

NEBRASKA

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DEPARTMENT OF INSURANCE

December 29, 2025

Brandon Metzler
Clerk of the Legislature
State Capitol, Room 2018
P.O. Box 94604
Lincoln, NE 68509-4604

Dear Mr. Metzler

Pursuant to Neb. Rev. Stat. § 84-901.03, please find the attached index of all currently applicable rules and regulations and guidance documents issued by the Department of Insurance. The Rules and Regulations and Guidance Document Index can also be found on the Department's website: <https://doi.nebraska.gov/rules-regulations-and-guidance-document-index>

Sincerely,



Eric Dunning
Director

Attachment:

Rules & Regulations and Guidance Document Index

Rules and Regulations

This list includes all of the Department's Rules and Regulations on file with the Secretary of State.

Rules and Regulations that have not yet become effective are at the beginning of the list and have no effective date.

DRAFT COPY - The most recent draft of the Rule and Regulation. This copy will be complete with any strike-through or underlining to identify changes to existing Rules and Regulations. Older Rules and Regulations will not include a draft copy.

FINAL COPY - The final version that was adopted and sent to the Secretary of State for filing. This will not be available until the effective date. This link will take you to the Secretary of State's web site.

EFFECTIVE DATE - The date the Rule and Regulation is effective.

Draft Copy	Final Copy	Effective Date
Chapter 88  Corporate Governance Annual Disclosure  Notice of Adoption	Chapter 88	9/27/2016
Chapter 87  Health Carrier External Review  Notice of Adoption	Chapter 87	12/07/2013
Chapter 86  Notice of Adoption	Repealed	11/22/2022
Chapter 85  Group Health, Dental, Accident, And Life Insurance Under the Intergovernmental Risk Management Act  Notice of Adoption	Repealed	11/22/2022
Chapter 84  Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities  Notice of Adoption	Chapter 84	07/11/2009
Chapter 83  Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values Model Regulation	Chapter 83	01/01/2009
Chapter 82  Military Sales Practices  Notice of Adoption	Chapter 82	10/04/2020
Chapter 81  Custodial Agreements and the Use of Clearing Corporations	Chapter 81	11/01/2005
Chapter 80  Synthetic Guaranteed Investment Contracts  Ch 80 Notice of Adoption	Chapter 80	05/22/2018
Chapter 79  Recognition of the 2001 CSO Mortality Table for use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits Model	Chapter 79	01/01/2004

Chapter 78 Multiple Employer Welfare Arrangements	Repealed	11/22/2022
Chapter 77 Standards For Safeguarding Customer Information	Chapter 77	10/01/2003
Chapter 76 Viatical Settlements Notice of Adoption	Chapter 76	5/11/2016
Chapter 75 Applicability of Form Approval Provisions to Multi-State Property and Casualty Policyholders	Repealed	11/12/2019
Chapter 74 Withdrawal of Subjective Ratings, Plans and Rating Criteria	Repealed	11/12/2019
Chapter 73 Exempt Commercial Policyholders	Chapter 73	04/13/2003
Chapter 72 Life Insurance Illustrations Regulation	Chapter 72	07/01/1997
Chapter 71 Valuation of Life Insurance Policies Regulation Notice of Adoption	Chapter 71	11/02/2010
Chapter 70 (not issued)		
Chapter 69 Actuarial Opinion and Memorandum Regulation Notice of Adoption	Chapter 69	08/07/2010
Chapter 68 (not issued)		
Chapter 67 Prelicensing Education Requirements	Repealed	02/11/2019
Chapter 66 (not issued)		
Chapter 65 Credit for Reinsurance Model Regulation Notice of Adoption	Chapter 65	02/15/2016
Chapter 64 (not issued)		
Chapter 63 Financial Examinations	Repealed	06/26/1994
Chapter 62 (not issued)		
Chapter 61 Unfair Life, Sickness and Accident Claims Settlement Practices Rule	Chapter 61	06/26/1994
Chapter 60 Unfair Property and Casualty Settlement Practices Rule	Chapter 60	06/26/1994
Chapter 59 Rule Implementing Managing General Agents Act Notice of Adoption	Chapter 59	10/04/2020

