

APR 02 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

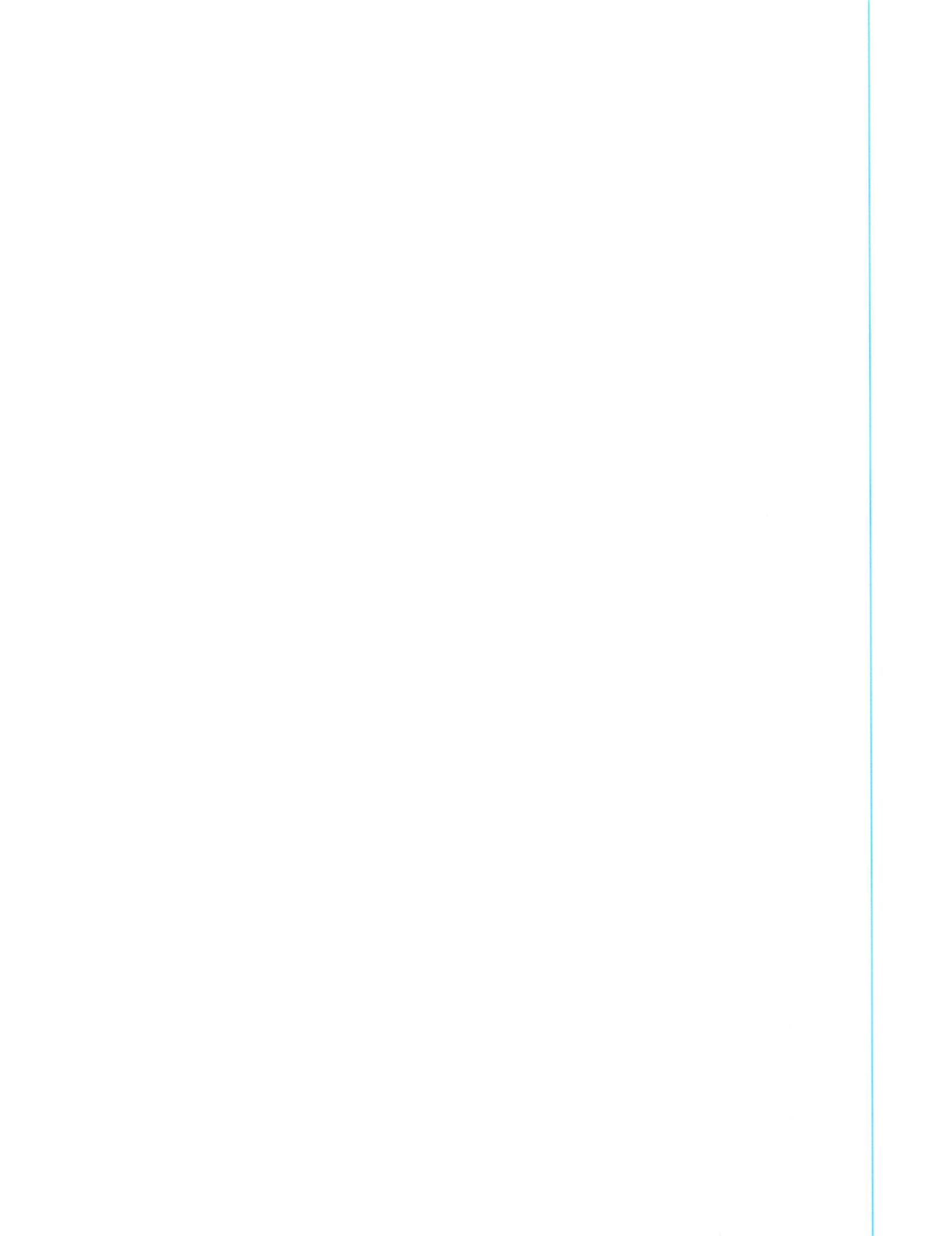
FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	
)	FINDINGS OF FACT,
PETITIONER,)	CONCLUSIONS OF LAW,
)	RECOMMENDED ORDER AND
)	ORDER
VS.)	
)	CAUSE NO. A-2544
VICTOR CAQUIAS,)	
(NAIC Producer #16294083))	
)	
)	
)	
RESPONDENT.)	

