

Schedule 47

DEPARTMENT OF INSURANCE

March 16, 2018

Nebraska Records Management Division
440 South 8th Street, Suite 210
Lincoln, NE 68508
(402) 471-2559

**REQUEST FOR APPROVAL
OF RECORDS RETENTION
AND DISPOSITION SCHEDULE**

SCHEDULE	47
AGENCY, BOARD OR COMMISSION	DEPARTMENT OF INSURANCE
DIVISION, BUREAU OR OTHER UNIT	
Supersedes Edition of December 29, 2009	

**TO: STATE RECORDS ADMINISTRATOR
STATE OF NEBRASKA**

PART I – AGENCY STATEMENT:

In accordance with Section 84-1212.01, R.R.S. 1943, approval of the attached records retention and disposition schedule by the State Records Administrator is hereby requested. Retention periods and dispositions have been recommended by this agency after a careful evaluation of all factors listed in Section 84-1212.01, R.R.S. 1943.

SIGNATURE

Noel Schultz

TITLE

Office Services Mgr / Records Officer

DATE

03-08-2018

PART II – APPROVAL OF STATE ARCHIVES:

The attached schedule has been analyzed, all archival and historical material has been properly identified, no disposition except by transfer to the State Archives has been recommended for such material, and this schedule is approved as submitted.

SIGNATURE

Dayer Koutny

DATE

3/13/2018

PART III – APPROVAL OF AUDITOR OF PUBLIC ACCOUNTS:

The attached schedule has been reviewed, all audit material has been properly identified, and this schedule is approved as submitted.

SIGNATURE

Deann Haffner

DATE

3/16/18

PART IV – APPROVAL OF STATE RECORDS ADMINISTRATOR:

The attached schedule has been reviewed in accordance with Section 84-1212.01, R.R.S. 1943, and is approved as submitted.

SIGNATURE

Juan A. Gae

DATE

3/16/18

INSTRUCTIONS FOR USING THIS SCHEDULE

Records retention and disposition schedules are designed to serve as your records management guideline for storing and disposing of agency records, **regardless of the media on which they reside**, including paper, microfilm, diskettes, optical disks, CDs, DVDs, servers, computer hard drives, etc. This schedule was written specifically for records unique to your office and the State Agencies General Records Schedule #124 contains those records common to most state government agencies. This retention schedule, which is approved by the State Records Administrator, provides your only ongoing authority to dispose of records. Listed below are some basic procedures to follow when applying your schedule.

DISPOSING OF RECORDS

1. Check your schedules to see what the retention period is. Note: Your agency's unique schedule will take precedence over State Agencies General Records Schedule #124 for any items which have differences in retention requirements.
2. Dispose of records that have met their retention periods.
3. For records requiring a review of, or transfer to the **NE State Historical Society (State Archives)**, your agency is required to contact the State Archives to negotiate the transfer. Additionally, **once the records are accessioned into their collection, they become the property of the State Archives** (Neb. Rev. Stat. §82-105). The State Archives may remove selected records in accordance with standard archival practices to ensure efficient access, organization and enduring historical value (Neb. Rev. Stat. §82-107). Please contact their office by calling (402) 471-4783.
4. Complete a Records Disposition Report for the records you dispose. The Records Disposition Report form is the 2nd to the last page of this schedule. Remove the form, photocopy it, complete the form, make a photocopy for your records, and send the completed form to the Records Management Division at the address below. If you wish, you may receive this form electronically by contacting the Records Management Division. This report establishes that the destruction was performed in your normal course of business.

Please remember to retain the blank form for future use.

NON-SCHEDULED RECORDS

Contact a Records Management Specialist in Records Management to see whether the records will fit under an item already on the schedule. If they do not, they must be retained until they are added to the next revision of your schedule.

SCHEDULE UPDATE

It is the responsibility of each agency to periodically update their schedule. A Records Management Specialist in Records Management can assist you with the schedule update, which may involve adding new records series and making revisions to existing items. Keeping your schedule current will ensure you have the ongoing authority to discard records when their useful life has ended.

QUESTIONS

If you have any questions about these procedures, please contact your agency Records Officer or the Records Management Specialist in Records Management. They will help you with any questions the schedule may present, including: transferring records to the State Records Center or microfilming records, scanning records, etc.

**Records Management Division
440 South 8th Street, Suite 210
Lincoln, NE 68508-2294
402-471-2559**

**SCHEDULE 47
DEPARTMENT OF INSURANCE**

March 16, 2018

Retention requirements are for all records, regardless of the media on which they reside, unless otherwise noted.

