

Laura Arp

Counsel

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Laura Arp is a seasoned insurance regulatory attorney whose career bridges government, academia, and private practice. As a former regulator at the Nebraska Department of Insurance, Laura's experience ensures that clients receive practical, actionable guidance tailored to the evolving insurance landscape.

As Outside Counsel and Claims Administrator for the Nebraska Excess Liability Fund, Laura is responsible for tracking claims against qualified health care providers and settling claims that reach into the Fund's layer of coverage. She collaborates with actuaries and Department counsel on the Fund's annual surcharge determinations, reports, and reinsurance renewals. This hands-on experience gives Laura a practical understanding of the insurance business, risk management, and the complexities facing insurers today.

Practice Areas

Insurance Regulatory
Managed Care

Education

University of Connecticut School of Law,
LL.M. in Insurance Law, - 2024

University of Nebraska College of Law
J.D., with distinction, - 2011

Carroll University
B.A. in English and Art, - 1996

Bar Admissions

Nebraska

Experience

- Represents insurers seeking domestic licensure, certificates of authority, and regulatory approval for transactions, rates, and policy forms.
- Counsels insurance companies regarding compliance with laws and regulations.
- Resolves open claims for the liquidator of an insolvent medical malpractice risk retention group.
- Expert witness evaluation of insurers' claims handling in bad faith litigation in Iowa and Wyoming.
- Diagrammed a corporation's insurance tower for each policy year, with example claims scenarios and explanations of self-insured retention within the tower's excess layer.
- Appointed Nebraska Department of Administrative Services Referee to decide a bidding insurer's appeal of the State's intent to award its employee health plan contract in 2025.

Regulatory Experience

- Represented the Nebraska Department of Insurance or served as hearing officer in administrative actions involving insurance companies, agents, and other regulated entities.

- Collaborated with counterparts in other states, the Department of Labor, Centers for Medicare and Medicaid Services, state Medicaid and Behavioral Health divisions, consumer advocates, and healthcare providers.
- Managed the Affordable Care Act review cycle: reviewed the annual Notice of Benefit and Payment Parameters, issued guidance for filers, coordinated filing reviews in SERFF and uploads to healthcare.gov.
- Drafted comments to proposed federal rulemaking impacting major medical, fixed indemnity, and short-term limited-duration health insurance.
- Managed a project to synthesize reviewers' notes into product-specific checklists, incorporated stakeholder feedback, and published these review tools to improve transparency, consistency, and turnaround time for filings.
- Developed standards for long term care insurance policyholder letters to explain approved premium increases and present reduced benefit options.
- Managed external review of denied health claims, including development of an online portal to facilitate communication between patients, insurers, providers, and IROs.
- Represented Nebraska on NAIC working groups and subgroups including Accident and Sickness Minimum Standards Working Group (co-chair), Health Innovations Working Group (co-vice chair), Pharmacy Benefit Managers Regulatory Issues Subgroup (vice chair), ERISA Working Group, and MHPAEA Working Group.
- Participated in drafting groups for NAIC models, Market Regulation Handbook sections, Market Conduct Annual Statement requirements, and insurance company surveys.
- Represented the Midwest Zone on the NAIC Professional Designation Program's Advisory Board.
- Participated in Nebraska Medicaid's first MHPAEA examinations of its three MCOs.
- Instructor, NAIC Market Conduct Regulation hybrid course.

Involvement

- Federation of Regulatory Counsel (FORC)
- Board Member, Devoted Health Insurance Company of Nebraska
- Consumer Advisory Committee, Interstate Insurance Product Regulation Commission (IIPRC) (2025-26)
- Nebraska State Bar Association, Health Law Section Executive Committee
- Robert Van Pelt American Inn of Court (President, 2025-26)
- Leadership Lincoln - Fellows Class XXIX