

AUG 12 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA	)	
DEPARTMENT OF INSURANCE,	)	
	)	FINDINGS OF FACT,
PETITIONER,	)	CONCLUSIONS OF LAW,
	)	RECOMMENDED ORDER AND
VS.	)	ORDER
	)	
JASON HOLBROOK	)	CAUSE NO. A-2565
(NAIC Producer #21759966)	)	
	)	
	)	
	)	
RESPONDENT.	)	

This matter came on for hearing on July 21, 2026, before Michael Anderson, 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, Cheryl Wolff. Jason Holbrook ("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 residential, business, and mailing address with the Department is 124 S 70TH ST, OMAHA, Nebraska 68132. Respondent's registered email address is JasonTimothyHolbrook@outlook.com. (Ex. 1, Attachment 1).

3. On October 20, 2025, Petitioner's Office was notified by Humana Insurance Company that Respondent had been terminated for cause citing fraudulent or dishonest acts or practices. (Ex. 1, Attachment 1).

4. On October 16, 2025, Respondent applied and obtained a resident producers license with lines of authority for life, accident and health or sickness lines of authority. (Ex. 1, Attachment 2).

5. A background question on the application, Question 1A, asks whether the applicant has been convicted of a misdemeanor, had a judgment deferred, or is currently charged with committing a misdemeanor. The Respondent answered "No" to Question 1A in his application. (Ex. 1, Attachment 2).

6. A background question on the application, Question 1B, asks whether the applicant has been convicted of a felony, had a judgment deferred, or is currently charged with committing a felony. The Respondent answered "No" to Question 1B in his application. (Ex. 1, Attachment 2).

7. On or about November 17, 2025, the Petitioner's office ran a check of the Respondent on the official website of the Nebraska Judicial Branch known as Justice, which revealed numerous unreported felony and misdemeanor convictions in Sarpy County and Douglas County, Nebraska. Respondent failed to disclose any of the three felony convictions or two misdemeanor convictions in his initial application. (Ex. 1, Attachment 3).

8. On or about October 11, 2002, Respondent plead guilty to a Class IV felony for Possession of a Controlled Substance in the District Court of Sarpy County. The offense occurred on September 21, 2000. (Ex. 1, Attachment 3).

9. On or about February 23, 2016, Respondent plead guilty to a Class IV felony for Possession of a Controlled Substance in the District Court of Douglas County. The offense occurred on December 15, 2015. (Ex. 1, Attachment 3).

10. On or about June 30, 2017, Respondent plead guilty to a Class IV felony for Possession of a Controlled Substance in the County Court of Douglas County. The offense occurred on April 3, 2017. (Ex. 1, Attachment 3).

11. On or about November 30, 1995, Respondent plead no contest to a Class I misdemeanor for Procure/sell alcohol to a minor in the County Court of Douglas County. The offense occurred on September 5, 2017. (Ex. 1, Attachment 3).

12. On or about July 23, 1999, Respondent plead guilty to a Class II misdemeanor for Theft by Unlawful Taking under \$100 in the County Court of Douglas County. The offense occurred on July 11, 1999. (Ex. 1, Attachment 3).

13. On or about November 17, 2025, the Petitioner sent a letter by certified mail, return receipt requested, to the Respondent's registered address on file with the Department. The letter asked Respondent to provide additional information regarding the circumstances related to his felony and misdemeanor convictions. (Ex. 1, Attachment 4).

14. On or about December 5, 2025, the Petitioner received the certified letter and the Domestic Return Receipt Card marked, "RETURN TO SENDER, ATTEMPTED – NOT KNOWN, UNABLE TO FORWARD". (Ex. 1, Attachment 5).

15. On or about December 23, 2025, the Petitioner sent a letter by email to the Respondent's registered email address on file with the Department. The letter again asked Respondent to provide additional information regarding the circumstances of his three felony and two misdemeanor convictions. (Ex. 1, Attachment 6).

16. As of the date of this filing, Respondent has failed to respond to the Petitioner's written inquiries and has failed to disclose any of his felony or misdemeanor convictions to the Petitioner. (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 et seq.

2. The Department has personal jurisdiction over Respondent.

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 . . . for any one or more of the following causes: (a) Providing incorrect, misleading, incomplete, or materially untrue information in the license application; (c) Obtaining or attempting to obtain a license through misrepresentation or fraud; (f) Having been convicted of a felony in a Class I, II, or III misdemeanor; (g) Having admitted or been found to have committed any insurance unfair trade practice, any unfair claims settlement practice, or fraud; and (h) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

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 if any insurer if they engage in 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)(a), (c), (f), (g), and (h), Neb. Rev. Stat. § 44-1524 (1), and Neb. Rev. Stat § 44-1525 (11), as a result of the conduct found in paragraphs 1-16 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, regular U.S. mail to the Respondent’s registered address, and by email to Respondent’s registered email addresses.

The uncontested evidence shows that the Respondent has been convicted of a felony, a Class I misdemeanor, and Class II misdemeanor. To obtain a license, Respondent provided incorrect information regarding his convictions. Respondent also failed to respond to the Department upon written inquiry within fifteen working days or requesting additional reasonable time to do so.

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

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's resident 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 11th day of August, 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Michael W. Anderson, #25671
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. Jason Holbrook (NAIC Producer #21759966), Cause No. A-2565.

Dated this 12th day of August, 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Eric Dunning
Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Petition and Notice of Hearing was served upon Respondent by emailing a copy to his registered email address at JasonTimothyHolbrook@outlook.com, and by mailing a copy to his registered business, mailing, an residential address on file with the Department at 124 S 70TH ST, OMAHA, Nebraska 68132, by certified mail, return receipt requested, and by regular U.S. mail, on this 12th day of August, 2026.

Shelly Storie