

NREC

Errors and

Omissions

Insurance Provider

Instructions

All Providers

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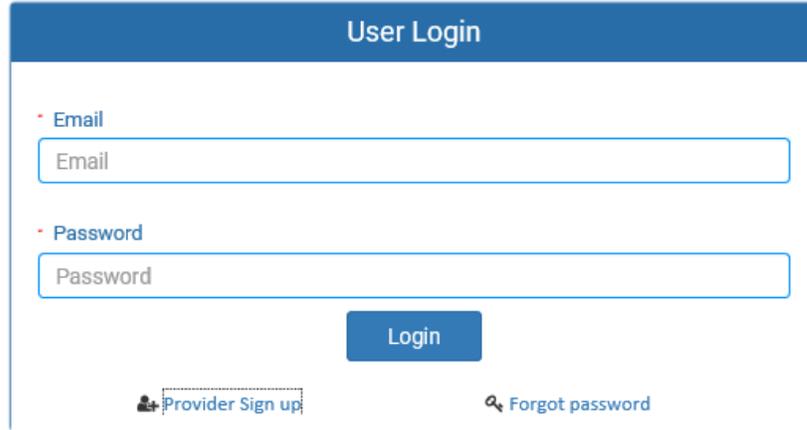
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1. Provider Portal Request

a. Provider Sign-Up Information

- i. An errors and omissions insurance provider will need to register for a portal on our website.
- ii. The will go to the login page and select “Provider Sign up”
 - 1. <https://nrec.igovsolution.net/online/Provider/Login>

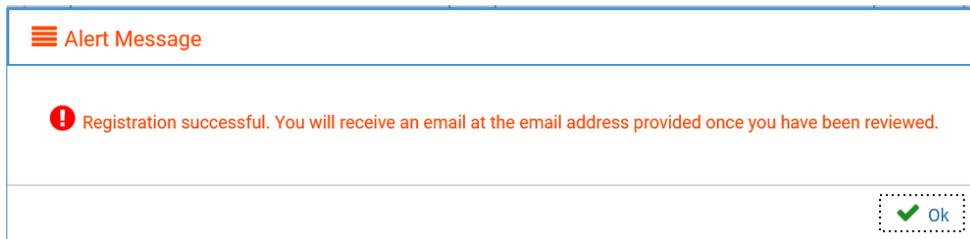
E&O PROVIDER LOGIN



NEW E&O PROVIDER REGISTRATION



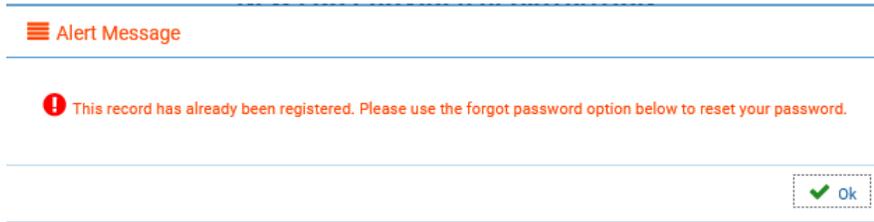
- iii. Provider will need to enter the required information which is noted with a red asterisk next to the field (all fields)
 - 1. There is no password criteria at this time.
 - 2. Provider Type – Select Group or Individual
 - 3. Attach a sample of a completed Certification of Coverage form
- iv. Once provider has completed the information, click on the Submit button.
- v. The provider will receive the following popup when they have submitted their request to the Commission.



b. Reset Password

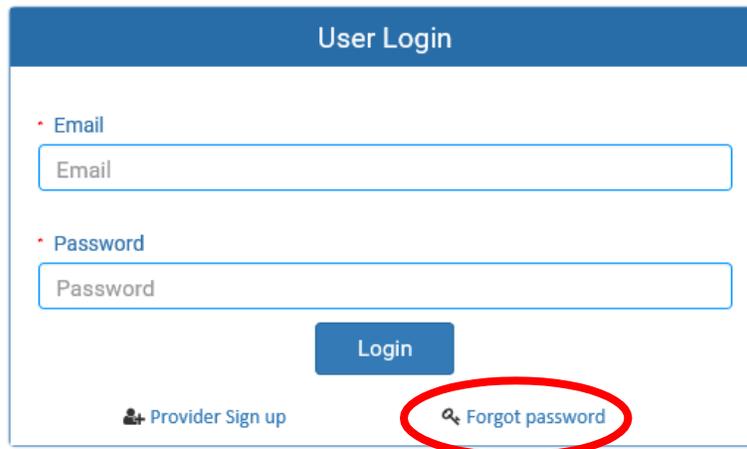
i. Provider may choose or be prompted to reset their password.

