

JUN 07 2016

BEFORE THE DEPARTMENT OF INSURANCE STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)
DEPARTMENT OF INSURANCE,)
PETITIONER,)
VS.)
DUSTIN RADER,)
INSURANCE PRODUCER NO. 8069864,)
RESPONDENT.)

CONSENT ORDER

CAUSE NO. A-2039

IDENTIFIER # 8069864

AMOUNT \$ 1,000.

JUN 08 2016

DISTRIBUTION # 21344834

CHECK # 30977

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Laura L. Arp, and Dustin Rader ("Respondent"), mutually stipulate and agree as follows.

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. § 44-101 and § 44-4047 et seq. Said jurisdiction and control have been present at all times material hereto.

2. Respondent is a licensed resident insurance producer in the State of Nebraska whose mailing address registered with the Department is PO Box 126, Hastings, NE 68902, and whose home address registered with the Department is 1323 N. Colorado, Hastings, NE 68901.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition captioned State of Nebraska Department of Insurance vs. Dustin Rader, Cause Number A-2039, on May 20, 2016. A copy of the Petition was served upon Respondent by certified mail, return receipt requested.

2. The Department has jurisdiction over Respondent in the above-described administrative proceeding.

3. Respondent violated Neb. Rev. Stat. § 44-4059(1)(e) and (h) as a result of the following conduct: On or about April 6, 2015, Respondent attempted to add an insured to a policy by backdating the endorsement to March 31, 2015, which would have resulted in coverage for an April 3, 2015 accident in which the newly-added driver was operating the vehicle insured under the policy. Respondent knew about the auto accident at the time he attempted to retroactively add the insured to the policy.

4. In the spirit of cooperation and in order to avoid further expense and loss of time, Respondent enters into this Consent Order freely and voluntarily. Respondent was informed of his right to a public hearing. Respondent waives his right to a hearing and acknowledges that by doing so, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

5. Respondent admits the allegations set forth in the Petition and Notice of Hearing as summarized in paragraph 3 of this section and is willing to amicably resolve all pending matters to avoid the uncertainty and expense of litigation.

CONCLUSIONS OF LAW

Respondent's conduct as stipulated above constitutes a violation of Neb. Rev. Stat. § 44-4059(1)(e) and (h).

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by the Respondent, Dustin Rader, that Respondent shall pay an administrative fine in the amount of \$1,000 due within 30 days after the Director of Insurance or his designee approves and signs this Consent Order.

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. Dustin Rader*, Cause No. A-2039.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Bruce R. Ramge

BRUCE R. RAMGE
Director of Insurance

6-7-2016

Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to Respondent's mailing address registered with the Department, PO Box 126, Hastings, NE 68902, by certified mail, return receipt requested, on this 7 day of June, 2016.

Brandis Course