

# **DEPARTMENT OF INSURANCE STAFF**

Department Home Page: [www.doi.nebraska.gov](http://www.doi.nebraska.gov)

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## **ADMINISTRATION**

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Director of Insurance  
Deputy Director & General Counsel  
Public Information Officer  
Administrative Secretary

## **ADMINISTRATIVE SERVICES DIVISION**

(TBA)  
Glen Riedel, CNE  
Mark Peterson, MCP  
James Wassinger  
Sue Williams  
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Julie Neal  
Kathy Hoppel  
Jillian Boston  
Judy Nixon

Accounting and Finance Manager  
Infrastructure Support Analyst Senior  
Infrastructure Support Analyst  
Infrastructure Support Analyst  
Office Services Manager  
Accounting Clerk  
Accounting Clerk  
Accountant  
Word Processing Technician  
Office Clerk  
Office Clerk

## **CONSUMER AFFAIRS DIVISION**

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John Koenig, CIE, ACS, HIA, FLMI, CPCU  
Barbara Peterson  
Jeanette McArthur, AU  
Mickey Scheidt  
Cynthia Williamson, CLU, CEBS, PIR, RHU  
Scott Zager, ACS, AFSI, AIE, FLMI  
Valarie Jones

Administrator  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator  
Insurance Investigator  
Staff Assistant

## EXAMINATION DIVISION

Justin Schrader, CFE  
Lindsay Crawford, CFE

Rhonda Ahrens, FSA, MAAA  
Christopher Amory, CFE  
Boesen, Monte  
Bruce Bornman, CFE  
Deb Bush  
Dave Clayton, CFE  
Jennifer Cuda, CFE  
Brian Davis  
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Gary Evans, CFE, AES, CISA  
Hailey Gao  
Erin Garvin, CFE  
Jill Gleason, CFE  
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Amy Orth  
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Chrystal Pascoe  
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Darrin Riha, CFE  
Linda Scholl, CFE, AES, CISA  
Larry Shaw, CFE  
Matthew Sporhase, CFE, ALMI  
Kim Stevenson  
Kevin Stubbs, CFE  
Michael Sullivan  
Isaak Russell, CFE  
Tadd Wegner, CFE  
Lynn Wiese, CFE

Chief Examiner  
Deputy Chief Examiner

Life and Health Actuarial Examiner  
Financial Analyst  
Life and Health Actuarial Examiner  
Investment Specialist  
Fiscal Compliance Analyst  
Assistant Chief Examiner  
Financial Analyst Supervisor  
Financial Examiner  
Financial Analyst  
Financial Examiner  
Financial Analyst  
Financial Examiner  
Financial Analyst Supervisor  
Company Administrator  
Property & Casualty Actuarial  
Examiner  
Accountant I  
Financial Examiner  
Financial Examiner  
Financial Examiner  
Financial Analyst  
Staff Assistant  
Financial Analyst  
Financial Examiner  
Financial Analyst  
Assistant Reinsurance Specialist  
Burial Pre-Need Examiner  
Financial Analyst  
Financial Examiner  
Financial Examiner  
Assistant Chief Examiner  
International Insurance Analyst  
IT/Financial Examiner  
Financial Analyst  
Financial Analyst  
Financial Examiner  
Financial Examiner  
Financial Analyst  
Supervisory Examiner  
Supervisory Examiner  
Financial Analyst

**HEALTH POLICY DIVISION**

Martin Swanson  
Maggie Dolezal  
JP Sabby

Administrator  
Federal Aid Administrator  
Health Policy Analyst

**HUMAN RESOURCES DIVISION**

Kathy Vandenberg

Personnel Officer

**INSURANCE FRAUD PREVENTION DIVISION**

Charles Starr, SCLA, CIFI, AHFI  
Mark Wolfe, FCLA, CIFI  
Gus Hitz, FCLS  
Kimberly Church  
Connie Drake

Division Chief  
Fraud Investigator  
Fraud Investigator  
Fraud Investigator  
Administrative Assistant

**LEGAL DIVISION**

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Laura Arp  
Robert Bell  
Matt Holman  
Krystle Ledvina Garcia  
Brandis Courser