Supersedes Edition of December 29, 2009

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-1-1	ADMINISTRATIVE SERVICES- BACKUP COPIES OF ELECTRONIC DATA	Agency electronic records or databases are maintained on file servers within the Department of Insurance. All servers maintain RAID 5 configurations. Tapes are stored at an off-site secure facility; tape exchange occurs on a daily basis. Data is backed up according to the schedule retention.	BACKUP OF ELECTRONIC RECORDS ON FILE SERVERS (DISK TO TAPE): DAILY BACKUPS (MONDAY THRU THURSDAY): 1 week END-OF-WEEK BACKUPS (FRIDAY'S, EXCEPT LAST IN MONTH): 1 month END-OF-MONTH BACKUPS (LAST FRIDAY OF MONTH): 3 months	Tapes are overwritten
47-1-2	ADMINISTRATIVE SERVICES- NATIONAL ASSOCIATION OF INSURANCE COMMISSIONER'S PROCEEDINGS BOOKS	In-depth description of the committee meetings held at each NAIC meeting.	Permanent off-site secure storage	Copies are maintained at the discretion of the Agency Head
47-1-3	ADMINISTRATIVE SERVICES- NEBRASKA INSURANCE INFORMATION MANAGEMENT SYSTEM (NIIMS)	NIIMS is a database system that is used to track companies, people, licenses, invoices, financial transactions, consumer complaints, fraud investigations and medical malpractice liability fund.	Superseded or obsolete	
47-1-4	ADMINISTRATIVE SERVICES- RECEIPT BOOK	Record of payment for photocopies, licenses, certifications, etc. Record includes name, date of receipt, amount of receipt, receipt number, and cash or check number.	5 years	
47-1-5	ADMINISTRATIVE SERVICES- STATEMENT FOR AGENTS APPOINTMENTS & CANCELLATIONS	Statement of money requested and validation of money received from insurance companies and agents for licensing.	5 years	Shred record
47-2-1	CONSUMER AFFAIRS- COMPLAINT FILES	Contains original written complaint from complainant and supporting documents from the complainant and respondent (company, agent, etc.). Also includes all correspondence between Department of Insurance, complainant and defendant and disposition of complaint.	Transfer to off-site security storage 6 months after resolution; 7 years after the case is opened	

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-2-2	CONSUMER AFFAIRS-HEALTH CARE PROMPT PAYMENT	Prompt Payment Problem Report Forms are submitted by health care providers who wish to report delayed claim payments. Information from the reports are monitored and exams are scheduled if a pattern of unfair payment practices is detected.	Transfer to off-site security storage after 2 years; 7 years	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-8001 to 44-8010 •Also see LIFE AND HEALTH - HEALTH CARE PROMPT PAYMENT COMPLIANCE, item 47-6-4
47-2-3	CONSUMER AFFAIRS-INQUIRY FILE	Correspondence regarding routine insurance inquiries.	Transfer to off-site security storage after 1 year; 2 years	
47-2-4	CONSUMER AFFAIRS-REFERENCE FILES	Correspondence from case files for producers and companies used by department staff as reference material for market conduct examinations and referral of cases to the Legal Division.	No longer of reference value	
47-3-1	EXAMINATION-ANNUAL STATEMENTS	Statements of financial condition received by the Department of Insurance from all insurance companies doing business in Nebraska. Includes Actuarial Opinions, Summary of Actuarial Opinion, Audited Financial Statements, Accident and Health Experience Exhibits and Supplemental Compensation Exhibit.	FOREIGN STATEMENTS: Transfer to off-site security storage after 1 year; 4 years after statement date DOMESTIC STATEMENTS: Scan to CD and microfilm (archival purposes). Transfer to off-site security storage after 2 years; 6 years after statement date SECURITY MICROFILM: Transfer to State Records Center; permanent MICROFILM WORK COPY: Permanent CD SECURITY COPY: 50 years CD WORK COPY: 50 years	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-322 •2003-Foreign company's financial statements filed electronically to NAIC (National Association of Insurance Commissioners) •1994-CD scanning started
47-3-2	COMPANY HISTORY CARD FILE(OBSOLETE 1995)	3x5 card file tracing name and history of insurance companies. Cards are no longer made. The history information is now part of 47-1-3 NIIMS	Subject to review by State Archives for possible accession	
47-3-3	EXAMINATION-COMPANY LICENSE FILE	Record of each company (both domestic and foreign) and includes the following information: company name, incorporation date, Nebraska Identification number, types of insurance they are licensed to sell, date of licensing, the fees paid and the NAIC number.	Superseded or obsolete	Also see ADMINISTRATIVE SERVICES-NEBRASKA INSURANCE INFORMATION MANAGEMENT SYSTEM (NIIMS), item 47-1-3
47-3-6	EXAMINATION-COMPANY LIQUIDATION FILES	Records related to the Dept. of Insurance responsibility of effecting any liquidation of Nebraska insurance companies. May include minutes of stockholders and boards of directors meetings, articles of incorporation, journals, ledgers, stock records, lease records, policy files, claim files, adjudications and other records related to the liquidation.	5 years after completion of liquidation, subject to review by the State Archives for possible accession	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-4801 to 44-4862 •Contact State Archives to negotiate transfer