This matter came on for hearing on December 2, 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. Victor Caquias (“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 residential, business, and mailing address with the Department is 8413 Hemling St Apt 202, Kissimmee, Florida 34747. His registered business email address is CAQUIASVICTOR1985@GMAIL.COM and his



registered personal email address is Victor.Caquias850@outlook.com. (See Ex. 1, Attachment 1).

3. Respondent failed to report and provide a copy of the December 6, 2024, Consent Order with the Florida Department of Financial Services, Division of Insurance Agent and Agency Services which concluded Florida's administrative proceeding in Case No. 334670-24-AG. The Consent Order provided Respondent with 30 days to retake his licensing examinations due to allegations of cheating on his initial licensing exam. (See Ex. 1, Attachments 3 & 4)

4. Respondent failed to comply with the terms of the Consent Order in Case No. 334670-24-AG, resulting in his resident Florida license becoming cancelled effective January 4, 2025. (See Ex. 1, Attachment 3)

5. Respondent failed to report and provide a copy of the March 5, 2025, notice from the Mississippi Insurance Department revoking Respondent's nonresident license due to the surrender of his resident license in Florida. (See Ex. 1)

6. Respondent did not notify the Department of the administrative actions noted above within 30 days of the final disposition of each matter. (See Ex. 1)

7. As of the date of filing, Respondent has failed to provide notice to the Department of the final actions in the state of Mississippi and his resident state of Florida. (See Ex. 1)

8. As of the date of filing, Respondent does not hold a resident license in any state. (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. 4. Pursuant to Neb. Rev. Stat. § 44-4059(1)(b), the Director may suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy an administrative fine against an insurance producer's license if it is found that the producer has engaged in "violating any insurance law or violating any rule, regulation, subpoena, or order of the director or of another state's insurance commissioner or director".

4. Pursuant to Neb. Rev. Stat. § 44-4059(1)(h), the Director may suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy an administrative fine against an insurance producer's license if it is found that the producer has used "fraudulent, coercive, or dishonest practices, or [demonstrated] incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere".

5. Pursuant to Neb. Rev. Stat. § 44-4059(1)(i), the Director may suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy an administrative fine against an insurance producer's license if it is found that the producer has had "an insurance producer license, or its equivalent, denied, suspended, placed on probation, or revoked in Nebraska or in any other state, province, district, or territory".

6. Pursuant to Neb. Rev. Stat. § 44-4059(1)(o), the Director may suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy an administrative fine against an insurance producer's license if it is found that the producer

has “failed to maintain in good standing a resident license in the insurance producer's home state.”

7. Pursuant to Neb. Rev. Stat. § 44-4065(1), “An insurance producer shall report to the director any administrative action taken against the producer in another jurisdiction, by a professional self-regulatory organization such as the Financial Industry Regulatory Authority or a similar organization, or by another governmental agency within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent to order, or other relevant legal documents”.

