

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

MAY 06 2026

STATE OF NEBRASKA	)	<b>FILED</b>
DEPARTMENT OF INSURANCE,	)	FINDINGS OF FACT, CONCLUSIONS
	)	OF LAW, RECOMMENDED ORDER
PETITIONER,	)	AND ORDER
	)	
VS.	)	CAUSE NO. A-2561
	)	
REUBEN LABRADO	)	
(NAIC Producer #3588723),	)	
	)	
	)	
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 Anderson. Reuben LaBrado (“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 residence address with the Nebraska Department of Insurance is 9853 Myrtle Creek Drive Apt 203, Riverview, Florida 33578-1103 and his registered mailing and business address is 8560 Ulmerton Road, Largo, Florida 33771-3842. (See Ex. 2, Attachment 1).



3. Petitioner's Office received a complaint regarding the Respondent on September 5, 2025, alleging that the Respondent intentionally used an address from a different county to enroll the complainant in a health plan for which the complainant was not eligible for, if the correct address been used on the application. (Ex. 1, Attachment 1).
4. On September 11, 2025, the Petitioner's Office requested Humana Insurance Company ("Humana") provide documentation regarding the complainant's enrollment. (Ex. 1, Attachment 2).
5. On October 1, 2025, the Petitioner's Office received Humana's response, including an investigative report, call recordings, and other relevant materials in which the Respondent had confirmed there were no plans available in the complainant's area under her current address, but the Respondent suggested the complainant use an outdated P.O. Box to allow the Respondent to enroll her in other plans. (Ex. 1, Attachment 3).
6. On or about January 15, 2026, a Petition and Notice of Hearing was 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. 3).
7. On or about February 5, 2026, the letter and the Domestic Return Receipt Card for the letter sent certified mail to his registered mailing and business address was returned by the U.S. Postal Service, marked "RETURN TO SENDER, TEMPORARILY AWAY, UNABLE TO FORWARD". (Ex. 3, Attachment 1).
8. On or about February 5, 2026, the letter sent regular U.S. mail to his registered business and mailing address was returned by the U.S. Postal Service, marked "RETURN TO SENDER, ATTEMPTED – NOT KNOWN, UNABLE TO FORWARD". (Ex. 3, 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) and (h), the Director may levy an administrative fine against, or suspend or revoke the license of an insurance producer if it is found that the producer has violated (b) any insurance law or violating any rule, regulation, subpoena, or order of the director or of another state's insurance commissioner or director; or for using (h) fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

4. Respondent violated Neb. Rev. Stat. § 44-4059(1)(b) and (h) as a result of the conduct found in paragraphs 1-5 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. 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 knowingly used erroneous and outdated information to enroll an individual into an insurance plan for which he was not eligible. Intentionally providing misleading information on the insurance application establishes Respondent's dishonesty and untrustworthiness in the conduct of business in this state.

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



RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's non-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 6<sup>th</sup> day of May, 2026.

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. Reuben LaBrado (NAIC Producer #3588723), Cause No. A-2561.

Dated this 6<sup>th</sup> day of May 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 residence address with the Nebraska Department of Insurance at 9853 Myrtle Creek Drive Apt 203, Riverview, Florida 33578-1103 and his registered mailing and business address at 8560 Ulmerton Road, Largo, Florida 33771-3842, via certified mail, return receipt requested and via regular U.S. mail on this 6<sup>th</sup> day of May, 2026.

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

