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future, closer attention paid to claims in which the total amount that was insured for, in the case where there's a total loss of the house, which...residence...was not the...the contents loss was not paid.

SENATOR JANSSEN: But Senator, if...if I...I don't want to shut you off there, but in some areas, Senator, the real estate values have risen so fast, and have, I think, in my estimation just thinking about it, have...have risen faster than the...than the personal property that you have in your house. You look at your own tax statement on a piece of property, how much that's risen. And poor folk like me, I mean, we still got the same furniture we had 45 years ago. So has that risen along? I just...I don't think it has. So would you comment on that?

SENATOR CUDABACK: Would you respond?

SENATOR COORDSEN: We're talking...that's...this is where a lot of folks get con...

SENATOR CUDABACK: One minute.

SENATOR COORDSEN: ...get confused over their settlement. That is that what we're talking about is replacement value, replacement value. What would it cost you to replace the dining room table that you bought in 1945? And with a new one of like quality?

SENATOR JANSSEN: All right. Thank you, Senator Coordsen. I believe I see what you're getting at. But on the other hand, I want this to be fair, I want it to be fair to the policyholders and also I don't want to burden the insurance companies to the point where our insurance rates go up also. Did you say time, Senator Cudaback?

SENATOR CUDABACK: In ten seconds I will.

SENATOR JANSSEN: All right. I'll close then, thank you.

SENATOR CUDABACK: Thank you, Senator Janssen. Senator Coordsen.