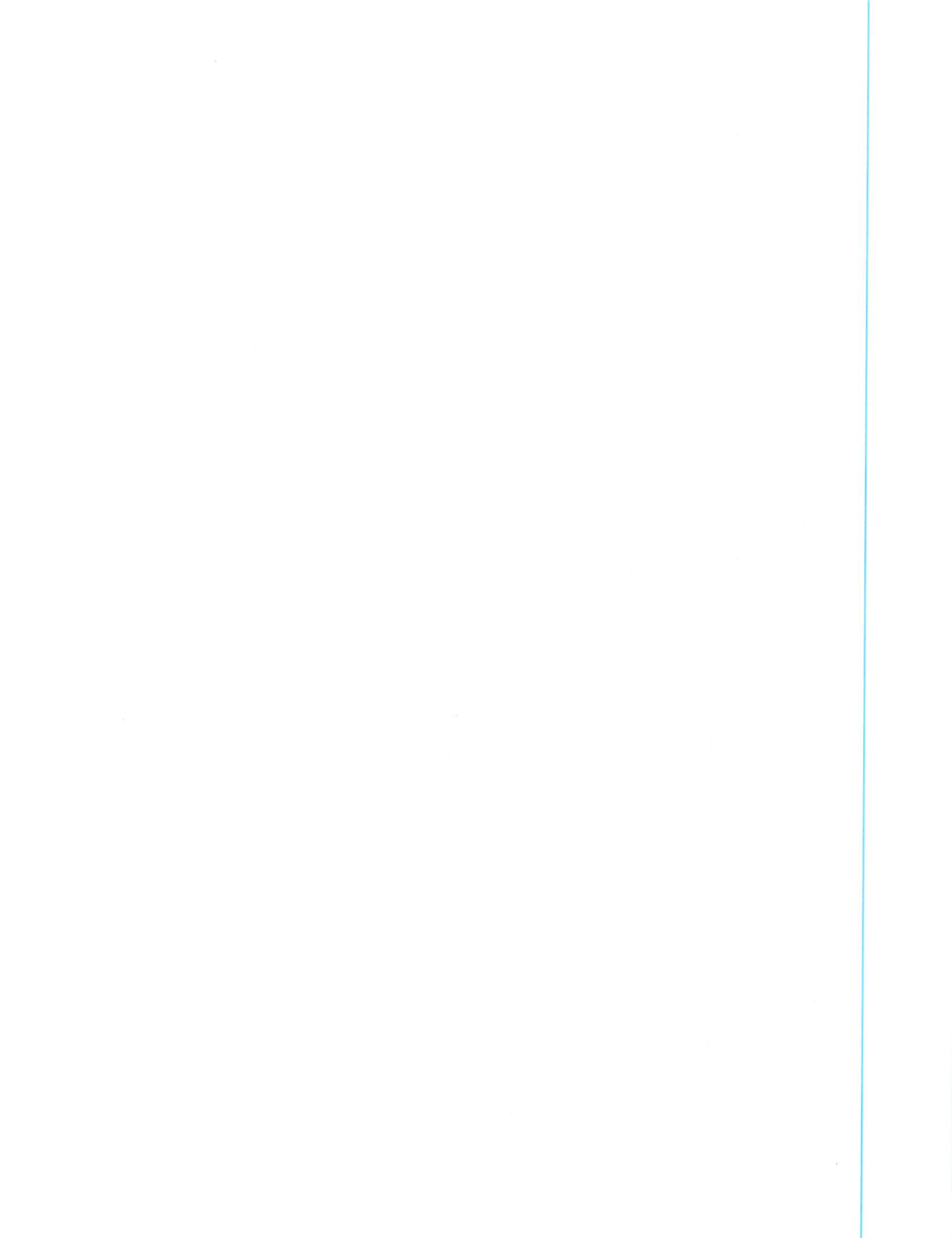
8. Respondent violated Neb. Rev. Stat. § 44-4059(1)(b, h, i, & o), as well as Neb. Rev. Stat. § 44-4065(1), as a result of the conduct found in paragraphs 1-8 in the Findings of Fact and as evidenced by the relevant exhibits received.

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, regular U.S. mail to the Respondent's registered address, and by email to Respondent's registered email addresses.

The uncontested evidence shows that Respondent has been the subject of administrative actions in Florida and Mississippi, that Respondent failed to report those actions as required, that Respondent failed to comply with the terms of his Florida Consent Order, and that Respondent currently holds no resident state license.

These actions constitute violations of Neb. Rev. Stat. § 44-4059(1)(b, h, i, & o), as well as Neb. Rev. Stat. § 44-4065(1).



RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's 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 orders as may be necessary.

Dated this 2nd day of April, 2026.

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. Victor Caquias (NAIC Producer #16294083), Cause No. A-2544.

Dated this 2nd day of April, 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Eric Dunning
Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Petition and Notice of Hearing was served upon Respondent by emailing a copy to his registered email addresses at CAQUIASVICTOR1985@GMAIL.COM and Victor.Caquias850@outlook.com, and by mailing a copy to his registered business, mailing, an residential address on file with the Department at 8413 Hemling St Apt 202, Kissimmee, Florida 34747, by certified mail, return receipt requested, and by regular U.S. mail, on this 2nd day of April, 2026.

Shelley Strio