1. In the event that the email has already been registered with our office, and they click on the Submit button, they will receive the following message:



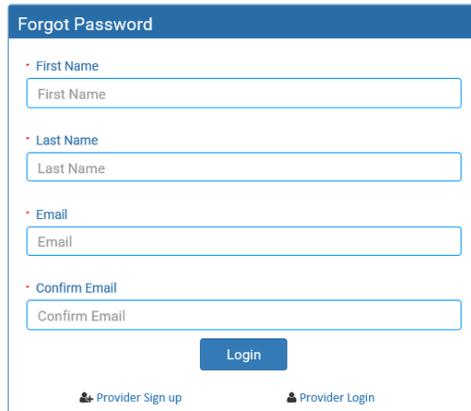
2. To reset the password click on the “Forgot Password” on the main page

E&O PROVIDER LOGIN

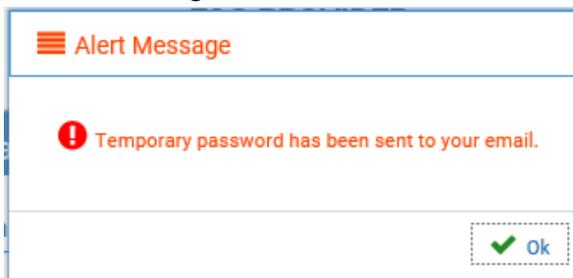


3. Enter name and email address on the screen as shown below:

E&O PROVIDER



4. Click on the “Login” button and receive the following message:



5. Click on OK, to return to the login screen.

6. An email will be sent to the email provided. Open email to get the temporary password
- a. Sample email below:

Dear [redacted],

Your User Registration password has been reset to: [redacted]

Thank you,
Nebraska Real Estate Commission
301 Centennial Mall South PO Box 94667
Lincoln, NE 68509-4667
Phone: 402-471-2004, Fax: 402-471-4492
Email: realestate.commission@nebraska.gov
Website: www.nrec.ne.gov

- b. On the Login Screen, enter your email and temporary password
- It will redirect to the Change Password window
 - Reenter the temporary password in the "old password" field
 - Enter a new password in the New Password and Confirm New Password fields
 - Click on Save

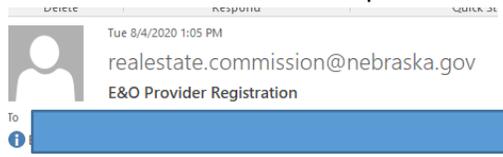
The screenshot shows the Nebraska Real Estate Commission website interface. At the top, there is a blue header with the commission's name and a Logout button. Below the header is a navigation bar with four tabs: Instructions, Upload E&O, Past Import History, and Change Password (which is highlighted in green). The main content area displays the 'Change Password' form, which includes three input fields: 'Old Password', 'New Password', and 'Confirm New Password'. Below these fields are two buttons: 'Save' and 'Clear'.

- c. Once saved you will see the following message:

The screenshot shows an alert message box with a red header and a red exclamation mark icon. The message text reads 'Password changed successfully..'. At the bottom right of the box is an 'Ok' button with a green checkmark icon.

- d. Click on OK. You will remain on the Change Password tab within the provider portal.
- e. Navigate to one of the other tab options.

- f. A confirmation Email that the password has been changed will be sent to the provider.



