

APR 29 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-2557
)	
PIC INSURANCE & INVESTMENTS, LLC)	
(NAIC Producer #20512125), and)	
FERNANDO RODRIGUEZ, as the designated)	
responsible insurance producer and in his)	
individual capacity)	
(NAIC Producer #7211251),)	

RESPONDENTS.

This matter came on for hearing on March 3, 2026, before Megan VanAusdall, 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 W. Anderson. “PIC Insurance & Investments, LLC”, and Fernando Rodriguez, (“Respondents”) did not appear and were not represented by counsel. The proceedings were recorded by Shelly Storie, a licensed Notary Public. The Department offered Exhibits 1 and 2 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. “PIC Insurance & Investments, LLC”, (“Agency Respondent”), currently holds a resident agency insurance producer license, effective as of October 25, 2022, and with an expiration date of April 30, 2026. Agency Respondent’s national producer number is 20512125. Fernando

Rodriguez is the sole owner and designated responsible licensed producer for Agency Respondent. (Ex. 1, Attachment 1)

3. Fernando Rodriguez, (“Agent Respondent”), is a resident insurance producer in this state, under a National Producer Number (“NPN”) of 7211251. Agent Respondent’s license has a first active date of March 20, 2018, and it expired on March 31, 2025. Agent Respondent is the sole owner and designated responsible licensed producer for PIC (Agency Respondent). Agent Respondent’s only residential, mailing and business address on file with the Department is 1920 FARNAM ST, APT 320, OMAHA, NE 68102-1983, and his registered business and personal email address on file is F.RODRIGUEZ@PIGROUPEUSA.COM. (Ex. 1, Attachment 2)

4. The registered business and mailing address on file for both Agency Respondent and Agent Respondent is 2910 K STREET, SUITE G, OMAHA, NE 68107-1662. (Ex. 1, Attachments 1 & 2)

5. On or about March 28, 2023, the Department and Agent Respondent, Rodriguez, entered on the record a Consent Order in Cause number A-2314. In the Consent Order, by his signature and affirmation, Agent Respondent admitted to violations of Neb. Rev. Stat. §§44-4059(1)(b), and 44-1525(11), for failure to respond to the written inquiries of the Department within 15 business days. (Ex. 1, Attachment 3)

6. On or about July 2, 2023, the administrator of the licensing division, Kevin Schlautman (“Schlautman”), received notice that the Agent Respondent had been convicted of a Class IV felony. In response to this information, Schlautman conducted a case search of the Nebraska Judicial Branch’s statewide trial case management system, known as “JUSTICE,” (Judicial User System to Increase Court Effectiveness), an official website of the Nebraska government, which provides access to civil, criminal, traffic, juvenile and probate cases filed in all of this state’s county and district courts. The search found records showing that Agent Respondent pled “no contest” to a charge of “Fraudulent Insurance Act,” a class IV felony, in July 2025, for an offense that occurred in 2022. (Ex. 1, Attachment 4)

7. On or about July 21, 2025, Schlautman conducted a search of the Regulatory Information Retrieval System, (“RIRS”), which contains the records of regulatory actions taken by participating states, and found a report from RIRS stating that the Louisiana Department of Insurance (“DOI”) had revoked Agent Respondent’s non-resident insurance producer license in that state for

failure to report an administrative action within 30 days of the final order, and failing to respond to written inquiries from the Louisiana DOI. (Ex. 1, Attachment 5)

8. Through further investigation, Schlautman became aware and reviewed copies of the actual administrative order from Louisiana's DOI, confirming that Agent Respondent's non-resident insurance producer's license in that state had been revoked, effective December 21, 2023, for failure to report an administrative action within 30 days of the final order, and failing to respond to written inquiries from the Louisiana DOI. (Ex. 1, Attachment 6)

9. As of February 25, 2026, the Agent Respondent, both in his capacity as the designated licensed responsible producer for Agency Respondent failed to notify the Department of the administrative action referenced above within 30 days of the final disposition of the matter and failed to provide a copy of the order or other relevant legal documents for the foregoing administrative action. (Ex. 1)

10. On or about December 15, 2025, an employee of the Department's Legal Division, Shelly Storie ("Storie"), served a copy the Petition and Notice of Hearing upon Respondents by mailing the same to agency respondent's mailing and business address on file at 2910 K STREET, SUITE G, OMAHA, NE 68107-1662, and to the Agent Respondent's registered business, mailing and residential address, at 1920 FARNAM STREET, APT 320, OMAHA, NE 68102-1983, by certified mail, return receipt requested, and via regular mail. (Ex. 2)