Chapter 58 Motor Vehicle Service Contract Reimbursement Insurance Notice of Adoption	Chapter 58	10/03/2012
Chapter 57 Life and Health Reinsurance Agreements Regulation	Chapter 57	02/17/2001
Chapter 56 Chapter 56, Annual Audited Financial Reports Ch 56 Notice of Adoption	Chapter 56	3/7/2009
Chapter 55 Rule to Define Standards and Director's Authority for Companies Deemed to be in Hazardous Financial Condition Notice of Adoption	Chapter 55	01/01/2011
Chapter 54 Regulation to Implement Transitional Requirements for the Conversion of Medicare Supplement Insurance Benefits and Premiums to Conform to Repeal of Medicare Catastrophic Coverage Act	Chapter 54	06/26/1994
Chapter 53 Eligibility Requirements and Selection Criteria for Health Agency Representative to Serve on the Board of Directors for CHIP	Repealed	02/11/2019
Chapter 52 Regulation to Require Reporting of Statistical Data and Market Availability Information by Property and Casualty Insurance Companies	Chapter 52	06/26/1994
Chapter 51 (not issued)		
Chapter 50 Rules Concerning the Advertising of Life Insurance and Annuities	Chapter 50	10/01/2008
Chapter 49 Loss Reserve Discounting for Medical Professional Liability Insurance	Repealed	12/24/2000
Chapter 48 Regulation to Implement Transitional Requirements for the Conversion of Medicare Supplement Insurance Benefits and Premiums to Conform to Medicare Program Revisions	Repealed	2/11/2019
Chapter 47 Group Self-Insurance Rule Implementing The Intergovernmental Risk Management Act Notice of Adoption 2, 13, 21, 23, 25, 78, 85 and 86 and revision 47	Chapter 47	11/22/2022
Chapter 46 LongTerm Care Insurance	Chapter 46	10/01/2000
Chapter 45 After Market Parts Regulation	Chapter 45	06/26/1994
Chapter 44 Scope Of Coverage To Be Offered By The Nebraska Comprehensive Health Insurance Pool Notice of Adoption	Chapter 44	12/31/2012
Chapter 43 Eligibility Requirements and Selection Criteria for Public Representative to Serve on the Boards of Directors for the Comprehensive Health Insurance Pool	Repealed	01/28/2001
Chapter 42 Rule for Recognizing Mortality Tables for Use in Determining Reserve Liabilities for Annuities Notice of Adoption	Chapter 42	12/27/2014

Chapter 41  Crop-Hail Rate Filings	Repealed	03/20/2006
Chapter 40  Universal Life Insurance	Chapter 40	10/01/2008
Chapter 39  Model Group Coordination of Benefits Regulation  Notice of Adoption	Chapter 39	11/09/2016
Chapter 38  Continuing Education of Insurance Producers and Consultants	Chapter 38	05/04/2009
Chapter 37 Rules for the Determination of Overdue Premiums Other than Life Insurance Premiums	Repealed	12/24/2000
Chapter 36  Regulation to Implement the Medicare Supplement Insurance Minimum Standards DRAFT  Notice of Adoption	Chapter 36	11/18/2018
Chapter 35 Unfair Discrimination on the Basis of Blindness or Partial Blindness	Chapter 35	06/26/1994
Chapter 34  Title Insurance	Chapter 34	04/03/2005
Chapter 33  Life Insurance Solicitation	Chapter 33	10/01/2008
Chapter 32 Nebraska Hospital-Medical Liability Act Excess Liability Fund Residual Malpractice Insurance Authority	Chapter 32	06/26/1994
Chapter 31 Exchange Traded Call Options	Repealed	01/28/1997
Chapter 30 Credit Life and Credit Accident and Health Insurance Compensation to Agents	Repealed	06/24/1994
Chapter 29 (not issued)		
Chapter 28 Unfair Sex Discrimination	Chapter 28	06/26/1994
Chapter 27 Salvage and Subrogation	Repealed	06/17/1993
Chapter 26 Department Administration, Practice and Procedure	Chapter 26	08/23/2023
Chapter 25 Taxation; Foreign Life Or Accident Insurance Companies; Allocation of Premiums Received from Group Policies to Insured's Domiciliary State; Interpretation of Section 77-908	Repealed	11/22/2022
Chapter 24  Holding Companies  Notice of Adoption	Chapter 24	01/21/2013
Chapter 23 Credit Transactions; Coercing Insurance; Unfair Trade Practice; Instructions; Penalties	Repealed	11/22/2022
Chapter 22 Credit Life, Accident and Health Insurance	Chapter 22	06/26/1994

