

ONE HUNDRED NINTH LEGISLATURE

FIRST SESSION

**LEGISLATIVE RESOLUTION 200**

Introduced by Jacobson, 42.

PURPOSE: The purpose of this resolution is to propose an interim study to examine the impact of increasing insurance costs on Nebraska homeowners and businesses and explore programs or policies that could be implemented by the Legislature to encourage, provide, or supplement property insurance coverage access.

This study shall include, but not be limited to, the following:

(1) Examining the historical and forecasted premium costs for property insurance in Nebraska;

(2) Examining the historical and forecasted number of uninsured or underinsured properties in Nebraska;

(3) Analyzing causes and trends that influence the ability of property owners to access affordable property insurance coverage;

(4) Examining policies and programs, including Fair Access to Insurance Requirements Plans and incentive programs, deployed in other states to improve access to residual property insurance and the nuances and merits of such policies and plans; and

(5) Reviewing proposed policies or programs related to residual property insurance coverage that may be appropriate to implement in Nebraska.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE ONE HUNDRED NINTH LEGISLATURE OF NEBRASKA, FIRST SESSION:

1. That the Banking, Commerce and Insurance Committee of the Legislature shall be designated to conduct an interim study to carry out the purposes of this resolution.

2. That the committee shall upon the conclusion of its study make a report of its findings, together with its recommendations, to the Legislative Council

or Legislature.