

INSURANCE

Dave Heineman
Governor

Bruce R. Ränge
Director

A Message from the Director....

Risk Management and Own Risk and Solvency Assessment Act Adopted



Bruce R. Ränge

LB 700, omnibus insurance legislation that includes three Department of Insurance bills, LB 700, LB 688, LB 926, and one other insurance-related bill, LB 993, was passed into law by Governor Dave Heineman.

LB 700 Adopts a NAIC model act, the Risk Management and Own Risk and Solvency Assessment Act. The Act requires Nebraska domestic insurers with an annual direct premium of more than \$500,000,000 and insurance groups writing more than \$1,000,000,000 of annual direct premium to maintain a risk management framework and complete an own risk and solvency assessment. The assessment, to be completed no less than annually, is a confidential internal assessment of the risks associated with the current business plan and sufficiency of capital resources. The own risk report will be submitted to the Director of Insurance upon request and while the report is allowed to be shared with other financial regulators, it is prohibited from any other disclosure. The Act becomes effective on January 1, 2015.

LB 688 Amends the Motor Vehicle Service Contract Reimbursement Insurance Act to state that an administrative hearing is required only if the subject of a cease and desist order requests a hearing within ten business days of receipt of the order. Previously, the Act required a hearing when a cease and desist order is issued even if the subject of the order does not request a hearing.

LB 926 Amends the Burial Pre-Need Sales Act, the Motor Club Services Act, and the financial services conglomerate law to change mandatory rulemaking to discretionary.

LB 993 Provides that health care sharing ministries shall not be considered to be engaging in the business of insurance for the purposes of the insurance laws of Nebraska. A health care sharing ministry is a faith-based nonprofit that meets certain statutory criteria established in the legislation. Such a ministry must provide a written disclaimer on all applications and guideline materials that it is not an insurance company, its product is not insurance, and that it is not regulated by the Department of Insurance.

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LEGAL DIVISION

2014 Session of the Nebraska Legislature

The following is a brief summary of bills tracked by the Department of Insurance which were passed into law with impacts on the insurance industry. Please refer to the specific bill language to determine the full effect of the legislation summarized below. Some of the bills below have sections unrelated to the insurance industry and such sections are not summarized. Unless otherwise noted, bills became effective on July 18, 2014. The full text of any legislative bill is available on www.nebraskalegislature.gov. Utilize the “Search Current Bills” tool to select a bill and then, once on the individual bill’s page, select “Slip Law Copy” to read the bill in its final, enacted form.

LB 76 (Nordquist) Adopt the Health Care Transparency Act. Creates the Health Care Data Base Advisory Committee to make recommendations to the Director of Insurance regarding the creation and implementation of a Nebraska Health Care Data Base, which is to be a tool to provide objective analysis of health care costs and quality, promote transparency for consumers, and facilitate the reporting of health care and health quality data. The Director is to report the recommendations of the advisory committee to the Governor and Legislature on or before December 15, 2014. LB 76 became effective on February 14, 2014. Information on the committee can be found at www.doi.nebraska.gov/hcdac/index.html.

LB 254 (Adams) Eliminate a terminate date for insurance coverage for anticancer medication and provide insurance coverage for autism spectrum disorder and funding for amino acid-based elemental formulas. Contains the provisions of three separate legislative bills:

- **LB 883** Eliminates the December 31, 2015, sunset date on Section 44-7,104, which requires a group or individual health policy, certificate, contract, or plan to provide coverage for a prescribed, orally administered anticancer medication on a basis no less favorable than intravenously administered or injected anticancer medications that are covered as medical benefits.
- **LB 505** Requires any individual or group sickness and accident insurance policy or any self-funded employee benefit plan to the extent not pre-empted by federal law to provide coverage for the screening, diagnosis, and treatment of autism spectrum disorder in an individual under twenty-one years of age. The requirement does not apply to non-grandfathered plans in the individual and small group markets that are required to include essential health benefits under the federal Affordable Care Act. Coverage for treatment, including applied behavior analysis, is subject to a maximum benefit of twenty-five hours a week. The insurer shall have the right to request a review of that treatment not more than once every six months.
- **LB 397** Creates a program in the Department of Health and Human Services to provide reimbursement for amino acid-based elemental formulas to Nebraska residents with certain medical conditions. The reimbursement is limited to fifty percent of out-of-pocket expenses. A maximum reimbursement of \$12,000 during a twelve month period is available. This provision became effective July 1, 2014.