Dear [REDACTED]

Your User Registration password has been reset to : [REDACTED]

Thank you,
Nebraska Real Estate Commission
301 Centennial Mall South PO Box 94667
Lincoln, NE 68509-4667
Phone: 402-471-2004, Fax: 402-471-4492
Email: realestate.commission@nebraska.gov
Website: www.nrec.ne.gov

c. Approval of Provider

- i. If the Commission Approves the registration:
1. The Provider will receive the following email.



Dear [REDACTED]

Your request has been approved for New E&O Provider Registration.

If you have any questions regarding this email or feel you have received this email in error, please contact our office.

Thank you,
Nebraska Real Estate Commission
301 Centennial Mall South PO Box 94667
Lincoln, NE 68509-4667
Phone: 402-471-2004 Fax: 402-471-4492
Email: realestate.commission@nebraska.gov
Website: www.nrec.ne.gov

d. Rejection of Provider

i. If the Commission Rejects the registration:

1. The provider will receive the following email.



2. Provider Portal Information

a. Once Provider Approved - Log in and Review Options

i. Login

1. Use the username and password to log into the portal:
<https://nrec.igovsolution.net/online/Provider/Login>

ii. Options

1. Choose from 5 options
 - a. Instructions – this will help the providers understand how to submit the insurance
 - b. Upload E&O - The provider can logon to their online portal anytime to upload the E&O data as shown below.
 - c. Past Import History – The provider can review past import history by entering a date range.
 - d. Change Password - The provider can change their password inside the portal.
 - e. Logout – the provider can choose to log out of the portal by making that selection.



3. Provider Instructions

Upload Insurance Data

Instructions

1. Click on the "Upload E&O" tab
2. A sample file format is available in the "Upload E&O tab". The columns to be included in the file are: Nebraska Broker or Salesperson License Number (If the insurance information is for a pending applicant, leave this column blank), Last Name, First Name Middle Initial, Effective Date, Expiration Date, Type (Type must be one of the three values: Individual or Group or Commission Offered) and State (in two digit format: NE for Nebraska, AL for Alabama etc.).

Please note the length, starting, and ending position/index for each of these columns.

License Number -> 10 characters. Position 1 to 10.
Last Name -> 20 characters. Position 11 to 30.
First Name -> 15 characters. Position 31 to 45.
Effective Date -> 8 characters. Position 46 to 53.
Expiration Date -> 8 characters. Position 54 to 61.
Type -> 20 characters. Position 62 to 81.
State -> 2 characters. Position 82 to 83.
3. Please Note: If you are submitting insurance information for the next calendar year, please ensure the effective date and expiration date columns in the text file reflect that accordingly.
4. Click on the section that says "Click here to upload insurance file" to select and upload your file.
5. Click on the "Import Insurance Data" button.
6. The system will process the entries and provide the result in the "Status" column. There are three statuses possible: (1) "Successfully Imported." indicates the system was able to find a matching licensee/applicant record and has imported the E&O information onto the licensee/applicant file. (2) "This record has already been imported." indicates a duplicate entry for the licensee/applicant and cannot be imported again. (3) "Not Imported. No record found." indicates the license number was not found in the system and there was no credit applied onto a licensee/applicant file.
7. To correct any errors, please upload a file containing only the corrected records again using the same steps described above. Please do not re-upload the entire file.

4. Upload E&O file

a. Provider Upload Data Questions

i. Individual and Group Providers

1. The upload begins by Clicking on the Upload E&O button.

2. A box appears and asks the provider:

a. "Select one of the following:"

i. I would like to upload the Certificate of Coverage Form

ii. See Certificate of Coverage Form section below

iii. I will fill out an electronic Certificate of Coverage form

iv. See Certificate of Coverage Form section below

v. Commission-Offered Plan Provider

vi. If the provider is the Commission Offered Plan for the selected year, no form is required to be uploaded.

vii. An option will be provided to select "I am uploading a non-Commission Offered Policy" so that the Certification of Coverage form can be submitted as required by law.

