

JAN 13 2020

FILED

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

STATE OF NEBRASKA	)	
DEPARTMENT OF INSURANCE,	)	
	)	
PETITIONER,	)	CONSENT ORDER
	)	
VS.	)	
	)	
ERIC LUEBBE	)	CAUSE NO. A-1954
(NAIC National Producer #9135805),	)	
	)	
RESPONDENT.	)	

In order to resolve this matter, the Nebraska Department of Insurance (“Petitioner”), by and through its attorney, Thomas C. Green II, and Eric Luebbe (“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 licensed as a resident insurance producer under the laws of 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. Eric Luebbe (NAIC National Producer #9135805), Cause Number A-1954 on or about November 26, 2019. A copy of the Petition was properly served upon the Respondent at his registered business address and registered residence address by certified mail, return receipt requested. Respondent filed an Answer to Petition on or about December 19, 2019. Respondent acknowledges receiving proper Notice of these proceedings.

2. Respondent violated Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(e), 44-4059(1)(g), 44-4059(1)(h), and 44-1525(1)(f) as a result of the following conduct:

- a. On or about August 20, 2019, the Petitioner was notified that the Respondent's appointment as a licensed agent with State Farm was terminated following Respondent's resignation during State Farm's investigation. State Farm had initiated an investigation of the Respondent's business practices due to concerns over questionable auto insurance quotes obtained by Respondent.
- b. State Farm's investigation discovered that Respondent was deliberately adding various people as drivers to insurance quotes, even though those people had a questionable relationship to the prospect or the household, in order to obtain lower rates. Respondent subsequently admitted that he had intentionally added unrelated drivers to households on multiple occasions during the auto insurance quoting process for the sole purpose of obtaining lower premiums for customers and potential customers.
- c. State Farm's investigation also revealed several examples where Respondent entered inaccurate information on auto insurance quotes in order to obtain lower premiums. As examples, Respondent would: (i) omit family members from quotes even though the customers specifically requested coverage for the omitted family members; (ii) use inaccurate coverage histories of customers and potential customers; and/or (iii) use inaccurate asset acquisition dates.

3. Respondent admits that he performed the actions alleged in subparagraphs a, b, and c of Paragraph 2 above, and further admits to have violated Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(e), 44-4059(1)(g), 44-4059(1)(h), and 44-1525(1)(f). Respondent denies any violation of Neb. Rev. Stat. § 44-1525(10).

4. 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, David A. Domina, 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)(e), 44-4059(1)(g), 44-4059(1)(h), and 44-1525(1)(f) 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, Eric Luebbe, that:

1. Respondent shall pay an administrative fine of two thousand dollars (\$2000.00) within fourteen (14) days of the adoption of this Consent Order by the Director.
2. Respondent shall attend and complete at least three (3) additional hours of Department approved continuing education, with a focus on ethics, in each of the 2020 and 2021 calendar years (for 2020, this continuing education requirement must be completed within 180 days of the adoption of the Consent Order by the Director). Respondent shall provide the Department with proof of completion of the aforementioned continuing education and agrees and understands that the aforementioned continuing education will not count, and shall not be submitted, towards any continuing education requirements.

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

1/13/2020  
Date



Eric Luebbe  
Respondent

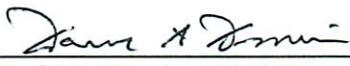
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Date

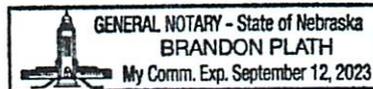
State of Nebraska )  
County of Douglas ) ss.

On this 8<sup>th</sup> day of January, 2020, Eric Luebbe 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

Approved as to form and content:

  
David A. Domina, #11043  
DominaLaw Group PC LLO  
2425 S. 144<sup>th</sup> Street  
Omaha NE 68144  
Counsel for Respondent



January 10, 2020  
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. Eric Luebbe (NAIC National Producer #9135805), Cause No. A-1954.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE

  
Bruce R. Ramge  
Director of Insurance

1-13-2020  
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 of record, David A. Domina, DominaLaw Group PC LLO, 2425 S. 144<sup>th</sup> St., Omaha, NE 68144, by certified mail, return receipt requested, on this 13<sup>th</sup> day of January, 2020.

Shelly G. Storie