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because they wanted to be.

PRESIDENT: The Chair recognizes Senator Dworak.

SENATOR DWORAK: Mr. President and colleagues, I am inclined to agree a little bit with Senator Higgins that I think that this probably will keep some agents or some people out of the insurance business but I don't think the criteria that she described is necessarily accurate. I don't think it is going to keep necessarily the small people out. I think it is going to keep the incompetent people out, and I am not so sure that isn't a good thing as far as the public is concerned. I think insurance like any other business is a highly technical and professional occupation, and I think an agent needs certain expertise and needs to be certified. Now we have a licensing procedure which is good but I don't think it goes far enough. I personally would probably stand, you know, my personal opinion I would just as soon not have to go to school 24 hours every two years. I would rather just renew my license every year at whatever it costs, a couple bucks, three bucks, five dollars, and continue in business, not necessarily making any effort at all to upgrade my expertise. I think this is a good piece of legislation. I am a little bit uncomfortable with the six hours per line thing but I think that is a minor technicality. I think the overall philosophical approach to the bill is good. I think that we need some kind of continuing education. We ask lawyers, we ask doctors, we check accountants to nurses, to show some kind of evidence of staying current in their field and I see this particular industry is no different. In fact, this industry is dynamic, is as changing as any other industry. We have new exposures every day that people are looking for security again through the mechanism of insurance and with these new exposures and with this complex society we live in we need to be made aware of that. And I think the public when they go to somebody that is licensed by the state has the right, certainly can expect some kind of expertise, some kind of at least minimum competency. Now, you know, I think we all know that tests don't guarantee this. The fact that somebody has graduated from medical school may or may not indicate that person is a good doctor, but certainly without it we have made no effort to try to establish minimum competency, and so I don't see this as extremely prohibitive to anybody that wants to stay in the profession. I don't see it as compulsory, as a mandatory checkoff. There is nothing in here that forces somebody to belong to the Professional Insurance Agents Association or the Big I. If you don't want to belong to the Big I, fine, so be it. There are other ways to get your continuing