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-3-5	EXAMINATION-FINANCIAL ANALYSIS	Work product/documentation relative to the financial analysis of domestic insurance companies.	Transfer to off-site security storage after 2 years; 10 years	<ul style="list-style-type: none"> •Confidential record •Domestic companies only
47-3-7	EXAMINATION-INSURANCE COMPANY REHABILITATION/ SUPERVISION FILES	Files include journals, ledgers, notes on meetings, correspondence, contracts, agreements, reports, approvals of actions and orders.	Transfer to off-site security storage 5 years after initial date of rehabilitation; 10 years after the end of the rehabilitation period	<ul style="list-style-type: none"> •Domestic companies only
47-3-9	EXAMINATION-PREMIUM TAX FORMS	Includes the annual tax return, quarterly tax return and the validation of money received from insurance companies doing business in Nebraska.	FOREIGN COMPANIES: Transfer to off-site security storage after 1 year; 6 years	<ul style="list-style-type: none"> •DOMESTIC COMPANIES AND DOMESTIC STATEMENTS: See EXAMINATION - ANNUAL STATEMENTS, item 47-3-1 •Domestic Companies filed numerically according to the NE ID Number •Foreign Companies, prior to 2003 filed with the annual statement and after 2003 filed numerically by the Nebraska Company Identification
47-3-8	EXAMINATION-PRE-NEED RECORDS	Files pertain to funeral homes, cemeteries and monument companies that provide pre-need services. May include but not limited to: burial files, applications for license, license renewals, financial reports, correspondence, annual financial trust reports, and audit work papers.	ORIGINAL RECORD: 10 years ELECTRONIC RECORD: Superseded or obsolete	Also see ADMINISTRATIVE SERVICES-NEBRASKA INSURANCE INFORMATION MANAGEMENT SYSTEM (NIIMS), item 47-1-3
47-3-10	EXAMINATION-REPORT		ORIGINAL RECORD: Scan to CD after superseded and destroy after microfilming (archival purposes) ELECTRONIC RECORD: Superseded or obsolete ALL OTHER RECORDS: 1 year after superseded or obsolete	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-5901 to 44-5910 •Neb. Rev. Stat. §44-112 •1990-CD scanning started
47-3-11	EXAMINATION-RISK BASED CAPITAL REPORTS (DOMESTIC COMPANIES ONLY)	Confidential reports filed by domestic companies only	Transfer to off-site security storage after 1 year; 6 years	

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-3-12	EXAMINATION-SECURITY DEPOSIT FILE	Contains correspondence and safekeeping receipts for funds deposited by insurance companies with the Department of Insurance as security.	SECURITY CARDS: Superseded or obsolete ELECTRONIC RECORD: Superseded or obsolete ALL OTHER RECORDS: 1 year after superseded or obsolete	Neb. Rev. Stat. §44-319.01 to 44.319.13
47-3-13	EXAMINATION-SUMMARY OF INSURANCE BUSINESSES IN NEBRASKA	Summary of Annual Statements that list the companies doing business in Nebraska and the volume of business done	PRINTED BOOKLET: Transfer 2 copies to the Nebraska Library Commission; 1 bound copy and 1 unbound copy; transfer 1 bound copy to the State Archives. PREVIOUS YEAR COPIES: Discretion of Agency Head ELECTRONIC RECORD: Superseded or obsolete	•Neb. Rev. Stat. §44-113 •Neb. Rev. Stat. §51-411 to 51-418
47-3-14	EXAMINATION-SUPPLEMENTAL COMPENSATION EXHIBIT	The exhibit is filed by each foreign and domestic licensed insurance company in Nebraska. The exhibit includes the compensation paid to officers, employees and directors of the insurance company and includes but is not limited to wages, salaries, bonuses, commissions, stock grants and gains from the exercise of stock options. The exhibit includes the CEO and the four most highly paid other executive officers and the next five highly compensated employees, whose total compensation exceeds \$100,000.00.	FOREIGN COMPANIES: Transfer to off-site security storage after 1 year; 4 years DOMESTIC STATEMENTS: Scan to CD and microfilm (archival purposes). Transfer to off-site security storage after 2 years; 6 years after statement date SECURITY MICROFILM: Permanent MICROFILM WORK COPY: Permanent CD SECURITY COPY: 50 years CD WORK COPY: 50 years	•DOMESTIC COMPANIES: Exhibit filed with EXAMINATION - ANNUAL STATEMENTS, item 47-3-1 •Exhibit is filed numerically according to the Nebraska Company Identification Number
47-3-15	EXAMINATION-SURPLUS LINES POLICY RECORDS	According to Surplus Lines Insurance Act, specially licensed insurance agents may sell insurance policies from companies not licensed in the State of Nebraska when applicant is unable to purchase insurance from a company licensed in the State of Nebraska. This file includes quarterly and annual reports from the agent showing the insured's name, the type of coverage, the company writing the coverage, the premium rates, etc.	Transfer to off-site storage after 1 year; 5 years	Neb. Rev. Stat. §44-5501 to 44-5514
47-3-4	EXAMINATION-WORK PAPERS	Work papers of insurance examiners used to compile the REPORTS OF EXAMINATION, item 47-3-10.	Transfer to off-site security storage after examination completion; 10 years after examination date	•Confidential record