LB 701 (Dubas) Change provisions relating to salvage titles and acquisition of salvage titles by insurance companies. Amends Section 60-173 to permit an insurance company to apply to the Department of Motor Vehicles for a salvage branded certificate of title without obtaining evidence of ownership from the owner if it has been at least thirty days from an acceptance by the owner of a settlement of a total loss and the company provides an affidavit that it has made at least two written attempts to obtain the proper endorsed certificate of title from the owner following an acceptance by the owner of an offer of an amount of a total loss and evidence of settlement.

LB 735 (Bolz) Require refund of certain insurance premiums upon death of insured. Provides that upon the death of the insured of an individual sickness and accident policy or Medicare supplement policy, the insurer shall refund the unearned premium prorated to the month of the insured's death to a party legally entitled to claim the refund upon request, if the such request is made within one year of the death of the insured.

LB 749 (Harr) Adopt the Nebraska Model Business Corporation Act. Effective January 1, 2016, the bill repeals the current Business Corporation Act and replaces it with the Nebraska Model Business Corporation Act which is an updated revised model act approved by the American Bar Association.

LB 753 (Gloor) Change a provision for notice of a change of address for an agent for service of process for a limited liability company and provide a filing fee. Amends the Uniform Limited Liability Company Act to allow an agent for service of process designated by the limited liability company to change its address by notifying the LLC and filing a statement and paying necessary fees to the Secretary of State.

LB 755 (Gloor) Adopt the Standard Valuation Act for valuation of insurance reserves. Introduced on behalf of the Department of Insurance, the legislation adopts the Standard Valuation Act (a NAIC model act) to update the law governing the establishment of reserves by life and health insurers by replacing the current formulaic standards based on tables with a valuation manual based upon a principle based reserving approach to allow insurers to more accurately value the risk they insure. The valuation manual, which will conform to the valuation manual adopted by the NAIC, will be prescribed by the Director of Insurance no later than July 1, 2017, and will become effective the January 1 after the date on which the Director prescribes valuation manual. The valuation manual will be the minimum standard of valuation for policies issued on or after the effective date of the valuation manual.

LB 816 (Murante) Authorize use of electronic forms of evidence of insurance for purposes of motor vehicle registration. Amends the definition of 'evidence of insurance' in the Motor Vehicle Registration Act to include electronic format thereby allowing an individual to display evidence of insurance on an electronic device.

LB 876 (Howard) Require a bodily injury exception from a pollutant exclusion in certain insurance policies. Provides that an exclusion in a homeowner's or owner's, landlord, and tenant's policy of insurance for loss arising out of discharge of pollutants shall include an exception to the exclusion for bodily injury sustained within a building and caused by a heating or ventilation system.

LB 961 (Cook) Provide for a fire fighting compact, change workers' compensation provisions and require coverage for volunteer firefighters, change provisions of the Nebraska Hospital-Medical Liability Act, the Construction Prompt Pay Act, and the Employment Security law. Section 3 of the legislation was originally LB 893, which increases the amount recoverable under the Nebraska Hospital-Medical Liability Act from \$1,750,000 to \$2,250,000 for any occurrence after December 31, 2014.