Deputy Director & General Counsel  
Agency Counsel  
Agency Counsel  
Agency Counsel  
Agency Counsel  
Paralegal & Administrative Assistant

**LIFE AND HEALTH DIVISION**

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John Rink  
Maryana Grodnova-Ware, ALMI, AFSI  
Rebecca Dennis  
Deb Maher

Administrator  
Accident and Health Actuary  
Actuarial Assistant  
Life and Health Analyst II  
Life and Health Analyst II  
Staff Assistant

**MARKET CONDUCT**

Reva Vandevoorde, CIE, CPCU, MCM, ALMI  
Cathy Hoban, CIE, FLMI, AIRC, FLHC, CCP,  
CICSR, ASC

(TBA)  
Megan Keck  
Jonathon Bartholomew

Market Conduct Administrator  
Market Conduct Analyst

Market Conduct Examiner  
Market Conduct Examiner  
Market Conduct Examiner

**PRODUCERS' LICENSING DIVISION**

Kevin Schlautman  
Gina Goodro  
Rae Ann Mastny  
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Lori Bruss

Administrator  
Insurance Education Analyst  
Staff Assistant  
Staff Assistant  
Staff Assistant

**PROPERTY AND CASUALTY DIVISION**

Connie Van Slyke  
Stephanie Hobelman  
Craig Palik  
Derek Wallman  
Chris Williamson

Administrator  
Property and Casualty Analyst  
Property and Casualty Analyst  
Property and Casualty Analyst  
Property and Casualty Analyst

**SENIORS HEALTH INSURANCE INFORMATION PROGRAM**

Alicia Jones  
Bobbi Kierstead  
Carol Harrah  
Karma Boddy

SHIIP Program Coordinator  
SHIIP Training Coordinator  
SHIIP Training Specialist  
SHIIP Staff Assistant

**STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE**

The Department of Insurance shall have general supervision, control and regulation of insurance companies, associations and societies, and the business of insurance in Nebraska, including companies in process of organization. The Director of Insurance shall be the chief administrative officer of the Department and shall have the power and duty to enforce and execute all the insurance laws of this state and make all needful rules and regulations for the purpose of carrying out the true spirit and meaning on this enactment and all laws relating to the business of insurance, and, to that end, may authorize and empower an assistant or employee to do any and all things that he/she may do on his/her behalf, and he/she shall see that all laws respecting insurance companies and insurance agents are faithfully executed. The Director or his/her representative shall issue all certificates and licenses as provided for in Chapter 44. The Director and his/her authorized representative shall have the power and authority to do all things and to perform all acts the Department is given the power and authority to do.

The Department of Insurance operates on a fiscal year that begins July 1 and ends June 30. Various fees that the Department collects fund the Department's operations. The table below presents the fees collected during the last three fiscal years.

Fees: (Fiscal Year)	<u>FY 11-12</u>	<u>FY 12-13</u>	<u>FY 13-14</u>
Examination Fees	\$ 3,181,914	\$ 4,530,358	\$ 4,579,207
Admin. Fee Professional Medical Liability	175,103	190,934	219,475
Publications/Photocopies/Fraud Conference	17,866	984	11,675
Agent Certification	22,540	22,305	19,559
Legal Filing Fees	10,858	17,439	19,855
Miscellaneous Fees (Filing Fees)	1,109,896	1,089,305	1,140,093
Admin. Fees - Premium Taxes	32,514	20,000	36,199
Pre-Admission Review Fees	17,000	21,000	17,600
P&C Filing Fees	389,526	307,853	555,967
L&H Filing Fees	120,010	134,640	148,562
Fraud Fee	361,137	450,996	467,586
Certificate of Authority	67,935	80,308	72,499
Agency License	505,795	521,095	552,490
Company Appointment/Cancellation	5,870,436	5,074,885	6,248,257
Agent's License	2,808,033	2,859,569	3,306,865
Utilization Review Agents	4,500	200	100
Continuing Education Approval/Course Comp.	46,150	39,950	49,300
Reinsurance Intermediary	4,500	3,100	4,000
Third Party Administrator	71,910	70,455	69,800
Pre-License Certification/Course Approval	400	50	50
<b>TOTAL FEES</b>	<b><u>\$14,818,023</u></b>	<b><u>\$15,435,426</u></b>	<b><u>\$17,518,239</u></b>

