

JUN 04 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	
)	
PETITIONER,)	FINDINGS OF FACT,
)	CONCLUSIONS OF LAW,
)	RECOMMENDED ORDER AND
)	ORDER
VS.)	
)	CAUSE NO. A-2563
DEVINE CHARLES WIDER)	
(NAIC Producer #21470014),)	
)	
)	
RESPONDENT.)	

This matter came for hearing on June 2, 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. Devine Charles Wider (“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 resident insurance producer’s license in the State of Nebraska. Respondent’s registered residence, business, and mailing address with the Nebraska Department of Insurance is 6111 S 142ND ST, OMAHA, Nebraska 68138. His personal email address on file with the Department is Dwider22@gmail.com and his registered business email address is Dwider17@gmail.com. (Ex. 1, Attachment 1).

3. On February 7, 2025, the Respondent applied for a resident license in the State of Nebraska. On this application, Respondent responded “No” to questions 1A and 1B, which asks if the Respondent has been charged with or convicted of any misdemeanors or felonies. (Ex. 1, Attachment 2)
4. On August 12, 2025, a search on the Nebraska Judicial Branch’s statewide trial case management system known as JUSTICE (Judicial User System To Increase Court Effectiveness), showing the following charges and convictions for the respondent:
 - a. On January 22, 2025, the Respondent was charged with Possession of a controlled substance, a Class IV Felony, and Driving under suspension before reinstatement, a Class III misdemeanor in the County Court of Dawson County. This case was bound over to the District Court of Dawson County on April 7, 2025. These charges were pending at the time the Respondent submitted his license application. On August 22, 2025, he pled guilty to the amended charge of attempted possession of a controlled substance. (Ex. 1, Attachment 3, and Attachment 2).
 - b. On February 8, 2025, the Respondent was cited for Speeding and driving under suspension, a Class III misdemeanor. On April 14, 2025, a bench warrant was issued for the Respondent and he was charged with failure to appear or comply with citation, a Class III misdemeanor. (Ex. 1, Attachment 3).
5. On August 14, 2025, the Petitioner’s office that indicated sent a letter by certified mail, return receipt requested, to the address on file for the Respondent, requesting a written statement regarding the Respondent’s failure to disclose either of the criminal charges found in the JUSTICE search to the Department. (Ex. 1, Attachment 4)

6. On or about August 28, 2025, the letter was returned to the Petitioner's office marked "RETURN TO SENDER, ATTEMPTED – NOT KNOWN, UNABLE TO FORWARD". (Ex. 1, Attachment 5).
7. On or about September 5, 2025, an email was sent to the email addresses on file for the Respondent, reiterating the previous request. No response was received to that request. (Ex. 1, Attachment 6 and Ex. 1).
8. On or about January 21, 2026, the Petition and Notice of Hearing were served upon Respondent by mailing the same to the registered address, by certified mail, return receipt requested, and via regular mail. (Ex. 2).
9. On or about February 18, 2026, the letter and Domestic Return Receipt Card were returned by the U.S. Postal Service to the Department, marked "RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD". (Ex. 2, Attachment 1).
10. On or about February 23, 2026, the letter sent regular U.S. mail was returned by the U.S. Postal Service to the Department, marked "RETURN TO SENDER, NOT DELIVERABLE AS ADDRESSED, UNABLE TO FORWARD". (Ex. 2, Attachment 2).
11. On or about February 25, 2026, the Amended Petition and Notice of Hearing were served upon Respondent by mailing the same to the registered address, by certified mail, return receipt requested, and via regular mail. (Ex. 2, Attachment 3).
12. On or about March 20, 2026, the letter and Domestic Return Receipt Card were returned by the U.S. Postal Service to the Department, marked "RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD". (Ex. 2, Attachment 3).

13. On or about April 14, 2026, the Motion to Continue and an Order Granting Motion to Continue were served upon Respondent by mailing the same to the registered address, by certified mail, return receipt requested, and via regular mail. (Ex. 2, Attachment 4).
14. On or about April 23, 2026, the letter and Domestic Return Receipt Card were returned by the U.S. Postal Service to the Department, marked “RETURN TO SENDER, ATTEMPTED – NOT KNOWN, UNABLE TO FORWARD”. As of June 1, 2026, the letter sent regular U.S. mail had not been returned to the Department. (Ex. 2, Attachment 4, and Ex. 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, the Director may refuse to issue or renew an insurance producer’s license for several reasons including: ... (a) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (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; (c) Obtaining or attempting to obtain a license through misrepresentation or fraud;. . . (f) Having been convicted of a felony or a Class I, II, or III misdemeanor; 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, it shall be an unfair trade practice in the business of insurance for any insurer, health insurance lead generator, or person engaged in the business of insurance 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 is an unfair trade practice in the business of insurance for an 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)(a), (b), (c), (f) and (g), § 44-1524, and § 44-1525(11), as a result of the conduct found in paragraphs 2 through 7 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, Amended Petition and Notice of Hearing, Motion for Continuance and Order Granting Motion for Continuance upon Respondent at the 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 provided incorrect, misleading, incomplete, and materially untrue information regarding his pending criminal felony and misdemeanor charges on his licensing application. The Respondent received his license due to his misrepresentations on the application. Since the Respondent's date of licensure, he has been criminally convicted and had other charges filed against him in Nebraska and has failed to respond to the Department's written inquiries requesting an explanation of his criminal conviction, his pending criminal misdemeanor charges, and

the omissions on his application nor has the Respondent provided proof that he disclosed such information to the Department.

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

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's 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 4th day of June, 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. Devine Charles Wider (NAIC Producer #214700014), Cause No. A-2563.

Dated this 4th day of June, 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 via electronic mail to the Respondent's registered personal email address on file with the Department at Dwider22@gmail.com and his registered business email address at Dwider17@gmail.com, and by mailing a copy to his registered address with the Nebraska Department of Insurance at 6111 S 142ND ST, OMAHA, Nebraska 68138, via certified mail, return receipt requested and via regular U.S. mail on this 4th day of June, 2026.

Shelley Storie