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-4-1	FRAUD PREVENTION-ANNUAL REPORT	Annual report of the Insurance Fraud Prevention Division to include but not limited to: division creation; highlights of the year; case statistics; State prosecutions; criminal convictions; investigative process and examples; database; search warrants/subpoenas; case status; investigative assistance; insurance fraud categories; personnel; training; education; public relations; summary of cases by fraud type; and summary of cases by county.	50 years	<ul style="list-style-type: none"> •Shred record •Copies distributed to: Governor; Chair of the Banking, Commerce, and Insurance Committee; Director of Insurance; Executive Director of the Insurance Federation of Nebraska and State Archives
47-4-2	FRAUD PREVENTION-INTELLIGENCE CASE FILES (Obsolete)			<ul style="list-style-type: none"> •28 CFR Part 23 •28 CFR Part 23 - Sec. 812 (5) Purge and review process. "(5) The regulation provides that information retained in the system must be reviewed and validated for continuing compliance with system submission criteria within a 5 year retention period. Any information not validated within that period must be purged from the system (28 CFR 23.20 (h))." This also includes all computer information.

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-4-3	FRAUD PREVENTION- INVESTIGATION CASE FILES	File includes: Nebraska Insurance Information Management System (NIIMS) generated Detailed Case Summary Report; Nebraska Driver History Record; NCIC Interstate Identification Index Record; Nebraska Criminal History Index Record; Nebraska Criminal Justice Information System Record; Nebraska Secretary of State Corporation & Business Entity Inquiry; Nebraska Health & Human Services System License Information; National Insurance Crime Bureau Claim History; Suspected Fraudulent Claim Report or original fraud referral; letters; reports; interviews; taped statements; general investigation notes; legal research; meeting/conference notes; memorandums; telephone contact; insurance company claim and special investigation unit files; original envelopes from correspondence received; Investigative Summary Report; court documents; other miscellaneous documents.	Transfer to locked storage area under the control of the Insurance Fraud Prevention Division (IFPD) after 3 years; 5 years	Shred record
47-5-1	LEGAL-CAUSE FILES HEARING RECORDING TAPES	Cassette tapes of the hearings recorded on the disciplinary action imposed upon insurance companies and agents.	Transfer to off-site security storage; 10 years	
47-5-2	LEGAL-COMPREHENSIVE HEALTH INSURANCE POOL (CHIP)	Files contain the CHIP questionnaire/survey, CHIP rules, correspondence, annual report, draft policies, statutes, board minutes, assessments, grievances and policy form files.	10 years	
47-5-3	LEGAL-HOLDING COMPANIES DOCUMENT FILES (DOMESTIC COMPANIES ONLY)	Forms A, B, C, and D with exhibits and correspondence pertaining to ownership of insurance companies.	FORM A: Maintain on-site 10 years and then transfer to off-site storage facility; 20 years FORM B, C, & D: Maintain on-site 5 years and then transfer to off-site storage facility; 20 years CORRESPONDENCE: (Includes disclaimers and dividends) Maintain on-site 10 years and then transfer to off-site storage facility; 20 years	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-2120 to 44-2153 •Form A - prior to 1991, confidential record; after 1991, public record •Form B, C, D - confidential records

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-5-4	LEGAL-INSURANCE COMPANY AND AGENT CAUSE FILES	Record of disciplinary action imposed upon insurance companies and agents by the Department of Insurance. Includes notices of hearings, records of fines, license suspensions and revocations (consent agreements and orders), correspondence, affidavits, exhibits, investigations, etc.	ORIGINAL RECORD: Scan to CD and microfilm (archival purposes); 5 years after disposition of case SECURITY MICROFILM: 50 years MICROFILM WORK COPY: 50 years CD SECURITY COPY: 50 years after disposition of case CD WORK COPY: 50 years after disposition of case	1992-CD scanning started
47-5-5	LEGAL-INSURANCE COMPANY DOCUMENT FILES	Includes copies of company's bylaws, articles of incorporation, application for license, license amendments, fee requests, etc. When a foreign company merges and is the non-surviving company, the doc file is treated as an inactive company. If a domestic company merges into another domestic company, the non-surviving company's doc file becomes part of the surviving company's doc file.	ACTIVE FILES: Transfer superseded documents to off-site security storage 10 years after superseded; 20 years after superseded INACTIVE FILES: Transfer to off-site security storage after company becomes inactive; 6 years after company becomes inactive DISAPPROVED OR WITHDRAWN APPLICATION FILES: 5 years	
47-5-6	LEGAL-INSURANCE GUARANTY FUND ASSOCIATION FILES	Includes life and health, property and liability fund association files, i.e. Documents stating which companies are insolvent, program of assessment and correspondence to other members of the association.	5 years after completion of liquidation, subject to review by the State Archives for possible accession	Contact State Archives to negotiate transfer
47-5-7	LEGAL-LITIGATED CASES	Files contain documents and attorney work papers on litigated cases.	10 years	Confidential records
47-5-8	LEGAL-MULTIPLE EMPLOYER WELFARE ARRANGEMENT FILE	Includes copies of entity's articles of incorporation or organization, bylaws, agreements, trust agreements, and annual supporting documents filed pursuant to the Multiple Employer Welfare Arrangement Act.	ACTIVE FILES: Transfer superseded documents to off-site security storage after 10 years; 20 years after superseded DISAPPROVED OR WITHDRAWN APPLICATIONS: 5 years INACTIVE RECORDS: Transfer to off-site security storage; 5 years	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-7601 •Confidential records, initial application and registration documents •Non-confidential records, documents submitted on an annual basis
47-5-9	LEGAL-VIATICAL SETTLEMENT PROVIDER RECORDS	Includes application form, fees and supporting documents pursuant to the Viatical Settlement Act.	ACTIVE FILES: Transfer superseded documents to off-site security storage after 10 years; 20 years after superseded DISAPPROVED OR WITHDRAWN APPLICATIONS: 5 years INACTIVE RECORDS: Transfer to off-site security storage; 5 years	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-1101 •Confidential records
47-6-1	LIFE AND HEALTH-ACTUARIAL BOOKS		10 years	