11. On or about January 5, 2026, the letter sent by regular mail to Agency Respondent's address on file at 2910 K St, was returned to the Department by the United States Postal Service ("USPS"), marked "RETURN TO SENDER, NOT DELIVERABLE AS ADDRESSED, UNABLE TO FORWARD." (Ex. 2, Attachment 1)

12. On or about January 12, 2026, the letter and associated certified mail return receipt sent to Agent Respondent's address at 1920 FARNAM STREET, APT 320, was returned by USPS marked "RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD," and stamped in red "UNCLAIMED." (Ex. 2, Attachment 2)

13. On or about March 3, 2026, Storie served a copy of the Motion to Continue and Order Granting the Motion to Continue on both Respondents by sending copies separately to 1920 FARNAM STREET, APT 320, OMAHA, NE 68102-1983, and to 2910 K STREET, SUITE G, OMAHA, NE 68107-1662, by certified mail, return receipt requested, by regular U.S. mail, and via

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electronic mail by attaching a digital copy to a message addressed to F.RODRIGUEZ@PICGROUPEUSA.COM, read receipt and delivery confirmation requested. (Ex. 2)

14. On or about March 11, 2026, the Motion to Continue and Order Granting the Motion to Continue sent to 1920 FARNAM STREET by certified mail, return receipt requested and by regular U.S. mail was returned by USPS marked “RETURN TO SENDER, INSUFFICIENT ADDRESS, UNABLE TO FORWARD.” (Ex. 2, Attachment 3)

15. On or about March 11, 2026, the letter sent to 1920 FARNAM STREET by regular mail and by certified mail, return receipt requested was returned by USPS marked “RETURN TO SENDER, ATTEMPTED UNKNOWN, UNABLE TO FORWARD.” (Ex. 2, Attachment 4)

16. On or about March 16, 2026, the letter sent to 1920 FARNAM STREET by regular mail was returned by the USPS marked “RETURN TO SENDER, ATTEMPTED – NOT KNOWN, UNABLE TO FORWARD.” (Ex. 2, Attachment 5)

17. On or about March 17, 2026, Storie served a copy of the Amended Petition and Notice of Hearing on both Agency and Agent Respondents by mailing copies to the Agency Respondent’s business and mailing address, 2910 K STREET, SUITE G, OMAHA, NE 68107-1662, and to Agent Respondent’s only address on file, 1920 FARNAM STREET, APT 320, OMAHA, NE 68102-1983, by certified mail, return receipt requested, and by regular mail. (Ex. 2)

18. On or about March 27, 2026,¹ the USPS returned the letter sent by certified mail, return receipt requested, marked “RETURN TO SENDER, NOT DELIVERABLE AS ADDRESSED, UNABLE TO FORWARD.” Upon accessing the USPS tracking history for the Amended Petition and Notice of Hearing sent on March 17, 2026, the following was noted:

“Forward Expired, Omaha NE 68107, on March 20, 2026, 9:23 a.m.”

(Ex. 2, Attachment 6)

19. As of April 7, 2026, the letter sent to Respondents by regular mail on or about March 17, 2026, has not been returned to the Department. (Ex. 2)

¹ It should be noted that Shelly Storie’s affidavit, which was accepted into the record as Exhibit 2, reads “March 17, 2026” for the date of the letter’s return, but from the actual documents on the record the preceding date is a scrivener’s error, corrected here.

CONCLUSIONS OF LAW

1. The Department has broad jurisdiction, control, and discretion over the licensing of insurance producers and licensed insurance agencies 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 Respondents.

3. Pursuant to Neb. Rev. Stat. §§44-4059(1), the director may suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy an administrative fine if it is found that the producer has violated any insurance law.

4. Respondents, jointly and separately, violated Neb. Rev. Stat. § 44-4059(1)(b), (e), (f), and (h), as well as §44-4065(1) as a result of the conduct found 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 addresses. The Department also provided a Domestic Return Receipt for the notice filings, which, along with the tracking information also provided, confirmation of delivery to the Respondent. 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 Agent Respondent and the Agency Respondent engaged in dishonest practices and displayed incompetence or untrustworthiness, in the conduct of business in this state or elsewhere.

These actions constitute a violation of Neb. Rev. Stat. § 44-4059(1)(b), (e), (f), and (h), as well as §44-4065(1).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Agent Respondent's resident insurance producer's license, as well as the Agency Respondent's resident agency insurance producer 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 28th day of April 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