LR 422 (Campbell) Provide the Health and Human Services Committee, in cooperation with the Banking, Commerce and Insurance Committee, be designated to develop policy recommendations towards transformation of Nebraska's health care system. A continuation of LR 22 from 2013, the resolution directs the Health and Human Services Committee and the Banking, Commerce and Insurance Committee to work with stakeholders to develop policy recommendations regarding the health care system. No later than November 14, 2014, the two committees are to hold a joint hearing to consider the policy recommendations developed.

Case Summaries

Simmons v. Precast Haulers, Inc., 288 Neb. 480 (2014)

Michael Simmons (Simmons) suffered extensive injuries during the course of his employment at Precast Haulers, Inc. (Precast) when a loaded tractor trailer ran him over and crushed his body. As a result of these injuries, Simmons was hospitalized a few months and incurred substantial medical bills. Upon release, he required rehabilitative therapy as well as a twenty-four hour in-home care assistant. In order to assist in his recovery, his physician ordered him to receive a custom powered wheelchair, a manual powered wheelchair, and a wheelchair accessible van. After Precast failed to timely pay his medical bills, provide the recommended assistive devices, compensate his spouse for in-home nursing care she provided, and timely pay his attorney fees, Simmons brought this action. The court held that Precast was required to provide and pay for a custom powered wheelchair, a manual powered wheelchair, and a wheelchair accessible van; Simmons' spouse was entitled to be reimbursed for care services totaling \$69,428.57; and Precast was ordered to pay Simmons' attorney fees in the amount of \$36,555. Precast appealed the order and the Nebraska Supreme Court granted review.

The Court determined that the lower court did not err in awarding Simmons a wheelchair accessible van. Pursuant to Neb. Rev. Stat. § 48-120(1)(a), an employer is liable for all reasonable medical appliances. In *Miller v. E.M.C. Ins. Cos.*, 259 Neb. 433 (2000), the court held that an appliance is compensable if it is "required by the nature of the injury" and "relieves pain or promotes and hastens the employee's restoration to health and employment." Simmons submitted his physician's order that the van was necessary for his rehabilitation and Precast failed to provide any rebuttable evidence of that assertion.

Precast also alleged the lower court erred in awarding compensation to Simmons' spouse for nursing care because she was not providing care beyond normal household duties. In *Currier v. Roman L. Hruska U.S. Meat Animal Res. Ctr.*, 228 Neb. 38 (1988), the court developed a three-part test to outline when a spouse may be reimbursed for in-home nursing care. Under the test, the employer must have knowledge of the employee's disability and need of assistance as a result of a work-related accident; the care given by the spouse must be extraordinary and beyond normal household duties; and there must be a means of determining the reasonable value of the services rendered by the spouse. Precast argued the spouse should not be compensated for times when the spouse was not directly caring for the employee. The court dismissed that argument and found that even though Simmons' spouse may have been sleeping or completing other tasks while providing services, she was still entitled to be compensated because she was available to perform the services during the times she was needed. The court held that to be reimbursed for in-home care, the court will look to the service provided and not the parties' relationship.

Finally, the court found the award of attorney fees was reasonable. Neb. Rev. Stat. § 48-125(2)(a) provides that an employee is entitled to reasonable attorney fees when the employer neglects to pay compensation for 30 days. The reasonableness of attorney fees is a question of fact to be determined on a case-by-case basis by the trial court. Here, the court found that the evidence supported the award of attorney fees. Thus, the Nebraska Supreme Court affirmed the entire decision of the Workers' Compensation Court.

