BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

STATE OF NEBRASKA DEPARTMENT OF INSURANCE,	)	CONSENT ORDER
PETITIONER,	)	
VS.	)	CAUSE NO. A-2187
BRANDON RAMLET, (NAIC National Producer #12998974),	)	
RESPONDENT.		

In order to resolve this matter, the Nebraska Department of Insurance ("Petitioner"), by and through its attorney, Thomas C. Green II, and Brandon Ramlet ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. Petitioner has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44.101.01, and 44-4047 to 44-4067.

2. Respondent has been a non-resident insurance producer licensed as to conduct business in Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. Petitioner initiated this administrative proceeding by filing a Petition captioned State of Nebraska Department of Insurance vs. Brandon Ramlet (NAIC National Producer #12998974), Cause Number A-2187 on or about May 30, 2019. A copy of the Petition was served upon the Respondent at 1391 Beacon Hill Dr., Highlands Ranch, CO 80126-3050 by certified mail, return receipt requested, and by regular U.S. mail. Respondent acknowledges receiving proper notice of these proceedings.

2. Respondent is alleged to have violated Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(h), and 44-1525(11) as follows:

a. On or about January 16, 2019, The Department received notice from North American Company for Life and Health Insurance ("NAC") that Respondent's appointment with NAC had been terminated due to signature discrepancies and inconsistencies among submitted applications and other concerns.

b. On or about February 5, 2019, Scott Zager, an insurance investigator employed by the Department's Consumer Affairs Division, sent a letter to Respondent ("Letter 1") at his registered residence/business and registered mailing addresses with the Department and to an address discovered after a review of property records, 1391 Beacon Hill Dr., Highlands Ranch, CO 80126-3050 ("Property Records Address"), requesting information related to NAC's termination of Respondent's appointment. The letters sent to the Respondent's registered residence/business address and registered mailing address were returned to the Department on February 19, 2019 and March 1, 2019 respectively, marked, "RETURN TO SENDER NOT DELIVERABLE AS ADDRESSED", but the letter sent to the Property Records Address was not returned to the Department.

c. Respondent provided an undated, written response to Letter 1 ("Responsive Letter").

d. On or about March 19, 2019, Mr. Zager sent a follow up letter to Respondent ("Letter 2") at the Property Records Address by First Class United States Mail requesting an additional statement addressing certain questions asked by Mr. Zager. Mr. Zager requested a response within fifteen days. No response was received by the Department and Letter 2 was not returned to the Department as undeliverable.

e. On or about April 17, 2019, Mr. Zager sent a follow-up letter to Respondent ("Letter 3") at the Property Records Address by certified mail, return receipt requested. This

Letter 3 demanded immediate response and informed Respondent that failure to respond within fifteen working days may be construed as an unfair trade practice. On or about April 29, 2019, the Domestic Return Receipt was returned to the Department by the United States Post Office confirming delivery.

f. To date, the Department has not received a response from Respondent for either Letter 2 or Letter 3.

3. Respondent violated Neb. Rev. Stat. § 44-4054(8) by failing to notify the Director of his address change within 30 days after the change. The Department became aware that the Respondent's registered residence/business address and registered mailing address were no longer accurate on February 19, 2019 and March 1, 2019 respectively, when Letter 1 was returned to the Department marked, "RETURN TO SENDER NOT DELIVERABLE AS ADDRESSED". Respondent has not yet provided any address update and more than 30 days have passed since March 1, 2019.

4. Respondent admits the allegations in Paragraphs 2 and 3.

5. Respondent was informed of his right to a public hearing. Respondent waives that right and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

5. Respondent has been represented at all relevant times by his attorney Rocco Dodson and enters into this Consent Order after consultation with said counsel.

CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes violations of Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(h), 44-1525(11) and 44-4054(8) and Respondent is subject to disciplinary action pursuant to Neb. Rev. Stat. §44-4059.

CONSENT ORDER

It is therefore Ordered by the Director of Insurance and agreed to by Respondent, Brandon Ramlet, that:

1. Respondent agrees to pay an administrative fine of three hundred dollars ($300.00) within fourteen (14) days of the adoption of this Consent Order by the Director.
2. Respondent agrees to voluntarily surrender his Nebraska non-resident insurance producer license, said surrender to be effective on the date this Consent Order is adopted and approved by the Director of Insurance.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing their signatures below.

Thomas C. Green II, #21001
Attorney for Petitioner
1135 M Street, Suite 300
Lincoln NE 68501
(402) 471-2201

7/29/19
Date

Brandon Ramlet
Respondent

7/20/19
Date

State of COLORADO)
) ss.
County of DOUGLAS)

SARAH NICOLE DANIEL
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20074017786
MY COMMISSION EXPIRES JUNE 15, 2020

On this 20TH day of JULY, 2019, Brandon Ramlet personally appeared before me and read this Consent Order, executed the same, and acknowledged the same to be his voluntary act and deed.

Notary Public

SARAH NICOLE DANIEL
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20074017780
MY COMMISSION EXPIRES JUNE 15, 2010

Approved as to form and content:

Rocco Dodson
Dodson and Associates, P.C.
24918 Genesee Trail Road
Golden CO 80401
Counsel for Respondent

7/22/19
Date

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Brandon Ramlet (NAIC National Producer #12998974), Cause No. A-2187.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Bruce R. Ramge
Bruce R. Ramge
Director of Insurance

7-29-2019
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to his counsel, Rocco Dodson, Dodson and Associates, P.C., 24918 Genesee Trail Road, Golden, CO 80401, by certified mail, return receipt requested, on this 30 day of July, 2019.

Brandis Bauer