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-6-5	LIFE AND HEALTH-APPROVALS	Correspondence and other pertinent information regarding approval or disapproval of changes in policy format or options.	BEFORE 12/31/07: Transfer to off-site security storage after 2 years; 10 years AFTER 12/31/07: Scan to SERFF and destroy	Correspondence submitted to SERFF are maintained permanently by the NAIC
47-6-2	LIFE AND HEALTH-ASSUMPTION REINSURANCE	Files contain the assumption reinsurance agreements, certificates of assumption, and financial information from companies that assume or transfer the obligations or risks on contract of insurance owned by policyholders pursuant to an assumption reinsurance agreement.	BEFORE 12/31/07: Scan to CD, microfilm and destroy. Maintain 4 calendar years on file AFTER 12/31/07: Scan to SERFF and destroy SECURITY MICROFILM: Permanent MICROFILM WORK COPY: Permanent CD SECURITY COPY: 50 years CD WORK COPY: 50 years	•Neb. Rev. Stat. §44-6201 - 44-6211 •2002 and earlier records microfilmed in 2005 •Files submitted to SERFF (System for Electronic Rate and Form Filing) are maintained permanently by the NAIC
47-6-3	LIFE AND HEALTH-DISCOUNT HEALTH PLANS	Business arrangement or contract in which a person, in exchange for fees, dues, charges or other consideration, offers access for its members to providers of medical or ancillary services and the right to receive discounts on medical or ancillary services provided under the discount medical plan from those providers.	4 years	
47-6-4	LIFE AND HEALTH-HEALTH CARE PROMPT PAYMENT COMPLIANCE	Prompt Payment Act Compliance Statements are filed by insurers who request to be exempt from the filing requirements. A Compliance Statement must be filed each year that the insurer desires to be exempt.	2 years	•Neb. Rev. Stat. §44-8001 - 8010 •Also see, CONSUMER AFFAIRS-HEALTH CARE PROMPT PAYMENT, item 47-2-2
47-6-7	LIFE AND HEALTH-ILLUSTRATIONS	A non-guaranteed projection of illustrative future benefits and values under a policy. The company's illustration actuary must file with the Department of annual certification for all policy forms for which the illustrations are used.	BEFORE 12/31/08: Transfer to off-site security storage at year end; 2 years AFTER 12/31/08: Scan to SERFF and destroy	•NE Rules & Regs. Title 210, Chapter 72 •Filings submitted to SERFF are maintained permanently by the NAIC
47-6-6	LIFE AND HEALTH-INSURANCE POLICY FORMS	Files for domestic and foreign life, accident and health policies, riders to policies, applications, endorsements, certificates, additions, rates and statements of method.	BEFORE 12/31/07: 6 months after approval date AFTER 12/31/07: Scan to SERFF; immediately after scanning	Filings submitted to SERFF are maintained permanently by the NAIC
47-6-8	LIFE AND HEALTH-LONG TERM CARE PARTNERSHIP FORMS	Effective in 2007, State governments modified the rules of their Medicaid programs to allow applicants who have purchased long-term care insurance policies that meet certain requirements to qualify for Medicaid benefits while retaining assets that they would normally be required to spend on care.	4 years	Filings submitted to SERFF are maintained permanently by the NAIC