The Department of Insurance also collects taxes based on the premiums charged for insurance written in Nebraska. Tax revenue collected by the Department is distributed to other governmental units, including the General Fund, the Workers' Compensation Court, School Districts, Counties and Municipalities. The table below represents the premium tax revenue and administrative fines collected by the Department of Insurance and distributed to other government units for the last three tax years.

	<u>2012</u>	<u>2013</u>	<u>2014</u>
Premium Tax	\$ 71,593,408	\$ 71,451,974	\$ 87,963,331
Fire Insurance Tax	3,235,978	3,505,086	3,519,438
Workers' Compensation Cash Fund	3,529,169	3,857,782	3,968,160
Workers' Compensation Trust Fund	-0-	2,335,954	-0-
Premium Tax transferred to CHIP Fund (Net) (1)	<u>9,452,724</u>	<u>15,958,208</u>	<u>11,226,934</u>
<b>TOTAL TAXES</b>	<b>\$ 87,811,279</b>	<b>\$ 97,109,004</b>	<b>\$ 106,677,863</b>
Interest Income from Premium Tax Prepayments/CHIP Fund	\$ 735,599	\$ 922,896	\$ 692,016
Late Payment Penalties and Administrative Fines (2)	<u>782,953</u>	<u>1,087,448</u>	<u>1,139,547</u>
<b>TOTAL INTEREST AND PENALTIES</b>	<b>\$ 1,518,522</b>	<b>\$ 2,010,344</b>	<b>\$ 1,831,563</b>
<b>TOTAL REVENUE DISTRIBUTED TO OTHER GOVERNMENTAL ENTITIES/FUNDS</b>	<b><u>\$ 89,329,831</u></b>	<b><u>\$ 99,119,348</u></b>	<b><u>\$ 108,509,426</u></b>

- (1) To more accurately reflect the premium taxes paid by insurers, net transfers to the CHIP (Comprehensive Health Insurance Pool) Fund have been included. The CHIP Fund provides funding per Neb. Rev. Stat. §44-4225.
- (2) Includes Neb. Rev. Stat. §44-322 forfeiture amount of \$100 per day until Annual Statement submission requirements are met.

### **ADMINISTRATIVE SERVICES DIVISION**

The Administrative Services Division provides support functions for all Divisions of the Department of Insurance. This Division plays a key role in the development and operation of all agency information systems. This Division also provides all administrative support functions of the agency including budget and accounting functions, purchasing, records management, mail management, telephone services, word processing, office utilization, and general clerical support.

## CONSUMER AFFAIRS DIVISION

The Consumer Affairs Division personnel educate consumers and investigate consumer complaints. Through the complaint process, the Division verifies proper handling of insurance transactions and ensures fair treatment of the parties involved. During 2013, the Division closed 1,520 cases. The cases closed during 2014 reflect the following:

<u>Automobile</u>	<u>Investigations</u>	<u>Accident and Health</u>	<u>Investigations</u>
Private Passenger	364	Group	139
Commercial	19	Individual	287
Motor Sports	1	Credit	4
Motor Home	6	Other	1
Other	3	Total	431
Total	393		

<u>Homeowners</u>	<u>Investigations</u>	<u>Fire, Allied Lines &amp; Commercial</u>	<u>Multi-Peril</u>
<u>Investigations</u>			
Homeowners	266	Commercial Multi-peril	32
Farmowner/Ranchowner	13	Dwelling Fire	10
Renters/Tenants	12	Fire/Allied Lines	3
Condo/Townhouse	3	Other	1
Other	5	Total	46
Total	299		

<u>Liability</u>	<u>Investigations</u>	<u>Life and Annuity</u>	<u>Investigations</u>
General	27	Individual Life	109
Umbrella	0	Annuities	31
Professional/E&O	0	Group Life	14
Other	0	Credit Life	1
Products	0	Other	4
Total	27	Total	159

<u>Miscellaneous</u>	<u>Investigations</u>	<u>Total Investigations for 2014</u>	<u>1,520</u>
Miscellaneous	63		
Unknown	102		
Total	165		

## EXAMINATION DIVISION

The Examination Division is responsible for the monitoring of the approximately 1,586 licensed insurance companies and other related entities, including determining the financial condition of the company, its ability to meet and fulfill its obligations, and whether it has complied with the provisions of the Nebraska Statutes.

