Insurance Department Review Requirements Checklist Medical Malpractice 11.0000

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS	44-7506 & 44-7513	All forms must be filed prior to use
Applications		
	44-7513	Required to be filed if coverage bound.
Arbitration		
	25-2602	Rawlings v. Amco
Bankruptcy Provision		
	44-2401-2418	Guaranty Association Act
	44-7502	Policy should respond
Cancellation & Nonrenewal		
	44-522	Allied Healthcare Professionals – 60-day notice for cancellation & nonrenewal/specific reasons for cancellation
	44-2837	Thirty-day notice for both cancellation and nonrenewal – physicians, surgeons and CRNAs
Filing Standards		
	44-2801	Nebraska Hospital Medical Liability Act
	44-7513	Prior approval forms
	44-2836(4)	No exclusions or limitations on coverage/physicians and surgeons
Liberalization Clause		
		Allowed but not required.
Loss Settlement		
	44-2836(4)	Physicians and surgeons – refusal to pay upon agreement of insured
	Chapter 60/CB-94	Unfair Claim Settlement Act
Deductibles	32.004	For those that come under the Act must be paid initially by the carrier
Pricing		
	NE Hosp. Med. Liab. Act	Minimum limits of 500,000/1,000,000 – 3,000,000 hospitals
	44-354	Cannot charge for something not contemplated in the rate.
	44-7506-7510&7511	Prior approval for rates
Rating Plan Requirements		
	44-7509	40% rating flexibility allowed
	Chapter 73	Exempt commercial policyholder
	Chapter 75	Multi-state insured
General Filing References		
<u> </u>	CB-96	Nebraska Medical Liability Act
	44-358	Fraud and Misrepresentation
	44-1521-1535	Unfair Trade Practice Act
	Chapter 16	Effective date of filing
	44-150	Retaliatory fees
	44-7512	Withdrawal of subjective rating plan
	Chapter 40	Underwriting refusal