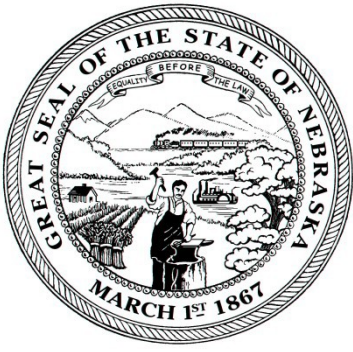
ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-6-9	LIFE AND HEALTH-MEDICARE SUPPLEMENTAL MATERIAL	Includes forms, rates, refunds, advertising material, duplication reports and refund calculations received from life and health insurance companies as required.	BEFORE 12/31/07: Maintain 4 calendar years on file. Scan to CD, microfilm and destroy. AFTER 12/31/07: Scan to SERFF and destroy SECURITY MICROFILM: Permanent MICROFILM WORK COPY: Permanent CD SECURITY COPY: 50 years CD WORK COPY: 50 years	•Omnibus Budget Reconciliation Act of 1990 •Filings submitted to SERFF are maintained permanently by the NAIC
47-6-10	LIFE AND HEALTH-NETWORK ADEQUACY	Includes network lists, access plans, network provider contracts pursuant to the Managed Care Plan Network Adequacy Act.	Maintain central files; 10 years	•Confidential record •Neb. Rev. Stat. §44-7101 to 44-7110
47-7-1	MARKET CONDUCT-REPORT OF EXAMINATION	Report of market activities. Examination completed pursuant to the Insurers Examination Act.	DOMESTIC AND FOREIGN (WITH NEBRASKA PARTICIPATION): ORIGINAL RECORD: Scan to CD after superseded and microfilm (archival purposes); destroy SECURITY MICROFILM: Transfer to State Record Center; permanent MICROFILM WORK COPY: permanent CD SECURITY COPY: Transfer to State Records Center; 50 years CD WORK COPY: 50 years OTHER FOREIGN: Superseded or obsolete	•Neb. Rev. Stat. §44-5901 to 44-5910 •Neb. Rev. Stat. §44-112 •1993-Started scanning to CD
47-7-2	MARKET CONDUCT-WORK PAPERS	Work papers of insurance examiners from which market conduct Report of Examination is taken.	Transfer to off-site security storage after completion of examination; 10 years after examination date	Confidential records
47-8-1	MEDICAL PROFESSIONAL LIABILITY-CLOSED CLAIM FILES	Closed Excess Liability Fund claim files.	Transfer to off-site security storage at year end; 25 years	•Nebraska Hospital-Medical Liability Act, Neb. Rev. Stat. §44-2801 - 44-2855 •Alphabetical order by plaintiff's last name
47-8-2	MEDICAL PROFESSIONAL LIABILITY-EXCESS LIABILITY FUND GENERAL CORRESPONDENCE	Correspondence by insured and employees involved with the operations of the Excess Liability Fund. May include verification of coverage certificate and validation of payment received.	Maintain on-site for 5 years after end of coverage and transfer to off-site security storage; 25 years	•Nebraska Hospital-Medical Liability Act, Neb. Rev. Stat. §44-2801 to 44-2855 •Alphabetically by the entity with the coverage

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-8-3	MEDICAL PROFESSIONAL LIABILITY-OPEN CLAIM FORMS	Pursuant to Neb. Rev. Stat. §44-2854 Director; Contract for Administrative Duties and Responsibilities; Supervisor Authority, Central National Insurance Company of Omaha, Nebraska Insurance Services, Inc. (NIS) maintains the open claim files.		<ul style="list-style-type: none"> •See MEDICAL PROFESSIONAL LIABILITY-CLOSED CLAIM FILES, item 47-8-1, when claims closed •Nebraska Hospital-Medical Liability Act Neb. Rev. Stat. §44-2801 to 44-2855
47-8-4	MEDICAL PROFESSIONAL LIABILITY-RECORDS FROM EXCESS FUND START UP	4 boxes of correspondence and various other documentation relating to legislation creating the Excess Liability Fund and its implementation.	25 years	
47-8-5	MEDICAL PROFESSIONAL LIABILITY-RESIDUAL MALPRACTICE INSURANCE AUTHORITY	Health care providers who are a high risk and cannot obtain coverage from at least two insurers may apply for Residual Malpractice Insurance Authority. Files include correspondence, application and other documentation submitted with the application.	Maintain on-site 5 years after the end of coverage and then transfer to off-site security storage; 25 years	<ul style="list-style-type: none"> •Nebraska Hospital-Medical Liability Act Neb. Rev. Stat. §44-2801 to 44-2855 •Neb. Rev. Stat. §44-2837 to 44-2839
47-9-1	PRODUCER LICENSING-AGENT LICENSE FILE	An on-line computer record of each licensed resident and nonresident insurance agent, insurance broker and consultant. Information includes: name, social security number, address, license number, date of license, the lines of insurance the agent is qualified to sell, the company identification number for which the agent works, agent status and original status date. The on-line information includes the agent's examination records. Information includes: name, date of examinations, results, city in which examined and company for which the examinations were taken and pertinent education records.	Superseded or obsolete	<ul style="list-style-type: none"> •Licenses are renewed every 2 years and records updated with a new expiration date •Agent's license history file is also maintained on-line, see ADMINISTRATIVE SERVICES-NEBRASKA INSURANCE INFORMATION MANAGEMENT SYSTEM (NIIMS), item 47-1-3 •Microfilming ceased in 1989
47-9-2	PRODUCER LICENSING-AGENT LICENSE HISTORY FILE	Contains information from the following information from the on-line Agent License File: name, social security number, date of birth, address, license number, date of license, the lines of insurance the agent is qualified to sell, the code for the company for which the agent works, education status, agent status and original status date.	ELECTRONIC RECORD: Superseded or obsolete SECURITY MICROFILM: Transfer to State Records Center; 50 years MICROFILM WORK COPY: 50 years	<ul style="list-style-type: none"> •Licenses renewed every 2 years •Also see ADMINISTRATIVE SERVICES-NEBRASKA INSURANCE INFORMATION MANAGEMENT SYSTEM (NIIMS), item)47-1-3 •1989-Microfilming ceased