Upload E&O Data

Select Year

2020

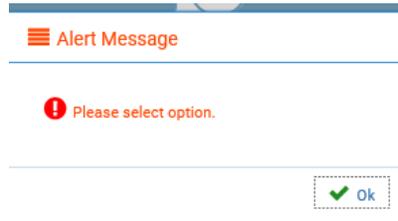
Select any one

I would like to upload the Certificate of Coverage Form

I will fill out an electronic Certificate of Coverage Form

Continue Cancel

- viii. The error message if the form is not submitted will appear as shown below:



- ii. Commission-Offered Providers or those changing
 - 1. The upload begins by Clicking on the Upload E&O button.
 - 2. Select the Year Coverage Begins
 - 3. If submitting Commission-offered policies click on Continue
 - 4. If not entering Commission-offered policy but an individual policy instead, Click on the box that says, I am uploading a non-commission offered policy
 - 5. A box appears and asks the provider:
 - a. “Select one of the following:”
 - i. I would like to upload the Certificate of Coverage Form
 - 1. See Certificate of Coverage Form section below
 - ii. I will fill out an electronic Certificate of Coverage form
 - 1. See Certificate of Coverage Form section below

b. Certificate of Coverage Form

i. General Information

- 1. If filling out the Certificate of Coverage form for a group of licensees, the provider may fill out the form as shown below to attach with the list submission.
- 2. Instead of the “Insured Name and specific licensee information”, you would instead put the text “Various” or “See Attached List” to submit with the list you are uploading.
- 3. The **remainder of the form must be completed**, beginning with the Policy number field until the end of the form.

NEBRASKA REAL ESTATE COMMISSION

**CERTIFICATION OF COVERAGE
UNDER NEB. REV. STAT. SECTION 81-885.55
AND 299 N.A.C. CHAPTER 8**

I hereby certify that the insurance company listed below has at least a "B+" rating from the A.M. Best Company Insurance Rating Service and maintains an AM Best Financial Size Category of Class VI or higher. I further certify that:

INSURED NAME * SEE ATTACHED LIST _____

LICENSE IDENTIFICATION NUMBER _____

REAL ESTATE COMPANY NAME _____

ADDRESS _____

ii. If the option to upload the Certificate of Coverage Form was selected:

1. A button will appear on the popup screen to attach the form

Upload E&O Data

Select Year
2020

Select any one

I would like to upload the Certificate of Coverage Form

I will fill out an electronic Certificate of Coverage Form

Certificate of Coverage Form

Continue Cancel

2. Once a document is selected on the Providers system, the document will show on the screen.

3. Click on the "Continue" button.

Upload E&O Data

Select Year
2020

Select any one

I would like to upload the Certificate of Coverage Form

I will fill out an electronic Certificate of Coverage Form

Certificate of Coverage Form draft.pdf

Continue Cancel

- iii. If the option to fill out an electronic Certificate of Coverage Form was selected:
 1. Click on the Continue button and the electronic version of the form will appear

Upload E&O Data

Select Year

Select any one

I would like to upload the Certificate of Coverage Form

I will fill out an electronic Certificate of Coverage Form

Continue **Cancel**

Instructions
 Upload E&O
 Past Import History
 Change Password

CERTIFICATION OF COVERAGE
Step 1 / 3

CERTIFICATION OF COVERAGE
UNDER NEB. REV. STAT. SECTION 81-885.55
 AND 299 N.A.C. CHAPTER 8

I hereby certify that the insurance company listed below has at least a "B+" rating from the A.M. Best Company Insurance Rating Service and maintains an AM Best Financial Size Category of Class VI or higher. I further certify that:

* INSURED NAME

* LICENSE IDENTIFICATION NUMBER * POLICY NO.

* REAL ESTATE COMPANY NAME

* ADDRESS

* INSURANCE AGENT

* INSURANCE AGENT ADDRESS

* INSURANCE CO.

* INSURANCE COMPANY ADDRESS

* EFFECTIVE POLICY DATE * POLICY EXPIRATION DATE

* SPECIFY WHETHER BLANKET OR INDIVIDUAL POLICY

is insured against claims resulting from real estate licensee's errors and omissions and the above-referenced policy includes, at a minimum, the standards set forth in 299 N.A.C. Chapter 8 and the Nebraska Real Estate License Act.

