, Elgin, Nebraska 68636-4409 was returned by the (“USPS”) with a new address sticker on it of 1031 230th Ave, Petersburg, Nebraska 68652-5401. The Domestic Return Receipt Card was signed by Jeslynn Berleman, confirming receipt. (Ex. 3, Attachment 2)

10. On or about February 5, 2025, an Amended Petition and Notice of Hearing was sent to the Respondent, by mailing a copy to his residential address, at 1031 230th Ave, Petersburg, NE 68652-5401, and by sending a copy as a digital attachment to an email message, addressed to elordmann@gmail.com and eric@lormannins.com. (Ex. 3)

11. On or about March 3, 2025, the Amended Petition and Notice of Hearing was returned by the United States Postal Service, (“USPS”), marked, “RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD”. To date, the letter sent regular US mail has not been returned to the Department. (Ex. 3, Attachment 3)

12. On March 25, 2025, a public hearing was held in the Department’s office. Respondent attended this hearing, and provided testimony consistent with the findings of fact, above. The only exception was that Respondent did not admit to inputting incorrect dates on the policy application, as Respondent maintained the dates were entered by the insured (policyholder), because the policy was being renewed. (Respondent’s testimony at hearing)

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 suspend or revoke an insurance producer's license or may levy an administrative fine for the following: (b) violating any insurance law or violating any rule, regulation, subpoena, or order of the director or of another state's insurance commissioner or director; (e) intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; (g) having admitted or been found to have committed any insurance unfair trade practice, any unfair claims settlement practice, or fraud; (h) using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and (j) forging another's name to an application for insurance or to any document related to an insurance transaction.

4. Pursuant to Neb. Rev. Stat. § 44-1524 (1), it shall be an unfair trade practice in the business of insurance for any insurer "to commit any act or practice defined in section 44-1525 if the act or practice is committed flagrantly and in conscious disregard of the Unfair Insurance Trade Practices Act or any rule or regulation adopted pursuant to the act."

5. Pursuant to Neb. Rev. Stat. § 44-1525 (10), it shall be unfair trade practice in the business of insurance if any insurer if they engage in the "[m]aking false or fraudulent statements or representations on or relative to an application for a policy for the purpose of obtaining a fee, commission, money, or other benefit from any insurer, agent, broker, or individual person."

6. Respondent violated Neb. Rev. Stat. §§ 44-4059(1) (b), (e), (g), (h), (j), 44-1524 (1), and 44-1525 (10) as a result of the conduct set forth in the Findings of Fact.

DISCUSSION

The uncontested evidence shows that Respondent admitted to forging the signature of an underwriter, and to falsifying and submitting insurance documents. Respondent's admission to these acts is troubling, as it dishonest and untrustworthy conduct incompatible with the high ethical and moral standards required of an insurance producer.

However, it should be noted that Respondent attended the hearing at the Department's office in person, provided testimony concerning the admissions he made, and the context of them, and expressed remorse. Respondent stated he had learned from this experience, and in the future would comply with all Department regulations and insurance statutes. Respondent also stated that he had

sold his insurance agency, which he owned, as a result of the circumstances presented in the Findings of Fact section.

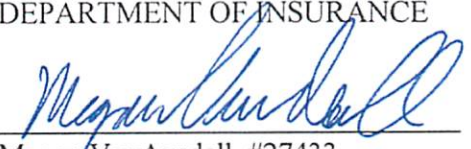
Based on the serious nature of the evidence presented, a suspension of Respondent's resident insurance producer license is appropriate in this case.

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's Nebraska resident insurance producer license **be suspended, from the date the final Order is filed, for not less than 24 months.** 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 further orders as may be necessary.

Dated this 14th day of April 2025.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Megan VanAusdall, #27433
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. Eric Lordemann (NAIC Producer #15792763), Cause No. A-2444.

Dated this 14th 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 Respondent by mailing a copy by certified mail, return receipt requested, and by regular U.S. mail, to Respondent's registered residential, business, and mailing address at 1031 230th Ave, Petersburg, Nebraska 68652-5401, as well as by sending a copy as a digital attachment to Respondent's business and personal email addresses on file with the Department, eric@lordemannins.com and elordemann@gmail.com, respectively, on this 14th day of April 2025.

Shelly Storie