

insurance programs which are subject to regulation by the Department of Insurance to protect the public interest. Also the bill recognizes that new coverages should be classified as miscellaneous insurance. This change would allow the Department to administer separate licensing exams in those lines and thereby facilitate administration procedures. LB 767 is a housekeeping bill that is needed by the Department of Insurance for the sound administration of the insurance law.

PRESIDENT: Senator Dworak.

SENATOR DWORAK: Senator DeCamp, if this is a housekeeping bill, are we not enlarging two new coverages that are now available in the State of Nebraska now--prepaid legal expense and mechanical breakdown? I just question the explanation of being a housekeeping....

SENATOR DeCAMP: You don't like my explanation. Okay. Strike housekeeping. Forget I ever said housekeeping. This bill is going to allow regulation by the Department of Insurance of those kinds of insurance.

SENATOR DWORAK: In other states...is this legal insurance available in other states now?

SENATOR DeCAMP: Yes.

SENATOR DWORAK: Is it available in Nebraska?

SENATOR DeCAMP: Not at this time. I have a teleprompter, so it takes awhile here.

SENATOR DWORAK: Can it be available without this bill?

SENATOR DeCAMP: Yes.

SENATOR DWORAK: We can have legal insurance without this bill--prepaid legal insurance without this bill?

SENATOR DeCAMP: As a miscellaneous item. Depending upon what is miscellaneous.

SENATOR DWORAK: I see Senator Schmit is up. I direct the question to him, if he can shed some light on this.

SENATOR DeCAMP: Whatever turns you on.

PRESIDENT: Senator Schmit.

SENATOR SCHMIT: What was the question, Senator Dworak?

SENATOR DWORAK: Is it possible to have prepaid legal insurance now in the State of Nebraska, notwithstanding this legislation?

SENATOR SCHMIT: I don't think so. I don't think so. You usually get a bill, anyway, from a lawyer if you ever go in and use him, I think.

SENATOR DWORAK: Thank you.

SENATOR DeCAMP: The Insurance Department tells me that this would allow them to know where to put it in the scheme, the scheme of insurance, where to pinpoint it, so on and so forth.