The Division's staff of financial examiners conducts regular examinations of the 99 insurance companies domiciled in Nebraska. The examination salaries and expenses are paid from a cash fund, the income of which is the reimbursement from insurance companies for time spent on, and actual expense incurred during the examination.

The Division's staff of financial analysts conducts ongoing reviews of the financial statements and other required supplemental filings of the insurance companies domiciled in Nebraska along with coordinating with the domiciliary state for other insurance companies licensed to do business in Nebraska. The analysts may recommend that an examination be conducted or that a company's authority to do business in Nebraska be suspended or revoked. The analysis salaries and expenses are paid from a cash fund, the income of which is the reimbursement from Nebraska domiciled insurance companies based upon premiums.

This Division is also responsible for audit and collection of premium tax, fire insurance tax, workers' compensation taxes and various renewal fees.

In addition to the above, major responsibilities include the admission of companies to do business in Nebraska, the regulation and examination of burial pre-need sales, regulation of purchasing and risk retention groups, regulation of third party administrators, review of holding company filings, and administration of insurance company securities placed on deposit with the Department.

The present staff of the Examination Division consists of a Chief Examiner, a Deputy Chief Examiner, two Assistant Chief Examiners, a Company Administrator, two Life and Health Actuarial Examiners, a Property and Casualty Actuarial Examiner, an Investment Specialist, an Assistant Reinsurance Specialist, an International Insurance Analyst, thirteen financial examiners, thirteen financial analysts, a burial pre-need examiner, a premium tax analyst, a staff assistant, and an administrative secretary.

### FINANCIAL EXAMINATIONS COMPLETED IN 2014

COMPANY NAME
Acceptance Casualty Insurance Company
Acceptance Indemnity Insurance Company
Ameritas Life Insurance Corp.
Berkshire Hathaway Homestate Insurance Company
Berkshire Hathaway Life Insurance Company of NE
Berkshire Hathaway Specialty Insurance Company
Blue Cross Blue Shield of Nebraska
Columbia Insurance Company
Delta Dental of Nebraska
Farmers Mutual Fire Insurance Association of Seward County
German Farmers Mutual Assessment Insurance Association of Hall County, Inc.
German Mutual Insurance Association of Nebraska
German Mutual Insurance Company of Dodge County
HearthlandPlains Health
Inland Insurance Company

Knox County Farmers Mutual Insurance Company, Inc.
Lancaster Re Captive Insurance Company
Magellan Complete Care of Nebraska, Inc.
National Fire & Marine Insurance Company
National Indemnity Company
Norfolk Mutual Insurance Company
Northern Nebraska United Mutual Insurance Company
Oak River Insurance Company
Omni Dental Associates Inc.
Pacific Life Insurance Company
Physicians Life Insurance Company
Physicians Mutual Insurance Company
Redwood Fire and Casualty Insurance Company
Scandinavian Mutual Insurance Company of Axtell
Scandinavian Mutual Insurance Company of Polk County
Union Central Life Insurance Company
Universal Surety Company
Washington County Mutual Insurance Company
York County Farmers Mutual Insurance Company
Apfel Funeral Homes, Inc.
Arnold & Mullen Funeral Homes
Bates-Gould, Inc. dba Bates-Gould Funeral Home
Biglin's Mortuary, Inc.
Bressler-Munderloh Funeral Home
Brockhaus-Harlan Funeral Home, Inc.
Butherford, Maser & Love Funeral Home
Casey-Hall Funeral Chapel
Chamberlain-Pier Funeral Home
Darli, Inc., dba Kremer Funeral Home
Directed Services, Inc.
EMM's Courts, Inc. dba Johnson Funeral Homes
EMM's Courts, Inc. dba Shultz-Vogel-Johnson Mortuary
Evergreen Memorial Park Cemetery
Farmer & Son Funeral Homes, Inc.
Funeral Service, Inc. dba Newman Grove Memorial Funeral Home
Harman-Wright Mortuary, Inc.
Hemmingsen Funeral Home, Inc.
Home for Funerals, Inc.
Horner Lieske McBride & Kuhl Funeral & Cremation Service
Jacobsen-Greenway Funeral Home, Inc.
Kracl Funeral Chapel, Inc.
Lauber Funeral Service, Inc.
Layton Funeral Home, Inc.
Levander Funeral Home, Inc.
Liewer Funeral Homes, Inc.
Ludvigsen Mortuary
McKown Funeral Home, Inc.

