

Nebraska Protection of Seniors from Insurance Exploitation Act

Insurance exploitation of vulnerable adults is a serious problem that can go undetected without the right training and tools. As of 2024, 1.96 million people have made Nebraska their home. Roughly 17% of that population consists of residents aged 65 and older. As this vulnerable population grows, so does the possibility of insurance exploitation. The State of Nebraska wants to ensure the safety of consumers and companies through recent legislation, which will aid in detecting, responding to, and preventing insurance exploitation. The Nebraska Protection of Seniors from Insurance Exploitation Act is a way for the Legislature to encourage insurers and insurance producers to use their discretion and take action to assist in detecting and preventing financial exploitation.

Link to the statistics found for the introduction: [Senior Scam Prevention and Fraud Resources in Nebraska](#).

Where to find the Nebraska Protection of Seniors from Insurance Exploitation Act?

- Sections 44-1546 to 44-1555 shall be known and may be cited as the Nebraska Protection of Seniors from Insurance Exploitation Act, or
- Laws 2026, LB967, § 16.

Legal Information

In July of 2026 the Nebraska Protection of Seniors from Insurance Exploitation Act was passed. The act recognized that insurers and insurance producers are in a unique position to discover financial exploitation when conducting transactions for their customers and was created to encourage reporting any disbursement or transaction that reasonably may result in the financial exploitation of an eligible adult. The act also requires training on handling complaints, possible fraud, and investigations. Additional details and the exact language of the act are provided below.

([Laws 2026, LB967, § 16.](#))

What is financial exploitation?

- Financial exploitation is the wrongful or unauthorized taking, withholding, appropriation, or use of money, assets, or other property of an eligible adult by any person; or

- Any act or omission taken by a person, including through an attorney, guardian, or conservator of an eligible adult to:
 - Obtain control, through deception, intimidation, or undue influence, over the eligible adult's money, assets, or other property to deprive the eligible adult of the ownership, use, benefit, or possession of his or her money, assets, or other property; or
 - Convert money, assets, or other property of the eligible adult to deprive such eligible adult of the ownership, use, benefit, or possession of his or her money, assets, or other property;

Who is an eligible adult?

Senior adults and vulnerable adults are considered eligible adults.

- Senior adults include any person sixty-five years of age or older.
- Vulnerable adults include any person eighteen years of age or older who has a substantial mental or functional impairment or for whom a guardian or conservator has been appointed under the Nebraska Probate Code.

Reporting

Insurers and trained individuals are encouraged to report any disbursement or transaction that they reasonably believe will result in the financial exploitation of an eligible adult.

Additionally, an insurer may delay a disbursement or transaction from an eligible adult's insurance policy, contract, or account on which an eligible adult is a beneficiary subject to section 21's standards.

Training

- Insurance producers must take at least two hours of continuing education focused on how to identify the suspected or attempted financial exploitation of an eligible adult as described in subdivision (7) (a) of section 18 of this act.
- An insurer shall provide training appropriate to the job responsibilities of supervisors and employees regarding the handling of complaints, possible fraud, and investigations. These employees must complete training on how to identify suspected or attempted exploitation of an eligible adult, who to notify, and the related privacy and confidentiality requirements.

- Notwithstanding subsections (1) and (2) of section 23, an insurer is in compliance with this section if they provide antifraud training to all supervisors and employees of such insurer pursuant to the laws or regulations of this state or another state and if such training includes instruction substantially similar to the instruction described in subdivisions (1)(a) and (b) of this section.

Additional details on the training requirements are provided in the act below.

([Laws 2026, LB967, § 16.](#))

Training Timeline

An insurer shall provide supervisors and employees with the training

- As required by section 23 as soon as reasonably practicable, or
- By the later of April 15, 2027, or
- One year after the date any supervisor or employee begins employment with or becomes affiliated or associated with the insurer

Frequently Asked Questions (FAQ's)

1. Will the training be required to maintain a Nebraska insurance producer license?

Insurance producers must receive training pursuant to section 23 of the act, unless they have already taken at least two hours of continuing education focused on how to identify the suspected or attempted financial exploitation of an eligible adult, which included identifying common signs indicating the financial exploitation of an eligible adult and how to provide notification regarding the suspected or attempted financial exploitation of an eligible adult under subdivision (7)(a) of section 18 of the act.

2. Will non-residents producers in Nebraska need to complete the training even if their resident state does not have a similar requirement?

Insurer as defined in section 44-103 includes all companies, exchanges, societies, or associations whether organized on the stock, mutual, assessment, or fraternal plan of insurance and reciprocal insurance exchanges.

If the insurer does not have antifraud training that is substantially similar to subdivisions (1)(a) and (b) of section 23 then they must provide training to all supervisors and employees appropriate to the job responsibilities of supervisors and

employees handling or advising on complaints, possible fraud, and investigations. Unless the insurance producer has taken at least two hours of continuing education focused on how to identify the suspected or attempted financial exploitation of an eligible adult, which included identifying common signs indicating the financial exploitation of an eligible adult and how to provide notification regarding the suspected or attempted financial exploitation of an eligible adult as seen in subdivision (7) (a) of section 18.

So, non-resident producers in Nebraska **need to complete the training even if their resident state does not have a similar requirement**. They can either complete at least two hours of continuing education focused on how to identify the suspected or attempted financial exploitation of an eligible adult; or (b) receive training pursuant to section 23.

3. Will insurance companies be required to verify and track the training for their producers?

The act does not specifically state whether insurers must verify and track training for producers, however it is recommended.