Actions Taken Against Companies

CAUSE NO.	ALLEGATION	DISPOSITION
C-2073 Phoenix Life Insurance Company (New York)	Violated <u>Neb. Rev. Stat. § 44-1525</u> (11). Failed to respond to written inquiry from the Department or to request additional time to respond within fifteen working days.	Consent Order \$3,000 admin. fee 4/3/2014
C-2080 Freestone Insurance Company (Delaware)	Company determined to be in hazardous financial condition	Order Certificate of Authority suspended 5/15/2014
C-2081 Healthcorp International, Inc. (Texas)	Violated <u>Neb. Rev. Stat. § 44-5814(1)</u> . Failed to file the required annual report.	Consent Order Certificate of Authority surrendered 6/6/2014

Actions Taken Against Producers

CAUSE NO.	ALLEGATION	DISPOSITION
A-1997 Dustin Ourada Omaha, NE NPN - 13929075	Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(a), (f), & (h)</u> . Provided incorrect information on an insurance license application; convicted of a felony or a Class I, II, or III misdemeanor; and used fraudulent, coercive, or dishonest practices.	Consent Order \$1,000 admin. fine 5/7/2014
A-1991 Larry J. Hall and Capitol City Insurance, Inc. Lincoln, NE NPN - 229520 NPN - 13277562	Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(b), (d), (h), (f), (n) and 44-4065(3)</u> . Violated any insurance law; improperly withheld, misappropriated or converted any money or property received in the course of business; used fraudulent, coercive, or dishonest practices; convicted of a felony or a Class I, II, or III misdemeanor; and failed to pay state income tax or comply with any administrative or court order directing payment of state income tax.	Order Producer license revoked Agency license revoked 5/15/2014
A-2000 John William Pribil Miami, FL NPN - 10162238	Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(b), (h), (i) & 44-4065(3)</u> . Violated any insurance law; used fraudulent, coercive, or dishonest practices; and producer's license revoked in another state.	Order Producer license revoked 5/16/2014
A-2002 Lori Stevens Omaha, NE NPN - 17229747	Hearing requested for reconsideration of denial of application for resident producer license.	Order Producer license denied 6/2/2014

Actions Taken Against Producers (cont.)

CAUSE NO.	ALLEGATION	DISPOSITION
<p>A-1999 NP Dodge Title Services, LLC, Samuel L. Cooper, and Jill M. Kussman Omaha, NE</p>	<p>Violated <u>Neb. Rev. Stat. §§ 44-19,116(1)(c), 44-4059(1)(b) and (h)</u>. Violated any insurance law; used fraudulent, coercive, or dishonest practices; escrow funds were disbursed without written instruction or agreement.</p>	<p>Consent Order \$1,000 admin. fine 6/2/2014</p>
<p>NPN - 11654640 NPN - 5691372 NPN - 3194333</p>		
<p>A-2001 Arminda Kring Axtell, NE</p>	<p>Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(b), (f), (h), and 44-4065(3)</u>. Violated any insurance law; convicted of a felony or a Class I, II, or III misdemeanor; used fraudulent, coercive, or dishonest practices; and failed to report any criminal prosecution taken against the licensee within thirty days.</p>	<p>Order Producer license revoked 6/9/2014</p>
<p>NPN - 15855970</p>		
<p>A-1998 James Roberts Marrero, LA</p>	<p>Violated <u>Neb. Rev. Stat. §§ 44-4059(1)(b), (h), (i), and 44-4065(1)</u>. Violated any insurance law; used fraudulent, coercive, or dishonest practices; producer's license revoked in another state; failed to report an administrative action taken against producer in another jurisdiction.</p>	<p>Order Producer license placed on revoked status. 6/30/2014</p>
<p>NPN - 1350449</p>		

PRODUCER LICENSING DIVISION

Continuing Education Requirements

Producers are reminded to complete their continuing education requirements prior to their renewal month in order to give the education provider a reasonable amount of time to upload the education to the producer's transcript. Education providers have 10 days to upload continuing education transcripts. If these transcripts are not uploaded to the resident producer's record, then the producer will not be allowed to renew the license. If continuing education is completed in the last month of the renewal period, there may not be enough time for the continuing education to show on the producer's transcript and the producer will not be able to renew online.