Milacek Monument Company, Inc.
Miller-Levander Funeral Home
Nelson-Bauer Funeral Homes, Inc.
Norfolk Funeral Services, Inc.
Odean Colonial Chapel
Ord Memorial Chapel, Inc.
Pentico Funeral Homes, Inc.
Peters Funeral Home, Inc.
Professional Mortuary Services, Inc. dba Bethany Funeral Home
Pruss-Nabity Funeral Homes, Inc.
Pulverente Monument Company
Ramaekers Patrick Funeral Chapel
Reynolds-Love Funeral Home
Seger Funeral Home, Inc.
Solt Funeral Home
St. John's Cemetery Association of Omaha
Sunset Memorial Gardens Association
The Arbor Society, Inc.
Thompson Funeral Chapel, LLC
Tickle Funeral Services, LLC
Wenburg Funeral Home-Arapahoe, Inc.
Westlawn-Hillcrest Funeral Home & Memorial Park
Williams Funeral Homes, Inc.
Zabka Funeral Home, Inc.

### **HUMAN RESOURCES DIVISION**

The employees of the Department of Insurance are our most important resource, therefore, nondiscriminatory recruitment; selection of new employees entering the Department workforce; maintenance and retention of existing employees; and the training and promotion of Department employees is an ongoing concern.

The Human Resources Division:

- ▶ Provides information and support to employees regarding recruitment, hiring, wage and salary administration (payroll), the labor contract, enrollment of employees in benefit programs and training programs such as defensive driving, supervisory training, educational videos, etc. and maintenance of individual personnel records. Additionally Human Resources provides information and support relative to performance evaluations and performance plans and all other personnel related benefit programs.
- ▶ Administers the Affirmative Action Plan, Americans with Disabilities Act, Family Medical Leave Act, Tuition Assistance Educational Program, Awards Program, Annual Staff Development Day and special projects as assigned by the Department Director.
- ▶ Creates and assists with enforcement of the Department's Personnel policies and procedures.

## **INSURANCE FRAUD PREVENTION DIVISION**

The duties and responsibilities of the Insurance Fraud Prevention Division (IFPD) are to conduct investigations independently or in conjunction with other law enforcement agencies when the IFPD has cause to believe that an act of insurance fraud has been committed. The IFPD works in cooperation with law enforcement, prosecuting attorneys, and the insurance industry in the investigation and prosecution of insurance fraud violations. The IFPD also provides a resource of expertise and training opportunities for consumers, the insurance industry, and law enforcement agencies. Please refer to the IFPD website for additional information: [www.ReportInsuranceFraud.ne.gov](http://www.ReportInsuranceFraud.ne.gov).

### **2014 Insurance Fraud Statistics**

The Insurance Fraud Prevention Division (IFPD) received **686** case referrals regarding potential violations of the Nebraska Insurance Fraud Act during 2014. Of the referrals received, 434 (63%) were submitted through the National Insurance Crime Bureau (NICB) and 36 (5%) were made via the National Association of Insurance Commissioners' (NAIC) online fraud reporting system. The remainder of the referrals were primarily submitted by victims or concerned consumers.

