

MAY 22 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.)	
)	
JAZMIN HENRY,)	CAUSE NO. A-2482
(NAIC Producer #20337980),)	
)	
)	
RESPONDENT.)	
)	
)	
)	

This matter came up for hearing on May 6, 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. Jazmin Henry ("Respondent") did not appear 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 currently holds an active non-resident insurance producer license, with authorization to write in the Accident and Health or Sickness lines of insurance. Respondent's registered residential, business, and mailing address with the Nebraska Department of Insurance is 8142 BANPO BRIDGE WAY, DELRAY BEACH, FLORIDA 33446. Respondent's registered personal and business email address is JAZMINHENRY1020@GMAIL.COM. (Ex 2, Attachment 1)

3. On or about October 4, 2024, the Centers for Medicare and Medicaid (“CMS”) sent a letter to the Petitioner’s Office, specifically to the Licensing Division Administrator, Kevin Schlautman (“Schlautman”), notifying him that the Respondent’s Exchange Agreements with CMS had been suspended, based on allegations of fraud or abusive conduct likely to lead to consumer harm. Schlautman sent this notification letter on the administrator of the Insurance Complaint Division, Barbara Peterson, for further investigation. (Ex 2, Attachment 2)

4. On or about October 17, 2024, the Petitioner’s Office, through employee Barbara Peterson, (“Peterson”), sent a letter to Respondent through regular mail, as well as sending a copy as a digital attachment to an email message addressed to Respondent’s email address on file, requesting that she submit a response to the allegations in CMS’s letter. (Ex 1, Attachment 1)

5. Having received no response, Peterson sent a follow-up inquiry letter to Respondent on or about November 12, 2024, again requesting further information. a letter to Respondent through regular mail, as well as sending a copy as a digital attachment to an email message addressed to Respondent’s email address on file, requesting that she submit a response to the allegations. (Ex 1, Attachment 2)

6. On or about February 7, 2025, Peterson sent a third inquiry letter, this time by certified United States mail, return receipt requested, to Respondent’s registered residential address, at 8142 BANPO BRIDGE WAY, DELRAY BEACH, FLORIDA 33446. (Ex 1, Attachment 3)

7. On March 12, 2025, the Petitioner’s Office received the certified mail return receipt card, along with the letter and its original envelope, marked ““RETURN TO SENDER; UNCLAIMED; UNABLE TO FORWARD.”. (Ex 1, Attachment 4)

8. On or about April 3, 2025, a Petition and Notice of Hearing were served upon Respondent by its employee, Shelly Storie, (“Ms. Storie”) by mailing the same to her registered addresses listed above, by certified mail, return receipt requested. These documents were also sent to the Respondent by attaching a digital copy of the same to an email message addressed to Respondent’s email address on file. (Ex. 3)

9. On or about May 1, 2025, Ms. Storie checked the tracking history associated with the Petition and Notice of Hearing sent to Respondent by certified mail, return receipt requested, on the United States Postal Service’s website, and found the following logged: “Delivery Attempt, Notice Left (no Authorized Recipient Available), Delray Beach, FL 33446, April 7, 2025 1:45 p.m.” (Ex. 3, Attachment 1)

10. As of May 6, 2025, the Department has not received a response to the request or a request for any additional time for response to the request. (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 suspend or revoke an insurance producer's license or may levy an administrative fine for (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, or (g) Having admitted or been found to have committed any insurance unfair trade practice, any unfair claims settlement practice, or fraud.

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 (1) is committed flagrantly and in conscious disregard of the Unfair Insurance Trade Practices Act or any rule or regulation adopted pursuant to the act or (2) has been committed with such frequency as to indicate a general business practice to engage in that type of conduct.

5. Pursuant to Neb. Rev. Stat. § 44-1525, Any of the following acts or practices, if committed in violation of section 44-1524, shall be unfair trade practices in the business of insurance:....(11) the director may suspend or revoke an insurance producer's license or may levy an administrative fine for having admitted or been found to have failed, upon the receipt of a written inquiry from the department to respond to such inquiry or request additional reasonable time to respond, within fifteen working days.

6. Respondent violated Neb. Rev. Stat. §§ 44-4059(1)(b) & (g), as well as 44-1524 pursuant to 44-1525 (11) as a result of the conduct set forth in the Findings of Fact.

DISCUSSION

At the hearing, the Petitioner's Office presented sufficient evidence of proper service of notice of these proceedings upon Respondent, by serving Respondent via certified mail, return receipt requested and regular U.S. mail to the Respondent's registered addresses. Based upon the evidence

of record, the Department's service of the petition and notice of hearing upon Respondent at his business, residential, and mailing addresses of record were sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

The uncontested evidence shows that Respondent did not provide any evidence that disputes the finding that she failed to respond adequately to the Department in regard to the written inquiries that were unanswered within 15 working days.

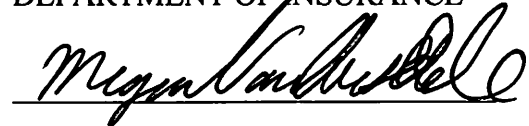
These actions constitute a violation of Neb. Rev. Stat. §§ 44-4059(1)(b) & (g), and 44-1524(1) pursuant to 44-1525(11).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's Nebraska non-resident insurance producer license be issued an administrative fine of \$500.00, with the provision that if such fine is not paid within sixty (60) days after the final Order is filed in this matter, the Respondent's license may be suspended without further process. 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 20th day of May 2025.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

A handwritten signature in black ink, appearing to read "Megan VanAusdall", is written over a horizontal line.

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. Jazmin Henry (NAIC Producer #20337980), Cause No. A-2482.

Dated this 22nd day of May 2025.

STATE OF NEBRASKA

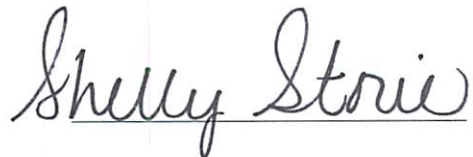
DEPARTMENT OF INSURANCE



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 to Respondent's registered residential, business, and mailing address at 8142 BANPO BRIDGE WAY, DELRAY BEACH, FLORIDA 33446, by certified mail, return receipt requested, and by regular U.S. mail, and by sending a copy as a digital attachment to an email message addressed to Respondent's registered email address, JAZMINHENRY1020@GMAIL.COM, on this 22nd day of May 2025.



Shelly Storie