

## HEALTH POLICY

Responsible for oversight of the Life and Health Division, SHIP, External Review and all policy matters regarding health insurance. The division is the primary contact with the NAIC and federal and state officials on health insurance issues.

## HUMAN RESOURCES

Responsible for managing personnel and payroll transactions; wellness in the workplace; Affirmative Action Plan; Americans with Disabilities Act; Self-Evaluation and Transition Plans; Policies and Procedures Manuals; Tuition Assistance Educational Program; and staff development and training.

## LEGAL

Responsible for advising the Director and staff in the interpretation and enforcement of insurance laws; drafting regulations and legislation; and representing the Department in all administrative proceedings.

## LIFE AND HEALTH

Responsible for evaluating and approving or disapproving life, health, and annuity products marketed to Nebraska residents, as well as reviewing rate filings.

## MARKET CONDUCT

Responsible for examining insurance companies, producers and other licensed entities to ensure fair and equitable treatment has been given to consumers. Typical areas of review include advertising, rating, use of properly filed forms, proper use of disclosures, compliance with producer licensing and appointment requirements, claim handling practices, and complaint handling practices.

## PRODUCER LICENSING

Responsible for processing and maintaining permanent license records on producers and agencies, including issuing, renewing, and terminating licenses; supervises pre-licensing educational courses, oversees the licensing examination process, and supervises the continuing education program.

## PROPERTY AND CASUALTY

Responsible for the review and acceptance of forms, rates, and rules of companies which are writing property/casualty lines of insurance.

**MEDICAL PROFESSIONAL LIABILITY:** Responsible for coordinating the provisions of the Hospital-Medical Liability Act.

## SENIOR HEALTH INSURANCE INFORMATION PROGRAM (SHIP)

Responsible for coordinating and maintaining a statewide seniors counseling program that provides free, unbiased information regarding Medicare.

NEBRASKA

Good Life. Great Opportunity.

Department of Insurance

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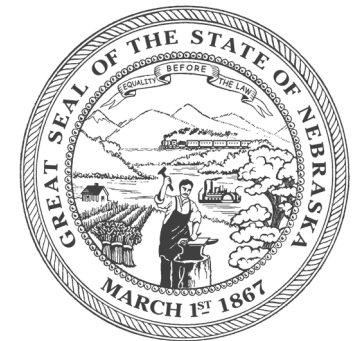
CONSUMER HOTLINE: 1-877-564-7323  
TDD (800) 833-7352  
VOICE (800) 833-0920

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# NEBRASKA DEPARTMENT OF INSURANCE

AN AGENCY OF STATE GOVERNMENT

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# AN OVERVIEW

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The Nebraska Department of Insurance exists for one very important reason -- to protect you -- the consumer.

## MISSION STATEMENT

"To safeguard those affected by the business of insurance through the fulfillment of our statutory obligations and by promoting the fair and just treatment of all parties to insurance transactions."

## DEPARTMENT FUNCTIONS

The primary functions of the Department of Insurance include:

- Licensing insurance producers, agencies, and companies.
- Reviewing financial and market conduct company records.
- Reviewing life, health, property or casualty policy forms for approval or disapproval.
- Reviewing and approving/disapproving rates for many lines of insurance.
- Ensuring compliance with the Nebraska Insurance Code through administrative actions.
- Drafting legislation and regulations.
- Investigating insurance fraud.
- Investigating consumer complaints.
- Educating and informing consumers about insurance issues.
- Coordinating and maintaining a senior counseling program.

## CONSUMER INFORMATION

If you have questions or concerns about an insurance matter, you may contact the Nebraska Department of Insurance for assistance.

## DEPARTMENT ORGANIZATION

In addition to the Department's commitment to protecting the public interest, it also has an obligation to assist the insurance industry by providing consistent, unbiased, and equitable regulation.

What follows is an overview of how the Department is organized to serve the needs of the insurance-buying public, as well as the entities which choose to do business in our state.

### ADMINISTRATION

Responsible for enforcing the laws and regulations of the state regarding insurance, setting policy, managing the staff of employees, and overseeing the Department's budget. The Director of Insurance is appointed by the Governor.

### ADMINISTRATIVE SERVICES

**BUDGET SECTION:** Responsible for the Department's finances.

**INFORMATION SYSTEMS SECTION:** Responsible for providing support for all information systems and computer hardware throughout the Department.

**OFFICE SERVICES SECTION:** Responsible for providing support functions for all divisions within the Department of Insurance.

### CONSUMER AFFAIRS

Responsible for providing the public with insurance information and assistance, and for investigating consumer complaints to ensure the proper handling of insurance transactions.

### FINANCIAL REGULATION

Responsible for determining and monitoring the financial solvency of insurance companies licensed in Nebraska.

**FINANCIAL EXAMINATION SECTION:** Responsible for conducting on-site financial examinations of all Nebraska domestic insurance companies in accordance with Nebraska statutes and regulations, and the NAIC Financial Condition Examiners Handbook; responsible for conducting qualifying examinations of companies organizing in Nebraska.

**FINANCIAL ANALYSIS SECTION:** Responsible for conducting in-house audits of financial statements and all other supplemental filings made by all Nebraska domestic insurance companies; responsible for analyzing other information to monitor the insurer's statutory compliance and solvency on an ongoing basis; responsible for oversight of pre-need sales.

**COMPANY ADMINISTRATION SECTION:** Responsible for reviewing, evaluating and processing company licensing applications, changes, and certificates of authority; responsible for administration of statutory deposits; auditing and collecting premium tax, retaliatory tax, fire marshal tax, and renewal fees; responsible for audit and collection of premium and fire marshal tax for surplus and excess lines.

### FRAUD PREVENTION

Responsible for confronting the problem of insurance fraud by prevention, investigation, and prosecution of fraudulent insurance acts in an effort to reduce the amount of premium dollars used to pay fraudulent claims.