Chapter 21 Unfair Trade Practice Complaint Register	Repealed	11/22/2022
Chapter 20 Unfair Claims Settlement Practices	Repealed	07/27/1992
Chapter 19 Replacement of Life Insurance and Annuities	Chapter 19	10/01/2008
Chapter 18 Mass Marketing of Property and Casualty Insurance	Repealed	05/09/2004
Chapter 17 Marine and Inland Marine Insurance Undervaulting Regulations	Chapter 17	05/09/2004
Chapter 16 Personal Lines Fire and Casualty Rate Filings; Interpretation of "Effective Date" of Rate Revisions	Repealed	04/12/2008
Chapter 15 Variable Life Insurance Contracts	Chapter 15	06/26/1994
Chapter 14 Advertisements of Accident and Sickness Insurance	Chapter 14	06/26/1994
Chapter 13 Accident and Health Policy Experience Exhibit	Repealed	11/22/2022
Chapter 12 Insurance Consultants Licenses	Repealed	02/11/2019
Chapter 11 Resident Agents' Licenses	Repealed	05/07/1990
Chapter 10 Unincorporated Mutual Associations Notice of Adoption	Chapter 10	08/04/2012
Chapter 09 Proxies, Consents and Authorization of Domestic Stock Insurers	Chapter 9	06/26/1994
Chapter 08 Reports of Directors, Officers and Principal Stockholders	Repealed	11/12/2019
Chapter 07 Investments; Exchange of admitted Assets; Valuations; Application of Regulation; Examination	Repealed	01/28/1997
Chapter 06 Deposit of Securities; Definitions; Authorized Depositaries; Manner of Depositing and Withdrawing Securities; Insurance	Chapter 6	06/26/1994
Chapter 05 Surplus Notes; Application to Director; Contents; Expiration of Approval	Repealed	02/11/2019
Chapter 04 Retirement Plans; Approval of Department; General Requirements	Repealed	11/12/2019
Chapter 03 Capital Stock Insurance Companies; Issue and Sale of Stock; Requirements; Agents	Repealed	02/11/2019
Chapter 02 Rule on Actuarial Qualifications	Repealed	11/22/2022
Chapter 01 Nonadmitted Companies; Agents; Licenses; Bond; Prescribed Forms	Repealed	09/05/2005

Guidance Documents

Guidance documents can be found at:

<https://doi.nebraska.gov/guidance-documents>

Guidance Documents

The guidance documents are advisory but are binding on an agency until amended by such an agency. A guidance document does not include internal procedural documents that only affect the internal operations of the agency and does not impose additional requirements or penalties on regulated parties or include confidential information or rules and regulations made in accordance with the Administrative Procedure Act. If you believe that this guidance document imposes additional requirements or penalties on regulated parties, you may request a review of the document.

Withdrawn and Prior Version guidance documents are located [here](#)