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-9-3	PRODUCER LICENSING-APPLICATION FOR INSURANCE AGENCY LICENSE	File includes a signed application for an Insurance Agency License and also includes any necessary supporting documents.	ORIGINAL RECORD: Scan to CD and microfilm (archival purposes); 2 years SECURITY MICROFILM: Transfer to State Records Center; 50 years MICROFILM WORK COPY: 50 years CD SECURITY COPY: 50 years CD WORK COPY: 50 years	•Shred records •1990-CD scanning started
47-9-4	PRODUCER LICENSING-APPOINTMENT & REQUEST FOR CANCELLATION FOR RESIDENT AND NONRESIDENT AGENTS	Includes insurance company requests to appoint new agents and insurance company requests to have a specified agent's appointment canceled. Also includes requests from producers to cancel their license.	Transfer to off-site security storage after 1 year; 4 years	Also see, PRODUCER LICENSING-AGENT LICENSE FILE, item 47-9-1
47-9-5	PRODUCER LICENSING-CLEARANCE LETTERS	Copies of statements sent to Departments of Insurance in other states declaring that the specified agent who is moving from Nebraska to that state is in good standing with the Department of Insurance.	2 years	
47-9-6	PRODUCER LICENSING-CONTINUING EDUCATION CORRESPONDENCE	Correspondence consists of letters of approval or denial of the educational requirements and filing fees	5 years	
47-9-7	PRODUCER LICENSING-EDUCATION PROGRAMS	Approved two year continuing education programs for life and health/property casualty agents, brokers and consultants.	5 years	Neb. Rev. Stat. §44-3901 to 44-3908
47-9-8	PRODUCER LICENSING-LICENSE APPLICATION FILES & ADDENDUM RESIDENT AND NONRESIDENT AGENT, BROKER, SURPLUS LINE AGENTS & CONSULTANTS	Includes Application License that is the formal application for an insurance license which is signed. Also includes correspondence, consent agreements (conditions to which the agents agree if they have ever been called before state officials for violating the state insurance laws) and supporting documents.	ORIGINAL RECORD: Scan to CD and microfilm (archival purposes); 4 years SECURITY MICROFILM: Transfer to State Records Center; 50 years MICROFILM WORK COPY: 50 years CD SECURITY COPY: Transfer to State Records Center; 50 years CD WORK COPY: 50 years	•Shred original records •1990-CD scanning started
47-9-9	PRODUCER LICENSING-NONRESIDENT AGENT CONTROL CARD	Microfilm of 4X6 card file of all nonresident insurance agents prior to 1978, the names of the companies they are licensed to sell insurance for and the issuance and expiration dates of the license.	SECURITY MICROFILM: Transfer to State Records Center; 50 years MICROFILM WORK COPY: 50 years	•Obsolete 1995 •1979-Microfilming ceased
47-9-10	PRODUCER LICENSING-PRELICENSING CERTIFICATES OF COMPLETION	Certificates of Completion for prelicensing education for insurance agents, and filing fee validation for prelicensing education. May include but not limited to: correspondence regarding prelicensing education requirements.	Transfer to off-site security storage after 1 year; 5 years	
97-9-11	RECIPROCAL AGREEMENTS (OBSOLETE 2000)	Agreements for reciprocal licensing of insurance agents with Departments of Insurance for other states	Immediately dispose of obsolete records.	

