

AUG 12 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.)	CAUSE NO. A-2445
)	
JONATHAN JONES,)	
(NAIC Producer #17489063),)	
)	
)	
RESPONDENT.)	

This matter came on for hearing on July 15, 2025, before Megan VanAusdall, a hearing officer duly appointed by the Director of the Nebraska Department of Insurance. The Nebraska Department of Insurance ("Department") appeared through its counsels, Yiming Cheng, a senior certified law student and Michael Anderson, the supervising attorney. Jonathan Jones ("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. After the conclusion of the 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 a non-resident insurance producer's license in the State of Nebraska. Respondent's registered address with the Nebraska Department of Insurance is 5207 GLEN HARWELL RD, PLANT CITY, Florida 33566-9768. Respondent's registered email

addresses with the Department are Jonathan.jones@mercerc.com, Jonathan.Jones@metlife.com, and to Jonathan.jones.8873@gmail.com. (Exhibit 2, Attachment 1)

3. On August 26, 2024, the Department was notified that Respondent had been terminated for cause by Farmer's Insurance ("Farmers"), due to allegations of adding renter's insurance to another insurance product without client consent. (Exhibit 2, Attachment 2)

4. On September 6, 2024, an examiner from the Department's Insurance Complaint Division, Scott Zager ("Zager") sent the Respondent a letter as an attachment to an email message, addressed to JONATHAN.JONES6@FARMERSINSURANCE.COM, JONATHAN.JONES@METLIFE.COM, AND JP10@MY.FSU.EDU, asking the Respondent to provide more information concerning Farmers allegations of adding renter's insurance to another insurance product without client consent. (Exhibit 1, Attachment 1)

5. On September 6, 2024, Zager sent the Respondent a second inquiry letter by regular U.S. mail, addressed to the address on his profile, asking the Respondent to provide more information concerning the allegations of adding renter's insurance to another insurance product without client consent. (Exhibit 1, Attachment 2)

6. On October 1, 2024, Zager sent the Respondent a third inquiry letter, to his address registered with the Department by certified mail, return receipt requested. The letter stated that a copy of the previous inquiry letter, sent on September 6, 2024, was enclosed and that failure to respond within fifteen working days might be considered a violation of the Insurance Unfair Trade Practices Act. (Exhibit 1, Attachment 3)

7. On October 2, 2024, the Department received an undated response from the Respondent. (Exhibit 1, Attachment 4)

8. On October 3, 2024, the Department received an undated transcript of Respondent and Consumer interview, from Farmers, titled Claim No. 15095245711. (Exhibit 1, Attachment 5)

9. On October 3, 2024, the Department received an undated transcript of Respondent and Consumer follow-up interview, from Farmers, titled Claim No. 25095245711. (Exhibit 1, Attachment 6)

10. On October 3, 2024, the Department received an undated transcript of Respondent and Consumer follow-up interview, from Farmers, titled Claim No. 35095245711. (Exhibit 1, Attachment 7)

11. On October 3, 2024, the Department received an undated transcript of Respondent and Consumer follow-up interview, from Farmers, titled Claim No. 45095245711. (Exhibit 1, Attachment 8)

12. On or about February 3, 2025, the Department served a copy of a Petition and Notice of Hearing upon the Respondent by mailing a copy to Respondent's registered address on file with the Department at 5207 GLEN HARWELL RD, PLANT CITY, Florida 33566-9768, by certified mail, return receipt requested, by regular U.S. mail and via electronic mail to Jonathan.jones@mercerc.com, Jonathan.Jones@metlife.com, and to Jonathan.jones.8873@gmail.com. (Exhibit 3)

13. On or about March 13, 2025, the Petition and Notice of Hearing sent to 5207 GLEN HARWELL RD, PLANT CITY, Florida 33566-9768, by certified mail, return receipt requested was returned by the United States Postal Service ("USPS") marked, "RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD." Only the letter and envelope were returned, not the Domestic Return Receipt Card. To date, the letter sent regular U.S. mail has not been returned to the Department. (Exhibit 3, Attachment 1)

14. On or about or about May 1, 2025, the Department served a copy of a Motion to Continue and an Order Granting a Motion to Continue upon the Respondent by mailing a copy to

Respondent's registered address on file with the Department at 5207 GLEN HARWELL RD, PLANT CITY, Florida 33566-9768, by certified mail, return receipt requested, by regular U.S. mail and via electronic mail to Jonathan.jones@mercerc.com, Jonathan.Jones@metlife.com, and to Jonathan.jones.8873@gmail.com. (Exhibit 3)

15. On May 9, 2025, the Domestic Return Receipt Card for the Motion to Continue and an Order Granting a Motion to Continue returned by the USPS signed confirming receipt. To date, the letter sent regular U.S. mail has not been returned to the Department. (Exhibit 3, Attachment 2)

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 to 44-4067.

2. The Department has personal jurisdiction over the Respondent.

3. Pursuant to Neb. Rev. Stat. § 44-4059 (1), the Director of Insurance may suspend, revoke or refuse to issue or renew an insurance producer's license or may levy an administrative fine . . . for any one or more of the following causes: . . . (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.

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(11), it shall be unfair trade practice in the business of insurance if any insurer if they engage in 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.”

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

DISCUSSION

The uncontested evidence shows that the Respondent added renter’s insurance to another insurance product without client consent, which is a violation of 44-4059 (1) (b), (e), (g), & (h). Respondent has neither responded to the regular U.S. mail message nor the certified letter the Department sent within fifteen working days, which is a violation of 44-1524 (1) and 44-1525 (11). Respondent’s failure to appear, or even contact the Department before the hearing date, indicates a lack of concern for compliance with Nebraska regulations, which justify decisive action.

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent’s Nebraska non-resident insurance 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 further orders as may be necessary.

Dated this 12th day of August 2025.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Megan VanAusdall
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 the State of Nebraska, Department of Insurance vs. Jonathan Jones (NAIC Producer #17489063), Cause No. A-2445.

Dated this ____ day of August 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 at 5207 GLEN HARWELL RD, PLANT CITY, Florida 33566-9768, via certified mail, return receipt requested and via regular U.S. mail on this 12th day of August 2025.

Shelly Storie