It is further understood and agreed that coverage for the person(s) insured by this policy may not be terminated, canceled, lapsed, or non-renewed, regardless of cause or reason, without the company having provided the Director of the Nebraska Real Estate Commission with ten (10) days prior written notice.

Next

2. Complete all of the information and click on the "Next" button to continue.
3. A Confirmation Page will appear, once reviewed, click edit or "Next" to continue.

Confirmation Page
Step 2 / 3

Please review Prior to Submission. Corrections can be made by selecting the Edit link next to the desired section.

CERTIFICATION OF COVERAGE [Edit](#)

CERTIFICATION OF COVERAGE
 UNDER NEB. REV. STAT. SECTION 81-885.55
 AND 299 N.A.C. CHAPTER 8

I hereby certify that the insurance company listed below has at least a "B+" rating from the A.M. Best Company Insurance Rating Service and maintains an AM Best Financial Size Category of Class VI or higher. I further certify that:

* INSURED NAME

* LICENSE IDENTIFICATION NUMBER * POLICY NO.

* REAL ESTATE COMPANY NAME

* ADDRESS

* INSURANCE AGENT

Previous **Next**

4. An Affirm and Submit page appears and will capture the providers digital signature.

5. Click on the “Submit” button to continue.

Affirm and Submit Step 3 / 3

Submission of this Certification of Coverage form verifies that all the statements and information provided herein are true and correct and may be used as necessary by the Nebraska Real Estate Commission if furtherance of assuring compliance with the laws it regulates.

* NAME OF INSURANCE REPRESENTATIVE Date

NAME OF INSURANCE REPRESENTATIVE 07/08/2020

Previous Submit

6. An Alert Message will pop up with the following message:

 Alert Message

 Congratulations you have successfully submitted the CERTIFICATION OF COVERAGE.

The form will be rejected if all requested information is not supplied and/or this form is not properly completed and submitted by the applicant. Electronically submitted forms are subject to further manual review by the Commission, and are not successfully filed until such review is completed.

Your confirmation number:

Ok

7. Click “ok” to continue to submit the list.

c. Upload List

- i. There is a help option to view the format of the file to be uploaded.

1. (Click here to download a sample file format. Please upload in text file format. Include license number column where available. If there is no license number, the system will consider that to be a pending applicant waiting to be licensed by the Commission.)
2. The test file is located at: https://nrec.igovsolution.net/online/Provider/Insurance_Format.txt

 **Nebraska Real Estate Commission** Logout

[Instructions](#) [Upload E&O](#) [Past Import History](#) [Change Password](#)

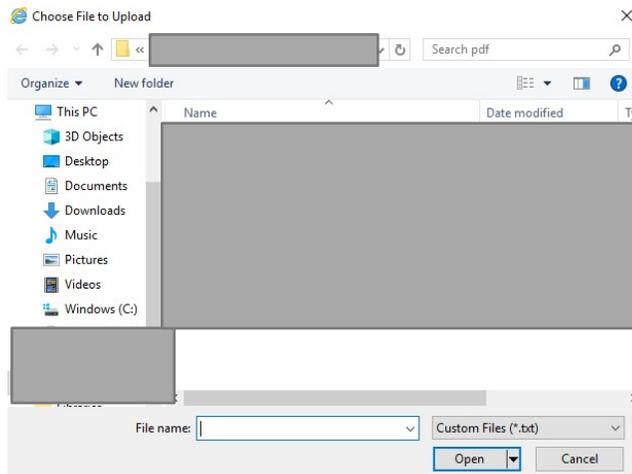
Upload Insurance Data

(Click here to download a sample file format. Please upload in text file format. Include license number column where available. If there is no license number, the system will consider that to be a pending applicant waiting to be licensed by the Commission.) Refresh

Click here to upload insurance file

3. Click in the box with the text that says “Click here to upload insurance file”.

a. It will pull up the screen to choose a file to upload



b. Once the file is selected, click “Open”.