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-9-12	PRODUCER LICENSING-RENEWAL FORMS - RESIDENT & NONRESIDENT AGENT, BROKER, CONSULTANTS, SURPLUS LINE AGENTS & AGENCY	Record includes renewal forms and is a record of each license renewed and includes: name, address, name of insurance agency, social security number, business address, date of birth, and license number.	Transfer to off-site security storage after 3 months; 5 years	
47-9-13	PRODUCER LICENSING-RESIDENT AGENT CERTIFICATION LETTERS	Letters requesting certification of agents, brokers and consultants and insurance agency license status for licensure in other states.	Transfer to off-site security storage after 3 months; 5 years	
47-9-14	PRODUCER LICENSING-SELF-REPORTING ACTIONS	Residents and non-resident producers must report any administrative action taken against them in another jurisdiction or by another governmental agency pursuant to the Insurance Producers Licensing Act. Reports may include a copy of the order, consent to order or other relevant legal documents.	ORIGINAL RECORD: Scanned to an Excel spreadsheet, dispose of after image quality has been verified ELECTRONIC RECORD: 5 years	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-4065 •Record is reviewed and referred to Legal Division if action required
47-9-15	PRODUCER LICENSING-STATEMENT FOR RESIDENT AND NONRESIDENT AGENTS	Annual and monthly computer billing statement of license fees due from resident insurance companies for the licensing of their agents.	5 years	
47-9-16	PRODUCER LICENSING-THIRD PARTY ADMINISTRATOR (TPA)	Includes application, organizational documents, business plan, annual financial statements pursuant to the Third Party Administrator Act	DOMESTIC FINANCIAL STATEMENTS: Maintain on-site for 2 years, scan to CD and microfilm (archival purposes). Transfer to off-site security storage; 6 years after statement date FOREIGN FINANCIAL STATEMENTS: Transfer to off-site security storage after 1 year; 4 years after statement date INACTIVE FILES: Transfer to off-site security storage after TPA becomes inactive; 6 years SECURITY MICROFILM: Transfer to State Records Center; permanent MICROFILM WORK COPY: Permanent CD SECURITY COPY: Transfer to State Records Center; 50 years CD WORK COPY: 50 years	<ul style="list-style-type: none"> •Neb. Rev. Stat. §44-5801 to 44-5816 •Domestic Financial Statements: Also see EXAMINATION-ANNUAL STATEMENTS, item 47-3-1
47-10-1	PROPERTY AND CASUALTY-ADVISORY ORGANIZATION FILES (ISO, NCCI)	Includes correspondence, statistical plans and experience exhibits.	PAPER CORRESPONDENCE: Transfer to off-site security storage after 3 years; 5 years ALL OTHER FILES: 5 years	Filings submitted to SERFF are maintained permanently by the NAIC
47-10-2	PROPERTY AND CASUALTY-ADVISORY ORGANIZATIONS MANUALS AND FORMS FILES	Includes rate schedules, loss costs rules, classification categories and policies and forms.	5 years after superseded or obsolete (whichever is later)	Filings submitted to SERFF are maintained permanently by the NAIC

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
47-10-3	PROPERTY AND CASUALTY-INSURANCE COMPANY RATE AND FORM FILES	Includes policies, applications, correspondence, forms, endorsements, certificates and rate schedules from companies admitted to do business in Nebraska. After the filings are approved, they are placed into the company's central files according to the line of insurance.	PAPER CORRESPONDENCE: Transfer to off-site security storage after 18 months; 5 years PAPER RATE & FORM FILINGS: 6 years TITLE AND MEDICAL MALPRACTICE FILINGS: Superseded or obsolete INACTIVE FILES: Transfer to off-site storage facility after company becomes inactive; 6 years ASSESSMENT COMPANIES (COUNTY MUTUALS): Scan filings to SERFF ALL OTHER FILES: Superseded or obsolete	<ul style="list-style-type: none"> •Inactive Files: Also see, LEGAL DIVISION-INSURANCE COMPANY DOCUMENTS FILES, item 47-5-5 •Filings submitted to SERFF are maintained permanently by the NAIC



NEBRASKA SECRETARY OF STATE RECORDS DISPOSITION REPORT

Send to: Records Management Division
 440 S. 8th Street, Suite 210
 Lincoln, NE 68508-2294 402-471-2559
sos.recordsmanagement@nebraska.gov

Approved records retention schedules serve as the legal authority to dispose of records regardless of the media on which they reside. Nebraska revised statute §84-1212.02 requires agencies to report records dispositions on forms provided by the State Records Administrator. Use this form to meet that requirement.

1. AGENCY & DIVISION	
2. SCHEDULE NUMBER(S) ONLY- AGENCY SPECIFIC SCHEDULE OR GENERAL RECORDS SCHEDULE	
3. RECORD MEDIUM PAPER <input type="checkbox"/> ELECTRONIC <input type="checkbox"/> OTHER <input type="checkbox"/> _____	
4. FINAL DISPOSTION METHOD	
5. VOLUME OR FILE SIZE OF RECORDS DISPOSED	
6. OPTIONAL DETAILS FOR ELECTRONIC AND PAPER RECORDS (list whatever level of detail you will want to keep for future use to document what specifically you deleted/destroyed):	
7. SIGNATURE PRINTED NAME _____ SIGNATURE _____	DATE

INSTRUCTIONS

1. Enter the agency and division.
2. Enter the records schedule number(s) that provide authority to dispose of records. The schedule number is either the agency specific schedule and/or the general records schedule. If you are disposing of records from the general records schedule, enter either 24 for local agencies or 124 for state agencies.
3. Choose the record medium being disposed of.
4. Please describe how final disposal was accomplished such as trash, recycled, shredded, deleted, etc.
5. For paper records, report the total volume of records disposed. One standard size storage box (15x10x12) is one cubic foot. For electronic records, report the total file size deleted. An estimate of total volume is fine.
6. Use the optional information area to list the level of detail you want to keep for future use to document what specifically was deleted/destroyed.
7. Sign and date the form and send it to the Records Management Division at the address above. Retain a copy for your records in accordance with schedule 24-71 for local agencies and 124-100 for state agencies.