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# BEFORE THE DEPARTMENT OF INSURANCE STATE OF NEBRASKA

FILED

STATE OF NEBRASKA DEPARTMENT OF INSURANCE,	) FINDINGS OF FACT, CONCLUSIONS OF LAW,
PETITIONER,	RECOMMENDED ORDER AND ORDER
VS.	) CAUSE NO. A-2541
ERIC BENDER (NAIC Producer #19317131),	) ) ) )
RESPONDENT.	)

This matter came on for hearing on November 18, 2025, before Cheryl Wolff, 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, Michael Anderson. Eric Bender ("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 1323 JACKSON ST APT 111, OMAHA, Nebraska 68102-2876. (See Ex. 1, Attachment 1)

- 3. Petitioner's Office was informed that Respondent had been convicted of four counts of Fraudulent Insurance Act, class 3 felonies, one count of Fraudulent Insurance Act, a class 4 felony, and two counts of Fraudulent Insurance Act, class 1 misdemeanors. (Ex. 1).
- 4. Petitioner's Office received documentation of the above offenses, as follows:
  - a. CR24-3371: On June 23, 2025, in Douglas County, Nebraska, Respondent pled guilty to Fraudulent Insurance Act, \$5,000 or More, a Class III Felony. (Ex. 1, Attachment 2).
  - b. CR24-4254: On June 23, 2025, in Douglas County, Nebraska, Respondent pled guilty to Fraudulent Insurance Act, \$5,000 or More, a Class III Felony, and two counts of Fraudulent Insurance Act, a Class I Misdemeanor. (Ex. 1, Attachment 3).
  - c. CR24-5632: On June 23, 2025, in Douglas County, Nebraska, Respondent pled guilty to Fraudulent Insurance Act, \$5,000 or More, a Class III Felony. (Ex. 1, Attachment 4).
  - d. CR24-5633: On June 23, 2025, in Douglas County, Nebraska, Respondent pled guilty to Fraudulent Insurance Act, \$1,500 to \$5,000, a Class IV Felony. (Ex. 1, Attachment 5).
  - e. CR24-5634: On June 23, 2025, in Douglas County, Nebraska, Respondent pled guilty to Fraudulent Insurance Act, \$5,000 or More, a Class III Felony. (Ex. 1, Attachment 6).
- 5. On or about September 10, 2025, a Petition and Notice of Hearing were served upon Respondent by mailing the same to his registered business, mailing, and residential addresses, by certified mail, return receipt requested, and via regular mail. (Ex. 2).
- 6. On or about September 19, 2025, the letter and the Domestic Return Receipt Card for the letter sent certified mail to his registered address was returned by the U.S. Postal Service,

- marked "RETURN TO SENDER, ATTEMPTED NOT KNOWN, UNABLE TO FORWARD". (Ex. 2, Attachment 1).
- 7. On or about September 19, 2025, the letter sent regular U.S. mail to his registered address was returned by the U.S. Postal Service, marked "RETURN TO SENDER, ATTEMPTED NOT KNOWN, UNABLE TO FORWARD". (Ex. 2, 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 et seq.
  - 2. The Department has personal jurisdiction over Respondent.
- 3. Pursuant to Neb. Rev. Stat. § 44-4059(1)(b), 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 or violating any rule, regulation, subpoena, or order of the director or of another state's insurance commissioner or director.
- 4. 3. 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".
- 5. Respondent violated Neb. Rev. Stat. § 44-4059(1)(b) and (f) as a result of the conduct found in paragraphs 1-4 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 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 has been convicted of both Felony and Misdemeanor offenses.

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

# 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 20 day of November, 2025.

STATE OF NEBRASKA DEPARTMENT OF INSURANCE

Cheryl Wolff
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 Bender (NAIC Producer #19317131), Cause No. A-2541.

Dated this 21 class of November, 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, 1323 JACKSON ST APT 111, OMAHA, Nebraska 68102-2876, via certified mail, return receipt requested and via regular U.S. mail on this day of November, 2025.