

JUN 11 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-2575
)	
RON O'NEAL,)	
(NAIC Producer #21760818),)	
)	
RESPONDENT.)	

This matter came up for hearing on May 12, 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. Ron O’Neal, (“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 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. Ron O’Neal, (“Respondent”), is a resident insurance producer in this state, under a National Producer Number (“NPN”) of 21760818. Respondent’s license has a first active date of October 17, 2025, and an expiration date of October 31, 2027. Respondent’s only residential, mailing and business address on file with the Department is 2151 S 62nd St, Omaha, Nebraska 68106, and his registered business and personal email address on file is RonLOneal@hotmail.com. (Ex. 1, Attachment 1)

3. On or about October 17, 2025, the Respondent, O’Neal, submitted an application to the Department for a resident insurance producer’s license. In his Application, Respondent marked “No” to Background Questions 1a and 1b, which ask if the applicant has any past or current misdemeanor or felony charges or convictions. (Ex. 1, Attachment 2)

4. On or about December 18, 2025, the administrator of the licensing division, Kevin Schlautman (“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 the following criminal convictions for Respondent:

- a. “Disorderly Conduct,” a Class III misdemeanor out of Douglas County, Nebraska; Respondent was sentenced in this conviction on June 9, 2011.
(Ex. 1, Attachment 3)
- b. “Disorderly Conduct,” a Class III misdemeanor out of Douglas County, Nebraska; Respondent was sentenced in this conviction on July 29, 2015.
(Ex. 1, Attachment 3)

5. On or about December 18, 2025, Schlautman sent a letter by certified mail, return receipt requested, addressed to Respondent’s address on file, requesting a written statement from him regarding the convictions. (Ex. 1, Attachment 4)

6. On or about January 5, 2026, the letter sent to Respondent’s address on file, by certified mail, return receipt requested, was returned to the Department marked “RETURN TO SENDER, NOT DELIVERABLE AS ADDRESSED, UNABLE TO FORWARD.” (Ex. 1, Attachment 5)

7. On or about January 15, 2026, Schlautman sent an email to Respondent’s email address of record, repeating the request for a written statement as well as an explanation of Respondent’s non-disclosure of prior convictions, and attaching as a digital copy the letter previously sent December 2, 2025. (Ex. 1, Attachment 6)

8. As of March 12, 2026, the Respondent has not submitted a written statement to the Department as requested and failed to provide a copy of the relevant legal documents for his two prior criminal convictions. (Ex. 1)

9. On or about March 11, 2026, Shelly Storie (“Storie”), an employee of the Department’s Legal Division, served a copy of the Petition and Notice of Hearing upon Respondent by mailing the same to Respondent’s registered business, mailing and residential address, at 2151 S 62nd St, Omaha, Nebraska 68106, by certified mail, return receipt requested, via regular mail, and by sending a digital copy as an attachment to an email addressed to Respondent’s email address on file, RonLOneal@hotmail.com. (Ex. 2)

10. On or about March 11, 2026, the letter sent as an email attachment to RonLOneal@hotmail.com returned a “DELIVERED” receipt. (Ex. 2, Attachment 1)

11. On or about March 20, 2026, the letter and associated certified mail return receipt sent to Respondent’s address at 2151 S 62nd Street was returned by USPS marked “RETURN TO SENDER, NOT DELIVERABLE AS ADDRESSED, UNABLE TO FORWARD.” (Ex. 2, Attachment 2)

12. As of May 12, 2026, Respondent has not provided any response to the Department regarding requests for more information or for his hearing. (Ex. 2)

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 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 if it is found that the producer has violated any insurance law.

4. Respondent violated Neb. Rev. Stat. §44-4059(1)(b) as a result of the conduct found in paragraphs 1-12 of the Findings of Fact and as evidenced by the relevant exhibits received.

5. Respondent violated Neb. Rev. Stat. §44-4059(1)(f) as a result of the conduct found in paragraphs 1-12 of 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. The Department also provided a Domestic Return Receipt for the notice filings, which provided confirmation of a reasonable attempt to contact 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 Respondent failed to disclose his prior criminal convictions on his Application for an insurance producers license in this state, and then, after Respondent received an inquiry letter from the Department, failed to provide a response to the Department.

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

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's resident insurance 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 9th day of June 2026.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



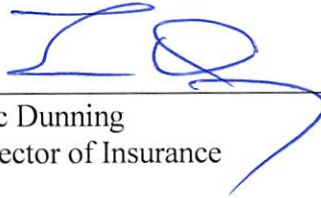
Megan VanAusdall #27433
Hearing Officer

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. Ron O'Neal, (NAIC Producer #21760818), Cause No. A-2575.

Dated this 11 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 to Respondent's registered business, mailing, and residential address, at 2151 S 62nd St, Omaha, Nebraska 68106, 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 RonLOneal@hotmail.com, on this 11th day of June 2026.

Shelly Storie