

APR 13 2026

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-2549 |
| |) | |
| REGINALD THOMASSON |) | |
| (NAIC Producer #20086586), |) | |
| |) | |
| RESPONDENT. |) | |

This matter came on for hearing on March 3, 2026, 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, Megan VanAusdall. Reginald Thomasson (“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 through 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 non-resident insurance producer. Respondent’s residential, and mailing address on file with the Department is 9032 Fishers Pond Dr, Unit C2, Charlotte, NC

28277, and a registered business address of 214 W Huron St, Chicago, IL 60654. (Ex. 1, Attachment 1).

3. The Petition and Notice of Hearing in this matter were served upon Respondent at his registered addresses. Respondent was given reasonable notice and an opportunity to be heard in these proceedings. (Ex. 3.).

4. On or about April 29, 2025, the Department of Insurance received a Termination for Cause notice from Wellcare Broker Contractor (“Wellcare”), a subsidiary of Nebraska Total Care, terminating the Respondent for violating non-compliant enrollment and failure to add the members primary care physician to the application. (Ex. 1, Attachment 2).

5. On May 22, 2025, the Department sent a letter to Nebraska Total Care in their capacity as the parent company of Wellcare, requesting further details on the circumstances that led to the Respondent’s termination for cause. (Ex. 2, Attachment 1).

6. On June 2, 2025, the Department received Wellcare’s investigative report and supporting documentation regarding Respondent’s termination. (Ex. 2, Attachment 2).

7. On June 2, 2025, the Department sent the Respondent a letter via email, to his personal and business email, requesting a response to the allegations in Wellcare’s notice of termination. (Ex. 2, Attachment 3).

8. On June 26, 2025, the Department sent a second inquiry letter by certified mail, return receipt requested, to the Respondent’s registered residential and mailing address on file with the Department. The letter, which included a copy of the June 2, 2025, correspondence, again requested a response to the allegation made in Wellcare’s notice of termination. The signed certified return receipt associated with this letter was received by the Department on July 7, 2025. (Ex. 2, Attachment 4).

9. On June 26, 2025, the Department also sent a copy of the second inquiry letter by certified mail, return receipt requested, to the Respondent's registered business address on file with the Department. The letter, which also included a copy of the June 2, 2025, correspondence, requested a response to the allegation made in Wellcare's notice of termination. (Ex. 2, Attachment 5).
10. A copy of the United States Postal Service online tracking service for the certified mailing to the Respondent's business address shows that the letter was "delivered to the front desk, reception area, or mail room at 6.37 p.m. on July 1, 2025, in CHICAGO, IL 60654." (Ex. 2, Attachment 6).
11. As of January 15, 2026, the Respondent had not responded to any of the written inquiries of the Department. (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 to 40-4069.
2. The Department has personal jurisdiction over Respondent.
3. Pursuant to Neb. Rev. Stat. § 44-4059, provides that the Director may refuse to issue or renew an insurance producer's license for several reasons including: ... (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; and (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 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 of any insurer if they demonstrate 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) and (g); 44-1524(1); and 44-1525(11); and 44-4065(1) as a result of the conduct found in paragraphs 4 through 11 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 residential and mailing address and his registered business mailing address. Based upon the evidence of record, the Department’s service of the petition and notice of hearing upon Respondent at his addresses of record was sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

The uncontested evidence shows that Respondent was terminated for cause by Nebraska Total Care’s subsidiary Wellcare for using misleading phrasing in the special enrollment period question which led to the improper enrollment of consumers in health plans, a dishonest practice in the sale of insurance products to consumers. The Department sent the Respondent multiple written inquiries regarding this matter and the Respondent failed to provide any response to the Department.

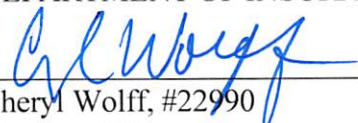
These actions constitute a violation of Neb. Rev. Stat. §§ 44-4059(1)(b), and (g); 44-1524(1); and 44-1525(11).

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 issued an administrative fine of \$500.00, to be paid within sixty (60) days, and that the license be suspended until an adequate response has been provided to the Department and the fine has been paid. 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 13th day of April 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Cheryl Wolff, #22990
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. Reginald Thomasson. (NAIC Producer #20981081), Cause No. A-2549.

Dated this 13th 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 Findings of Fact, Conclusions of Law, Recommended Order, and Order was served upon the Respondent by mailing a copy to Respondent's registered residential and mailing address at 9032 Fishers Pond Dr, Unit C2, Charlotte, NC 28277, and his registered business address of 214 W Huron St, Chicago, IL 60654, via certified mail, return receipt requested and via regular U.S. mail on this 13th day of April, 2026.


Shelly Storie