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that a company would have to make an application for a permit or what would be the procedure in case they wanted to go into dual operation.

SENATOR SAVAGE: Can I refer that to Senator Duis?

SENATOR CAL CARSTEN: Certainly.

SPEAKER: Senator Duis, do you care to respond?

SENATOR DUIS: This concerns the charter for doing business. They would do this in their charter for doing business, have the package policy. If they didn't desire to do it, they didn't need to but if they did they would have to go before the Insurance Commission and include it in their..he would give them a single charter.

SENATOR CAL CARSTEN: Thank you.

SPEAKER: Is there any further discussion of the bill. Senator Kelly, did you wish to be recognized?

SENATOR KELLY: Will Senator Savage yield?

SPEAKER: Senator Savage, will you yield?

SENATOR KELLY: Does this in any way change the reserves or the underwritings, etc. regarding restrictions that are on life companies or on casualty companies.

SENATOR DUIS: May I answer the question? No, it doesn't change their reserves. At a later time, if they believe they need to change their reserves, they can. The reserves are up quite a ways now on all types of insurance and I think, probably, they would be, in my opinion, sufficient at the present time unless the Insurance Commissioner should decide otherwise.

SENATOR KELLY: In other words, what we are trying to settle here is the distribution.

SENATOR DUIS: What we are actually trying to settle here is a package policy so that the people of Nebraska might be able to probably get a better premium. It's a great deal like the Homeowner's policy and such as this that's come along. Only, there will be more items included.

SENATOR KELLY: Yes, but the requirements for a casualty company....

SENATOR DUIS: They have not been changed.

SENATOR KELLY: They are not involved in this.

SENATOR DUIS: They have not been changed in the bill. No.

SENATOR KELLY: Thank you.

SPEAKER: The chair next recognizes Senator Anderson.

SENATOR ANDERSON: Senator Duis, would you yield to a question? You are on this committee, is that right?

SENATOR DUIS: Yes, sir.

SENATOR ANDERSON: I am a little bit concerned at this point about the statement in the..in the committee statement that indicated that the state insurance department felt that there should be more examination of this bill. I wonder if you might respond to this. What reservations have they expressed? What kinds of things would..would be expected to be turned up