

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-2577
)	
TOM HLAVAC,)	
(NAIC Producer #21755806),)	
)	
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. Tom Hlavac, (“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. Tom Hlavac, (“Respondent”), is a resident insurance producer in this state, under a National Producer Number (“NPN”) of 21755806. Respondent’s license has a first active date of October 13, 2025, and an expiration date of February 28, 2026. Respondent’s only residential, mailing and business address on file with the Department is 3548 Graham Ave, Grand Island, Nebraska 68803, and his registered business and personal email address on file is TomHlavac65@outlook.com. (Ex. 1, Attachment 1)

3. On or about October 13, 2025, the Respondent, Hlavac, 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 February 9, 2026, 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 conviction for Respondent:

- a. Two counts of "Assault – 3rd Degree," a class I misdemeanor out of Johnson County, Nebraska; Respondent was sentenced pursuant to this conviction on December 18, 2023. (Ex. 1, Attachment 3)

5. On or about February 9, 2026, 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 conviction. (Ex. 1, Attachment 4)

6. On or about March 11, 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, UNCLAIMED, UNABLE TO FORWARD." (Ex. 1, Attachment 5)

7. On or about February 10, 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 a prior conviction. (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 prior criminal conviction. (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 3548 Graham Ave, Grand Island, Nebraska 68803, 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 TomHlavac65@outlook.com. (Ex. 2)

10. On or about March 11, 2026, Storie received a "DELIVERED" receipt from the electronic email sent to TomHlavac65@outlook.com. (Ex. 2, Attachment 1)

11. On or about April 8, 2026, the letter and associated certified mail return receipt sent to Respondent's address at 3548 Graham Ave, was returned by USPS marked "RETURN TO SENDER, UNCLAIMED, UNABLE TO FORWARD." (Ex. 2, Attachment 2)

12. As of May 12, 2026, Respondent has not provided a response to any attempted contacts by the Department. (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 addresses. The Department also provided a Domestic Return Receipt for the notice filings, which, along with the tracking information also provided, confirmation of delivery to the 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 conviction 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



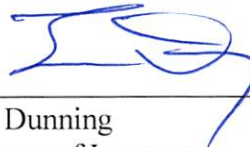
Megan VanAusdall #27433
Hearing Officer

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. Tom Hlavac, (NAIC Producer #21755806), Cause No. A-2577.

Dated this 11 day of June 2026.

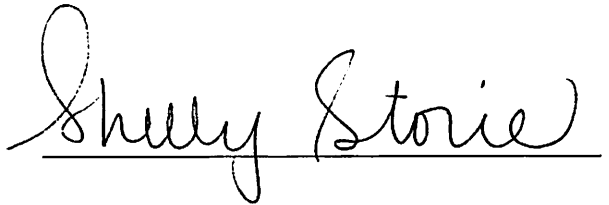
STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



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 3548 Graham Ave, Grand Island, Nebraska 68803, 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 TomHlavac65@outlook.com, on this 11th day of June 2026.


Shelly Storie