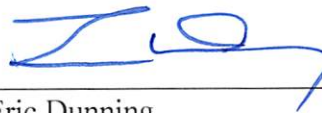
Megan VanAusdall #27433
Hearing Officer

CERTIFICATE OF ADOPTION

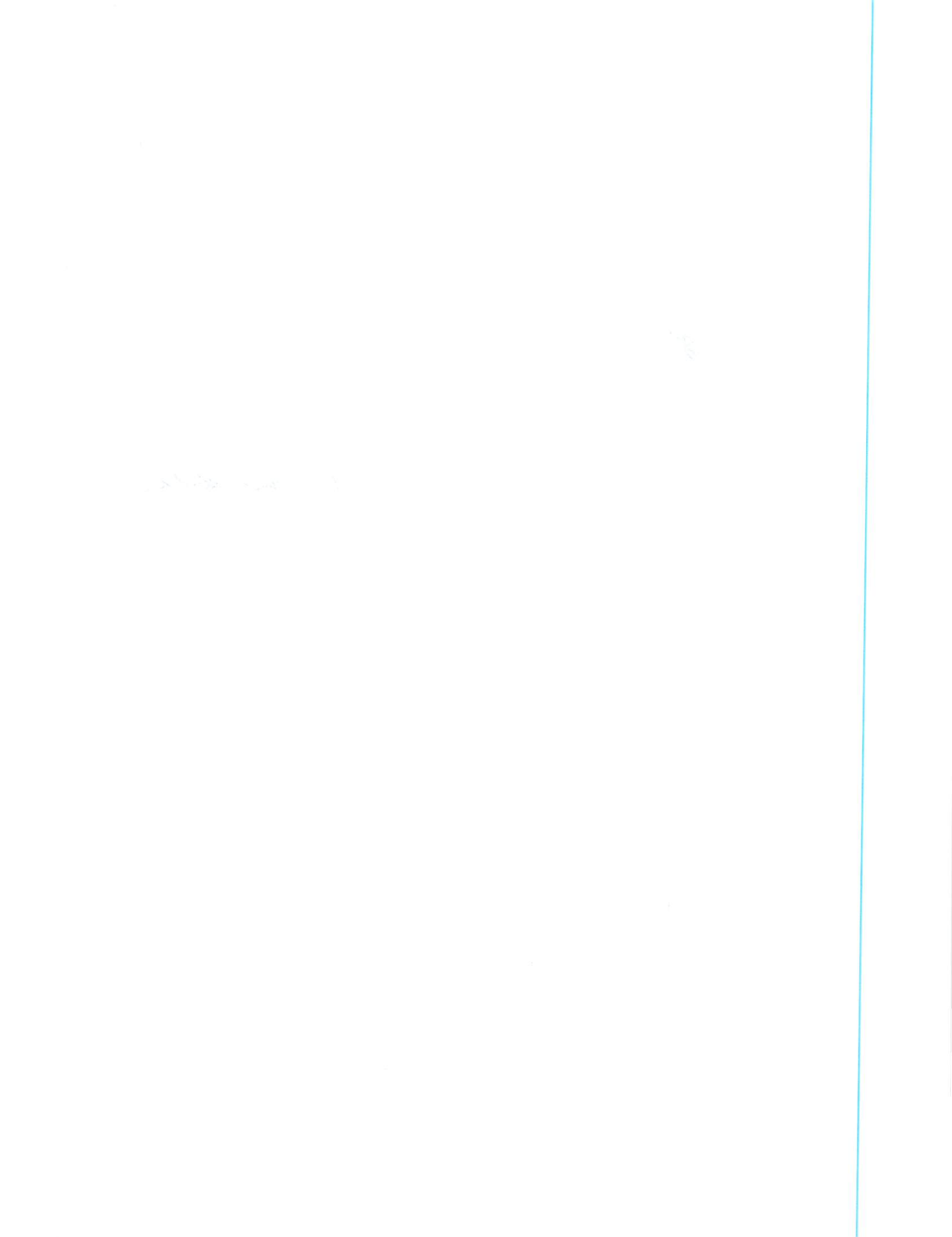
I have reviewed the foregoing Findings of Fact, Conclusions of Law, and Recommended Order and hereby certify that the Recommended Order is adopted as the official and final Order of this Department in the matter of State of Nebraska, Department of Insurance vs. "PIC INSURANCE & INVESTMENTS, LLC" (NAIC Producer #20512125), and FERNANDO RODRIGUEZ, as the designated responsible insurance producer and in his individual capacity (NAIC Producer #7211251), Cause No. A-2557.

Dated this 29th 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 Agent Respondent by mailing a copy to Agent Respondent's registered business, mailing, and residential address, at 1920 FARNAM ST, APT 320, OMAHA, NE 68102-1983, via certified mail, return receipt requested, by regular U.S. mail, and by sending copies as an attachment to email addressed to Respondent's registered business and personal email address on file, at F.RODRIGUEZ@PIGROUPUSA.COM, and a copy was served on the Agency Respondent by mailing a copy to Agency Respondent's registered business and mailing, address, at 2910 K STREET, SUITE G, OMAHA, NE 68107-1662, on this 21th day of April 2026.