accounts. Section 6 explicitly establishes the authority of an insurer to guarantee the value of assets held in a separate account. This authority is currently being found in the insurance regulations and in the statutory codification of accounting principles. Separate accounts are variations of the deposit administration pension plan arrangements in which pension funds are segregated, so that the account assets are not commingled with insurers' general assets and can be invested separately. TMJ revisions: In Section 9, it revises provisions requiring health insurance policies to provide treatment for temporomandibular disorder. Don't ask me to do that three times in a row. The proposal clarifies that this mandate only requires to the offerings of coverage for TMJ and nothing else. Section (5) is breast reduction (sic) after mastectomy mandated benefit, and the reform...it reforms current Nebraska mandate to comply with federal law, the Women's Health and Cancer Rights Act of 1998, by specifying that this provision applies to individual plans. Additionally, it adds specific provisions of what plans are exempted from the mandate, such as long-term care and Medicaid (sic) supplemental coverage. Number (6) is a holding company's statement filing deadline. In Sections 11 and 12, it changes the filing date for Form B holding company statements from March 1 to May 1. This avoids filing these documents at the same as the annual statement filing to allow for more efficient department forms handling. Number (11) (sic) is liquidating trusts. Section 13 clarifies the director's authority as receiver under the Supervision, Rehabilitation, and Liquidation Act, to sell the licenses held by insolvent insurers to maximize the value of the insurer's assets in the event of insolvency. Section (8) is clearing corporations in Section 14 and 15. It incorporates new standards to allow insurers to use broker-dealers to hold securities owned by domestic insurance companies, and this authorizes domestic insurers to use modern systems for holding and transferring securities without taking physical delivery of those security certificates. Number (9) is the investment code change, and in Sections 16 through 20 it gives Nebraska domiciled insurers the same ability to engage in real estate lending as issuers who are domiciled in other states. It would increase the permitted loan-to-value ratio for insurers investing in mortgages from 75 percent to 80 percent, and these are...this is the amount allowed currently in