4. Once a file is uploaded, the system will show a preview of the file as shown below.

Upload Insurance Data

(Click here to download a sample file format. Please upload in text file format. Include license number column where available. If there is no license number, the system will consider that to be a pending applicant waiting to be licensed by the Commission.) [Refresh](#)

Row Number	License Number	Last Name	First Name	Effective Date	Expiration Date	Type	State
1				07/01/2020	12/31/2020		
2				07/01/2020	12/31/2020		

[Import Insurance data](#) Total Records : 2

20-070620.txt

ii. On click of the “Import Insurance data” button, the system will process the file and show the following:

1. If the file does not have a field completed, it will return a **Fix it** type error to enter the column if left blank
 - a. To do so, fix the incorrect records to the imported file and save the changes on your computer.
 - b. In the portal, click on the “Refresh” button to resubmit a new file.
 - c. Only resubmit the incorrect records, not the records that successfully imported.
2. If the list is uploaded and the list is processed and returns a message that says: Data Imported Successfully. Please Check the Status Column to fix errors, if any.

Instructions Upload E&O Past Import History Change Password

Alert Message

ⓘ Data Imported Successfully. Please check the Status column to fix errors, if any. [Ok](#)

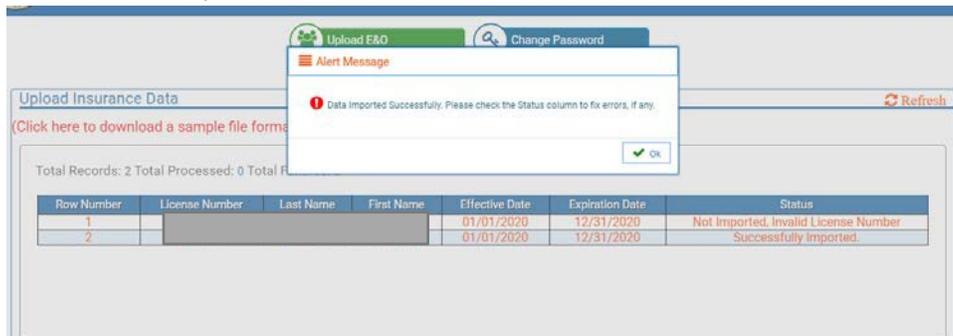
Upload Insurance Data

(Click here to download a sample file format. Please upload in text file format. Include license number column where available. If there is no license number, the system will consider that to be a pending applicant waiting to be licensed by the Commission.) [Refresh](#)

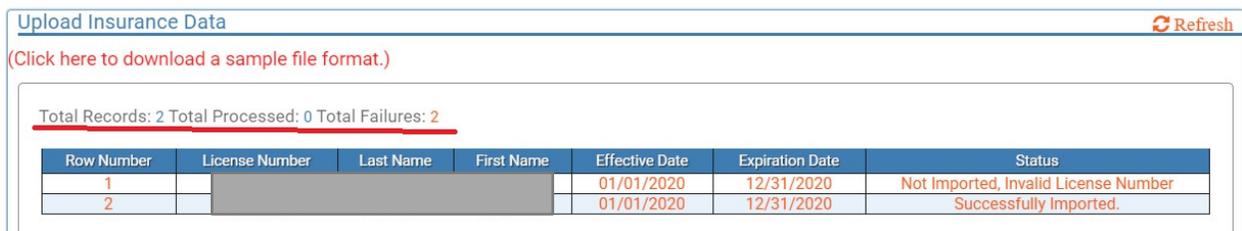
Total Records: 4 Total Processed: 3 Total Failures: 1

Row Number	License Number	Last Name	First Name	Effective Date	Expiration Date	State	Type	Status
1	20050384			01/01/2018	01/01/2019		Commission Offered	Successfully Imported.
2	20080540			01/01/2018	01/01/2019	AL	Commission Offered	Successfully Imported.
3	20170098			01/01/2018	01/01/2019	NE	Commission Offered	Successfully Imported.
4	0000000			01/01/2019	12/31/2019	AL	Commission Offered	Not Imported. No record found.

