

APR 01 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	FINDINGS OF FACT, CONCLUSIONS OF
)	LAW, RECOMMENDED ORDER AND
PETITIONER,)	ORDER
)	
VS.)	CAUSE NO. A-2560
)	
TOMMY VERAU)	
(NAIC Producer #20981081),)	
)	
RESPONDENT.)	

This matter came on for hearing on March 24, 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, Michael W. Anderson. Tommy Vereau (“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, business, and mailing address on file with the Department is 816 S. Military Trail, Deerfield Beach, Florida 33442-2985. (Ex. 2, Attachment 1).

3. The Petition and Notice of Hearing in this matter was served upon Respondent at his registered address on file with the Department. Respondent was given reasonable notice and an opportunity to be heard in these proceedings. (Ex. 3.).

4. On or about July 11, 2025, the Department of Insurance received a Termination for Cause notice, dated July 7, 2025, from UnitedHealthcare Insurance Company (“UnitedHealthcare”), terminating the Respondent for completing enrollment applications for individuals who did not request to be enrolled and falsified information on those applications. (Ex. 1, Attachment 1, Ex. 2, Attachment 2).

5. On August 4, 2025, the Department sent the Respondent a letter via email to his registered email address, requesting a response to the allegations in UnitedHealthcare’s notice of termination. (Ex. 1, Attachment 2).

6. On August 25, 2025, the Department sent a second inquiry letter by certified mail, return receipt requested, again requesting a response to the allegation made in UnitedHealthcare’s notice of termination. A copy of the August 4, 2025, correspondence was enclosed in that letter. (Ex. 1, Attachment 3).

7. On September 17, 2025, the Department obtained the United States Postal System tracking information showing that delivery of the August 25, 2025, mailing was attempted at the Respondent’s registered address, but that the addressee was unknown. (Ex. 1, Attachment 4).

8. As of January 15, 2026, the Respondent has 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 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 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 his address 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 UnitedHealthcare for using fraudulent and dishonest practices 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 1st 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. Tommy Veereau.

(NAIC Producer #20981081), Cause No. A-2560.

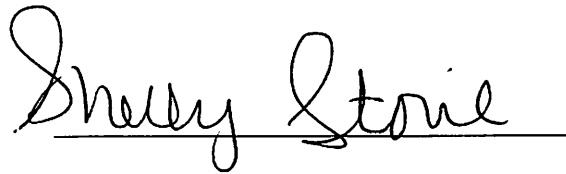
Dated this 1st day of April 2026.

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, business, and mailing address on file with the Department at 816 S. Military Trail, Deerfield Beach, Florida 33442-2985, via certified mail, return receipt requested and via regular U.S. mail on this 1st day of April, 2026.

A handwritten signature in cursive script that reads "Sherry Storie". The signature is written in black ink and is positioned above a solid horizontal line.