Reminder to Education Providers Regarding Inactive Courses and Contacts

Education providers are reminded that courses do not expire. As a result, some courses that are no longer offered by the provider may show up on the list of courses available. The provider should regularly check their information on our website for accuracy. The provider may notify the licensing division to remove any inactive courses by emailing doi.conted@nebraska.gov. Providers may also update their contacts by typing over the current information via the Provider Summary page on www.statebasedsystems.com. However, to completely remove a contact, the provider must notify our department.

FRAUD DIVISION

14th Annual Insurance Fraud Conference

The Insurance Fraud Prevention Division (IFPD) is excited to host our annual conference for the insurance industry on August 21, 2014, at Eugene T. Mahoney State Park. This year's topics include effectively managing complex and emerging insurance fraud issues, financial transactions, depositions and other discovery, and prescription fraud and drug diversion. This conference has been approved for 6 hours of general ethics and anti-fraud continuing education for insurance producers through the Nebraska Department of Insurance. The Nebraska State Bar Association has also approved the conference for 5.5 hours of continuing legal education for attorneys. For more information, or to register to attend the conference, please visit www.doi.nebraska.gov/fraud/2014IndustryConferenceBrochure.pdf.

The IFPD's conference for law enforcement personnel will be held at the same location on August 22, 2014, and will emphasize law enforcement's role, and steps they can take, to combat insurance fraud.

Elderly Exploitation

Financial abuse of the elderly is a serious problem of which many are unaware. A 2011 study conducted by MetLife Mature Market Institute estimated the financial loss from this type of abuse to be at least \$2.6 billion a year (*Broken Trust: Elders, Family, & Finances*). Financial exploitation occurs when a person misuses or takes the assets of an elderly adult for his/her personal benefit or use.

According to the National Adult Protective Services Association (NAPSA), assets are commonly taken by means of deception, false pretenses, coercion, harassment, duress and threats. A recent study by the NAPSA found that one in 20 elderly adults reports being the victim of some form of financial exploitation and only one in 44 cases is reported. It is very common for the financial abuser to be an individual close to the elderly adult such as a caretaker, family member, or friend. Common forms of financial exploitation are theft, fraud, real estate, and insurance scams. Within the insurance industry, exploitation may occur when an elderly client is sold an inappropriate product, such as a 30-year annuity. Please see www.napsa-now.org/.

Signs of financial exploitation include unusual bank activity/withdrawals that are out of character for the individual, suspicious credit card activity, and forged signatures on financial documents. In these instances, the victims may not understand the financial arrangement being made and on what their money is being spent. They may also be charged unreasonable fees for basic care and are not allowed to speak for themselves or make financial decisions. Please see www.elder-abuseca.com/.

There are many scams targeting elderly adults that have caused victims to lose thousands of dollars. A scam that is gaining popularity is called the "grandparent scam" in which an individual calls an elderly person, from anywhere in the world, informing them their grandchild has been arrested and needs them to send bail money. Other scams targeting the elderly include foreign lottery scams, home repair scams, telemarketing/mail fraud scams, Craigslist scams, and IRS scams.

Scams and other forms of financial exploitation are severely under-reported crimes costing elderly adults billions of dollars every year. Legislation has been passed to help protect the elderly but to be truly effective there needs to be an increased awareness of how to better safeguard the elderly and provide them with the tools to preserve themselves and their assets.

Court Actions

Adams County Court, CR13-1409

State v. Norman C. Anderson

Norman Anderson pled no contest to the amended charge of criminal attempt, theft by unlawful taking, relating to a claim involving his auto insurance company. Mr. Anderson was fined \$100 and ordered to pay court costs.

Box Butte County District Court, CR13-3

State v. Isaac I. Gonzalez

Isaac Gonzalez was charged with setting a fire with the intention of destroying a home, a Class III felony. Mr. Gonzalez subsequently pled no contest to the amended charge of attempted arson, a Class IV felony. On March 4, 2014, Mr. Gonzalez was sentenced to a 20-60 month prison term and ordered to pay \$2,600 in restitution.