**Actual or potential** monetary losses, exceeding **\$6.2 million**, were reported. Cases are evaluated based upon a number of criteria, including the statute of limitations, applicability of Nebraska statutes, and solvability factors. Upon completion of the case review, a status letter is sent to the complainant advising them of disposition.

The IFPD investigated the following types of insurance fraud cases during 2014:

- Property/Casualty = 509 Cases (74%)
- Life/Health = 33 Cases (5%)
- Agent or Internal Fraud = 140 Cases (20%)
- Other Fraud = 4 Cases (1%)

Upon completion of a case investigation, the IFPD makes a determination to close the case unfounded, insufficient evidence for prosecution, or sufficient evidence to forward the information to a prosecutor for consideration in filing a criminal violation of the Nebraska Insurance Fraud Act. Before sending a case for a prosecutor's review, the IFPD prepares an investigative summary report outlining the circumstances of the investigation.

#### **2014 Cases Sent for Criminal Prosecution:**

67 Cases  
29 Suspects Involved  
\$126,324.44 in Losses

#### **2014 Convictions:**

64 Cases  
29 Suspects Involved  
\$673,788.71 in Losses

#### **2014 Court Ordered Restitution:**

19 Cases  
\$82,272.39

## **LEGAL DIVISION**

The Legal Division prepares Department regulations, bulletins and legal interpretations, represents the Department in administrative hearings, and processes applications by domestic insurers for certificates of authority, mergers, acquisitions and domestications. This Division also renders legal advice on policy form approvals, financial transactions, investments and agreements entered into by insurers as well as coordinating legislative matters. Enforcement of compliance with the Nebraska Insurance Statutes and Department of Insurance regulations by all insurers, insurance agents, brokers, and all others licensed by the Department of Insurance as well as unauthorized entities is performed by the Legal Division. The counsel for the Department acts as a liaison with the Attorney General's Office regarding all pending litigation and/or appeals from administrative rulings. The Legal Division also acts as counsel for the Director in connection with the supervision, rehabilitation or liquidation of insurance companies and advises the Director in connection with the operation of the Nebraska Property and Liability Insurance Guaranty Association, the Nebraska Life and Health Insurance Guaranty Association, the Medical Malpractice Excess Liability Fund and the Comprehensive Health Insurance Pool.

## **LIFE AND HEALTH DIVISION**

Policy forms and health rates must be filed with and approved by the Life and Health Division prior to use pursuant to Neb. Rev. Stat. §44-710 and §44-511. During 2014, the Life and Health Division reviewed 8,941 various life and health forms, including policies, riders, endorsements, applications and advertising. A total of 2,800 health insurance rate filings were also reviewed. Overall in 2014, 3,375 filings were received and 3,407 filings were processed.

Other responsibilities of the Life and Health Division include the issuing of valuation certificates for all domestic life companies and collaboration with other functional Department areas on a variety of life and health insurance issues. The Life and Health Division reviews annual filing requirements including long-term care, Medicare supplement reports, prompt payment certifications and small group certifications. In addition, the Life and Health Division works closely with other State and Federal agencies, ensuring that all health insurance requirements of the Patient Protection and Affordable Care Act are implemented in accordance with both State and Federal Law.

## **MARKET CONDUCT DIVISION**

The Market Conduct Division performs market analysis in order to develop a baseline understanding of the marketplace and to identify regulated entities for further review or practices that deviate significantly from the norm or that may pose a potential harm to consumers. The Market Conduct Division performs a range of continuums of regulatory responses appropriate for the circumstance, from office-based information gathering to comprehensive market conduct examinations. Continuums are conducted on licensed insurance companies and health maintenance organizations as well as licensed producers and agencies.

The present staff of the Market Conduct Division consists of an Administrator, a Market Analyst and four Market Conduct Examiners.

