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portion of a claim. Claim settlements amounts shall not be offered which are less than that would be reasonably expected by virtue of policy language, advertising materials, application and accompanying materials. Claims processes shall not result in requesting duplicative information from the claimant; and where it is necessary, such written guidelines shall be clearly documented by the insurer. And notification that the department will be carefully reviewing homeowner's total loss claims during the market conduct and consumer affairs process. The department would request that each insurer's written policy and procedures be submitted for review. And that is what I'm basing my agreement for and support of the amendment that I'm proposing. I think it will work. I understand, matter of fact I believe it will work. It will work much better than the current system we have in place, which has created a lot of distress for a lot of unsuspecting policyholders who have lost their personal property as a result of a natural disaster when the home is totally destroyed and they have no evidence as to what the contents of that home is. So with that opening then, I would respond to what questions the members would have and would encourage the...the adoption of AM2811 as the bill.

SENATOR CUDABACK: Thank you, Senator Coordsen. You've heard the opening on AM2811 to LB 58 offered by Senator Coordsen. Open for discussion on that amendment. Senator Smith.

SENATOR SMITH: Thank you, Mr. President and members. If any of you recall, the green copy of LB 58, it basically mandated that an insurance company pay the covered amount for the contents, regardless if the contents were truly worth that value. And obviously there could be some room for some mischief there. And the fact is, for example, on a \$100,000 house, if the contents were covered at 50 percent of the value of the structure, the green copy required the insurance company to pay out \$50,000 even if it was an empty house. And the fact is, there's...there's documented proof that this does happen in transition of someone moving into a house. Perhaps they haven't moved everything in there, there's an electrical fire, it burns down, and basically...current practice is the insurance companies can require proof, or at least a documentation of what was in there. Now, I believe Senator Coordsen was contacted by