

Nebraska Department of Insurance

**FIDELITY & SURETY**

Filing and Policy Requirements	Statutory and Regulatory Reference	Requirement Description
<b>General Filing Requirements</b>		
SERFF Filing Required	Guidance Document <a href="#">IGD-C9</a>	As of May 1, 2010, all filings submitted to Nebraska are required to be submitted electronically, using the NAIC System for Electronic Rate and Form Filing. Contact person: Connie Van Slyke, 402-471-4647
Retaliatory Fees	<a href="#">NE Statute 44-150</a>	Nebraska is a retaliatory state and all fees, premium taxes, deposits, and other charges will be charged at the rate in Nebraska law or the rate charged by the domiciliary state, whichever is higher.
Unfair Trade Practices Act	<a href="#">NE Statute 44-1521 – 44-1535</a>	Purpose is to regulate unfair trade practices in the business of insurance, in accordance with the intent of the Congress of the United States as expressed in Public law 79-15, by defining, or providing for the determination of, all acts and practices in this state which constitute unfair trade practices and by prohibiting the acts and practices so defined or determined.
<b>Form Filing Requirements</b>		
Forms	<a href="#">NE Statute 44-7505</a>	Forms do not have to be filed with the only exception being Advisory Organizations
Filing Standards	Guidance Document <a href="#">IGD-C9</a>  <a href="#">NE Statute 44-7501 – 44-7535</a>	Nebraska Filing Bulletin – When revising currently approved forms, a comparison of the existing form should be included with all changes clearly identified (red-lined copies). An insurer does not need to file forms and endorsements that an advisory organization has filed on its behalf. Submit forms lists whenever forms are changed, added, or removed. See Nebraska Rate and Form Act.
Arbitration	<a href="#">NE Statute 25-2602.01</a>	Uniform Arbitration
Cancellation & Non-renewal	<a href="#">NE Statute 44-522</a>	Sixty-day notice is required for cancellation or nonrenewal. Ten-day notice is required for nonpayment of premium.
<b>Rate Filing Requirements</b>		
Rates	<a href="#">NE Statute 44-7505</a>	Rates do not have to be filed with the only exception being Advisory Organizations