Buffalo County District Court, CR14-29

State v. Christian A. Walsh

Pursuant to a plea agreement, Christian Walsh pled guilty to the amended charge of a fraudulent insurance act, a Class IV felony. On May 27, 2014, Mr. Walsh was sentenced to 30 months' probation and ordered to pay \$750 in restitution plus court costs.

Dodge County District Court, CR13-135

State v. Christopher J. Naber

Christopher Naber was originally charged with five separate counts, including conspiracy to commit a burning to defraud an insurer. Mr. Naber pled guilty to an amended charge and was sentenced to 180 days in jail and one year of intensely supervised probation upon his release.

Jefferson County District Court, CR13-20

State v. Joseph C. Hochstein

Joseph Hochstein contacted the Jefferson County Sheriff's Office 12 days after his renter's policy went into effect and reported a burglary to his residence, and received an \$8,469.57 insurance claim settlement as a result of the burglary. In a joint investigation conducted by the IFPD and the Beatrice Police Department, it was discovered Mr. Hochstein distributed his personal property among several individuals after reporting the fictitious burglary to the Jefferson County Sheriff's Office. Mr. Hochstein was charged with one felony count of insurance fraud. Mr. Hochstein pled no contest to an amended charge and received a 20-60-month prison sentence and was ordered to pay court costs.

Kearney County Court, CR13-162

State v. Arminda L. Kring

Arminda Kring was originally charged with a Class III felony count of insurance fraud. Ms. Kring pled no contest to an amended charge of a fraudulent insurance act, a Class I misdemeanor. Ms. Kring's sentence included a \$200 fine, one-year probation, \$4,472.57 in restitution, and court costs.

Lancaster County District Court, CR13-346

State v. Loretta M. Asche

Loretta Asche was charged in Lancaster County with one felony count of insurance fraud pursuant to a claim she filed with her insurance company alleging the theft of property. This count was later amended to a misdemeanor and Ms. Asche pled guilty as charged and was ordered to pay a \$1,000 fine plus court costs.

Lancaster County District Court, CR13-413

State v. Loris J. Austin

Loris Austin was charged with four felony counts of forgery. Ms. Austin pled no contest to all counts and must serve 30 months in prison and pay court costs.

Sarpy County Court, CR13-6742

State v. Richard C. Murphy

Richard Murphy was found guilty of an amended count of insurance fraud regarding a false claim he submitted to his insurer. Mr. Murphy was fined \$100 and ordered to pay investigative and court costs.

LIFE & HEALTH DIVISION

Retirement Announced by Dan Eckstein

I wish to announce my retirement from the position of Actuary with the Nebraska Department of Insurance, effective July 31, 2014. The assistance and cooperation I have received throughout the years made my work both interesting and rewarding. Although I definitely feel it is time to move on to a new adventure in my life, I'd like to take this opportunity to thank all of the wonderful people who have made this ride possible. —Dan Eckstein

Filings Required to Include Division Filing Form

Several filings have been received that do not include the required division filing form. The **Nebraska Department of Insurance Life and Health Division Filing Form** is required to be completed and submitted under supporting documentation with all SERFF form and rate filings, as well as Plan Management Binder filings. The required filing form can be found under the Nebraska filing rules in SERFF and also under the SERFF supporting documentation tab. The SERFF filing rules are as follows:

- **Name:** Life and Health Division Filing Form
- **Description:** Life and Health Division Filing Forms as required by company bulletin CB-53
- Use the **Life and Health Division Filing Form**. Complete a separate filing form for each form number submitted for a disposition. *Example:* if a policy, two riders and an application are submitted, complete and submit a total of four filing forms—a filing form for the policy, separate filing forms for each rider, and a filing form for the application.
- **Business Type:** Life, Accident/Health, Annuity, Credit

Health rates are required to be filed as a separate SERFF filing and the referenced division filing form must be completed. All form numbers affected by the rates being submitted must be filled in. A cover letter describing the filing in detail should also be submitted under the general information tab.

