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last year, and we carried it over from that year, and it was designed to address a problem that I found was one of significant concern for me. And that was in the valued policies provisions of...of property insurance policy, those types of policies being written in the state of Nebraska, but although the law provided that if you lost a structure, for whatever the reasons were, you were to be paid for the insured value of the structure. If the contents were totally destroyed in that, it was a common practice among the insurance carriers to require the policyholder who had the loss to inventory their contents before they would pay out what the insured value of the contents were. I did not believe that to be a fair practice or one that was in keeping with good business. When this bill came up earlier this session, I promised the body that if you move the bill to Select File I would work, with due diligence with the representatives of insurance companies, to come up with a...an amendment to address, to a large extent, the concerns that I had. I did meet, on a number of occasions, with the insurance industry and with the director of the Department of Insurance, Mr. Wagner, and also present in those meetings was Mr. Marienau, the legal counsel for Banking, Insurance, and Commerce Commission...Committee. And I will read to you, then, the...see...pertinent parts of this amendment. This amendment strikes the original bill, and the amendments thereto, and inserts a new section. And rather than having it in the valued policy section, it provides a change in the prohibited practices section, which is closely following the valued policy section. And it says, in essence, and I'm going to read the whole paragraph: Not attempting in good faith to effectuate prompt, fair, and equitable settlement of property and casualty claims (a) in which the coverage and the amount of loss are reasonably clear. And then the new language: (b) for loss of tangible personal property within real property which is insured by a policy subjected to 44-501.02, that's a valued policy, and which is wholly destroyed by fire, tornado, windstorm, lightning, or explosion. The director of the Department of Insurance felt that the problems that many of the...of the policyholders who had had total losses were experiencing could, in fact, be handled by...by their department on their market compliance examinations, and they would create a system in which...in which there would...could demand a reporting system all for those