Number	Title	Issue Date	Prior Version
A - Life			
IGD -- A1	Use of Retained Asset Accounts	October 20, 2022	CB - 125
B - Health			
IGD -- B1	Interpretation of "Covered Services" in New Laws about Dental Plans	October 20, 2022	CB - 143
IGD -- B2	Notice of Applicants for PLHSO License to Bid on HHS Medicaid	October 20, 2022	Notice
IGD -- B3	Allowable Electronic Materials for Individual and Group Major Medical	October 20, 2022	Notice
IGD -- B4	Out-of-State Health Care Providers Using Telemedicine to Treat Patients in Nebraska, Excess Liability Fund Coverage Option	October 20, 2022	Notice
IGD -- B5	Filing Guidance for Individual and Small Employer Health and Dental Plans in Nebraska	May 30, 2025	---
IGD -- B6	Composite Rating for Small Group Markets	October 20, 2022	CB - 135
IGD -- B7	Regulation of Provider Sponsored Organizations and Health Care Providers in the Business of Insurance	October 20, 2022	CB - 91
IGD -- B8	Standard Prior Authorization Instructions for Health Care Services (including medical injectables) and Drug Benefits/Durable Medical Equipment Health Care Services Form Drug Benefits/Durable Medical Equipment Form	October 3, 2025	
C - Property & Casualty			
IGD -- C1	Credit Insurance	October 20, 2022	CB - 64
IGD -- C2	Underwriting Refusals Based Solely on Previous Non-Renewal, Rejection or Cancellation of Property and Casualty Insurance	October 20, 2022	CB - 40
IGD -- C3	Defense Within Limits Clauses	October 20, 2022	CB - 102
IGD -- C4	Payment of Special Costs on Property Losses	October 20, 2022	CB - 49

IGD -- C5	Use of On-Board Sensors for Automobile Rating	October 20, 2022	CB - 124
IGD -- C6	Gap Contracts in Nebraska	October 20, 2022	CB - 109
IGD -- C7	Motor Vehicle Service Contracts	October 20, 2022	CB - 106
IGD -- C8	Workers' Compensation Insurance	October 20, 2022	CB - 81
IGD -- C9	Filing Procedures for Property and Casualty Insurance Companies	October 20, 2022	CB - 50
IGD -- C10	Title Insurance Companies, Mortgage Policies, Fees	January 23, 2024	CB - 22
IGD -- C11	Appraisal Language in the 1943 Standard Fire Policy of the State of New York	October 20, 2022	CB - 139
IGD -- C12	Closing Protection Letters	October 20, 2022	CB - 140
IGD -- C13	Filing Procedures for Crop-Hail and Crop-Hail Production Plan Rating Systems	October 20, 2022	CB - 142
D - Market			
IGD -- D1	Assumption Reinsurance – Notice of Transfer	October 20, 2022	CB - 85
IGD -- D2	Capital Gains Consideration in Dividend Determinations of Property and Casualty Insurers	October 20, 2022	CB - 89
IGD -- D3	Issuance of Certificates of Insurance	October 20, 2022	CB - 118
IGD -- D4	Requirements for Compliance with Privacy	October 20, 2022	CB - 127
IGD -- D5	Signature of Officers on Insurance Policies, Effect of Change in Officers	October 20, 2022	Notice
IGD -- D6	Requirements for Insurers to make and maintain a policyholder complaint record	October 20, 2022	--
IGD -- D7	Requirements for an Apprentice Insurance Producer License	November 17, 2022	IGD -- F8
E - Accounting			
IGD -- E1	New York Franchise Tax	October 20, 2022	CB - 68
IGD -- E2	Collection of Insurance Consultant, Agent or Broker Fees or "Commissions" by Insurers	October 20, 2022	Notice
IGD -- E3	Agency Fees	October 20, 2022	CB - 38
F - Accreditation			
IGD -- F1	Department of Insurance Procedure Relating to the Federal Violent Crime Control and Law Enforcement Act of 1994	October 20, 2022	CB - 95
IGD -- F2	Flood Insurance Training Requirements and Recommendations for Insurers and Nebraska Resident Insurance Producers	October 20, 2022	CB - 112
IGD -- F3	Producer Training - Policies Issued Under Qualified State Long-Term Care Insurance Partnership ("Qualified Partnership")	October 20, 2022	CB - 114
IGD -- F4	Replacement of Motor Club Line of Authority on Producer License	October 20, 2022	Notice
IGD -- F5	Continuing Education Credit for Insurance Producers for Active Participation in a Professional Association	October 20, 2022	CB - 141
IGD -- F6	Annuity Training for Producers Engaging in the Sale of Annuity Products	October 20, 2022	CB - 128
IGD -- F7	Standard Valuation Act Valuation Manual Updates	January 25, 2024	CB - 138
G - International			
H - Cyber			
IGD -- H1	Use of Artificial Intelligence by Insurers	June 11, 2024	--