The review of a filing will be expedited by ensuring that the division filing form is completed and submitted with the filing.

PROPERTY & CASUALTY DIVISION

New Division Administrator Named

The Property Casualty Division is pleased to announce that the new administrator of the division is Connie VanSlyke, effective July 1, 2014. Most of you know Connie, as she has been with the division for over 20 years. Prior to taking on this new role, Connie worked with workers' compensation, professional liability, as well as several other lines of insurance. Connie's phone number and email address remain unchanged. As a result of Connie's promotion, you may be seeing a change in the analysts who handle each line of insurance. Once the lines have been reassigned, a new schedule will be posted on the Department's website at www.doi.nebraska.gov/pc/email.pdf.

Thanks for the Memories...

Over the years I've written so many newsletter articles, but this one seems a little more challenging.

After 23+ years with the Department of Insurance, I have decided that it is time for me to retire. During my time at the Department as an analyst, and then later in my role as administrator, I have had wonderful opportunities to meet and talk to so many of you. We have shared stories of family, pets (and they are family members, aren't they?), challenges, recipes, ill health and bad hair days. We have survived the ups and downs of the marketplace, "de-reg", and the whole gamut of issues that faces everyone in the insurance industry on a daily basis. We went from stacks of paper filings and dictating letters to electronic filings and communication by email. One does have to wonder, since everything is electronic—why do I have so much paper on my desk?

I hope you'll welcome Connie VanSlyke in her new role, as you did me. You made it so easy to stick around and so very, very hard to leave. —Bev Anderson

Agreements with Advisory Organizations

Many of the companies admitted to do business in the State of Nebraska have an agreement with one or more advisory organizations to make filings on their behalf. This means that when the advisory organization makes a filing, it is making the filing "on behalf of" those companies that have that type of agreement in place. Once final action is taken on the filing, it applies to all carriers that fall into that category.

If a carrier makes the decision not to adopt or to delay adoption of the filing, the carrier needs to notify the Department. Please make sure that when you notify the Department of a delay or non-adopt of a particular filing, it is one that has been submitted to and approved by the Department.

As many of you know, the advisory organizations make filings in different states at different times. The Department is finding that we are getting delay, or non-adopt notices on filings that have yet to be made in the State of Nebraska.

Please take a moment to review your agreement with each of the advisory organizations so that you are aware of the type of agreement that is in place.

EXAMINATION DIVISION

Pre-Need Examinations Completed During Second Quarter, 2014

EMM's Courts, Inc. dba Johnson Funeral Homes
 Farmer & Son Funeral Homes, Inc.
 Levander Funeral Home, Inc.
 Liewer Funeral Homes, Inc.
 Odean Colonial Chapel
 Professional Mortuary Services, Inc.
 Ramaekers Patrick Funeral Chapel

Financial Examinations Completed During Second Quarter, 2014

Ameritas Life Insurance Corporation
 Berkshire Hathaway Homestate Insurance Company
 Berkshire Hathaway Life Insurance Company of Nebraska
 Berkshire Hathaway Specialty Insurance Company
 Columbia Insurance Company
 Delta Dental of Nebraska
 HeartlandPlains Health (Qualifying Exam)
 Knox County Farmers Mutual Insurance Company, Inc.
 National Fire & Marine Insurance Company
 National Indemnity Company
 Northern Nebraska United Mutual Insurance Company
 Oak River Insurance Company
 Pacific Life Insurance Company
 Physicians Life Insurance Company
 Physicians Mutual Insurance Company
 Redwood Fire and Casualty Insurance Company
 Scandinavian Mutual Insurance Company of Polk County
 The Union Central Life Insurance Company
 York County Farmers Mutual Insurance Company

Financial examination reports become public documents once they have been placed on official file by the Department. The most current report of financial examination can now be found on the Department's website at www.doi.nebraska.gov. Copies can be obtained from the Department at a cost of \$.50 per page.