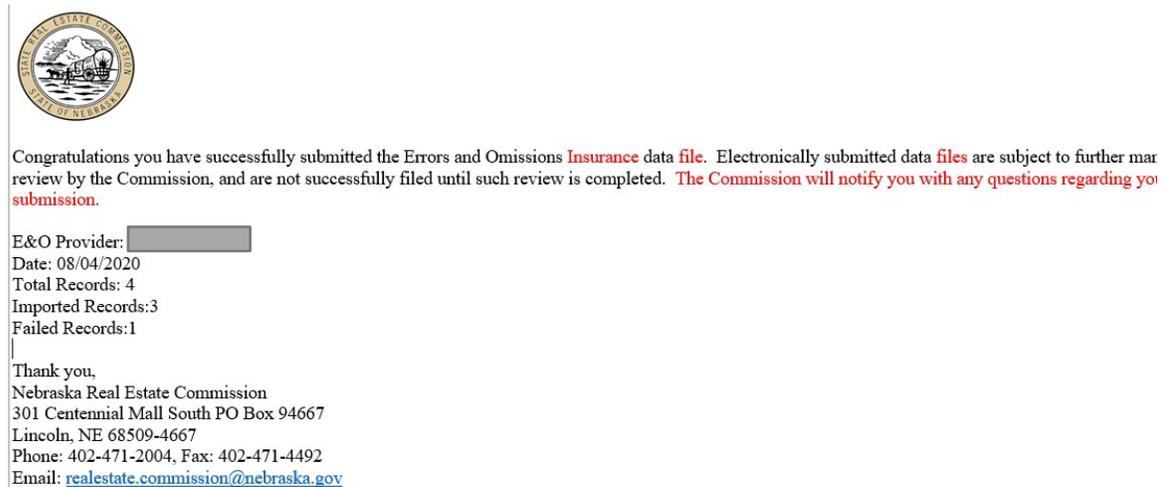
3. The Status Column should either show an error message or a success message as shown below.
 - a. There are four statuses possible:
 - i. "Successfully Imported." indicates the system was able to find a matching licensee/applicant record and has imported the E&O information onto the licensee/applicant file.
 - ii. "This record has already been imported." indicates a duplicate entry for the licensee/applicant and cannot be imported again.
 - iii. "Not Imported. No record found." indicates the license number was not found in the system and there was no credit applied onto a licensee/applicant file.
 - iv. "Type is invalid", indicates that the it must be an commission offered, individual or group policy.
4. If receiving one of the above "fix it" statuses, fix the file for the rows with the **errors only** and save the changes on your computer
5. In the portal will click on the "Refresh" button to resubmit a new file.



iii. After receiving the success message, the provider can see the summary as underlined below.



iv. The providers are emailed a confirmation of their submission as well:



- v. Providers can view the Past Import History by clicking on the tab located at the top of the screen.
 1. Search by clicking on the filters below each heading and typing in their criteria.



Start Date End Date

Imported Insurance Data						
Imported Date	Lic #	Last Name	First Name	Status	Effective Date	Expiration Date
Filters		Filters	Filters	Filters	Filters	Filters
08/25/2019				State cannot be blank.	01/01/2019	12/31/2019
08/25/2019				Successfully Imported.	01/01/2019	01/01/2020
08/25/2019				Successfully Imported.	01/01/2019	01/01/2020
08/25/2019				Successfully Imported.	01/01/2019	01/01/2020
08/25/2019				Successfully Imported.	01/01/2019	01/01/2020
08/14/2019				Not Imported. No record found.	01/01/2019	12/31/2019
08/14/2019				Not Imported. No record found.	01/01/2019	12/31/2019
08/14/2019				State cannot be blank.	01/01/2019	12/31/2019
08/13/2019				Not Imported. No record found.	01/01/2020	12/31/2020
08/13/2019				Successfully Imported.	01/01/2020	12/31/2020
08/13/2019				Not Imported. No record found.	01/01/2020	12/31/2020

5. Fields on Text File

- a. The text file includes the following columns:

- i. License Number
- ii. Last Name
- iii. First Name Middle Name
- iv. Begin/End of Coverage dates (2016010120161231)
- v. Other fields we added to the text file
 1. Insurance Type (Commission Offered; Group; Individual)
 2. State (not a required entry)

- b. Variances to the text fields

- i. Applicants Without License Numbers
 - a. Leave the license number field blank for any pending applicant.