## **MARKET CONDUCT EXAMINATIONS COMPLETED IN 2014**

<b>Company Name</b>
Battle Creek Mutual Insurance Company
Capitol Casualty Company
Central States Health & Life Company of Omaha
Central States Indemnity Company of Omaha
Clay County Mutual Insurance Company
West Coast Life Insurance Company

### **PRODUCERS' LICENSING DIVISION**

Any individual, whether or not compensated, who solicits, negotiates, sells to risks located in Nebraska, unless exempted by law, must be licensed as a producer in the appropriate lines of insurance. No insurance company admitted to do business in this state shall accept applications for, write, place or cause to be written or placed any policy of insurance the solicitation of which involves an insurance producer, or insurance agency and which covers risks located or residing in this state except through a licensed producer who has been appointed by such company or through an individual licensed as a producer acting as a broker in the state.

Any partnership, unincorporated association, corporation or Limited Liability Company, Limited Liability Partnership, or other legal entity transacting business with the public or insurance companies as an insurance producer must be licensed as an insurance agency. The following reflects active licenses for the year ending December 31, 2014:

- Resident Producers 14,781
- Nonresident Consultants 155
- Nonresident Producers 65,053
- Insurance Agencies 7,979
- Resident Consultants 211

### **PROPERTY AND CASUALTY DIVISION**

The Property and Casualty Division analyzes and takes final action on policy and endorsement filings made by insurance companies and other entities such as advisory organizations. The Division provides relevant technical support in property and casualty matters to other areas within the Department. The Division also handles most of the day-to-day administrative activities of the Excess Liability and Residual Funds. These funds provide excess and "Assigned risk" medical professional liability insurance for doctors, hospitals and other specific Nebraska health care providers.

Dependent on the line of insurance, and the nature of the entity making the filing, the majority of the filings are processed on a File and use or Prior approval basis. Most filings are governed by the Property and Casualty Insurance Rate and Form Act (Neb. Rev. Stat. §§44-7501 to 44-7535).

Motor vehicle service contract filings submitted to the Division are governed by the Motor Vehicle Service Contract Reimbursement Insurance Act (Neb. Rev. Stat. §§44-3520 to 44-3526).

During 2014, the Property and Casualty Division received 4,408 new filings, including those made by advisory organizations. Final action was taken on 4,340 filings, which were reviewed on prior approval, filed or file and use basis - depending on the line of insurance. As of May 1, 2010 the Department required that with one exception, all filings submitted to the Department would be submitted electronically through the System for Electronic Rate and Form Filings (SERFF). The only exception is for those carriers who only have a Certificate of Authority for the State of Nebraska.

### **PROPERTY AND CASUALTY ACTUARIAL DIVISION**

The Actuarial Division provides support for the Examination Division, the Property and Casualty Division, the Excess Liability Fund and the Office of the Director. Duties include review of rates and policy issues for the Property and Casualty Division, review of casualty reserves and actuarial opinions for the Examination Division, review of reserves and assessment levels for the Excess Liability Fund and handling of casualty actuarial and other professional studies for the Department.

### **SENIORS HEALTH INSURANCE INFORMATION PROGRAM (SHIIP)**

The Nebraska Senior Health Insurance Information Program (SHIIP) informs, educates, and assists seniors and those with disabilities to make informed decisions on topics related to health insurance. SHIIP provides assistance to Medicare beneficiaries and caregivers with questions or concerns about Medicare, Medicare supplement insurance, Medicare Health Plans, Medicare Part D, Medicaid and other types of health insurance.

SHIIP currently has more than 350 trained volunteers across the state, providing free and unbiased counseling to the more than 34,700 Nebraska Medicare beneficiaries.

### **HEALTH POLICY DIVISION**

The Health Policy Division is responsible for the oversight and execution of health policy issues regarding insurance for the State of Nebraska. It has primary oversight over the implementation and enforcement of the Affordable Care Act. It works in conjunction with the Life and Health Division, Market Conduct Division, Consumer Affairs Division, Licensing Division, Fraud Division and Examination Division to assure compliance with all health federal and state insurance laws. The Health Policy Division is the primary contact for all interaction with the federal government and other state agencies for matters relating to health insurance. The Health Policy Division also provides information to the public by the creation of websites, brochures and other informational memoranda as well as providing speakers to various organizations around the nation and State of Nebraska as requested. The Health Policy Division also oversees grant management for health related federal grants.