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LB 274

going to schools offered by their own companies. I do know that professional insurance groups have been offering these courses in the past and they have been well attended. So there is an ongoing business of insurance education right now. I don't know what the fees are.

SENATOR SIECK: Okay, we have had....did you copy this law after the Oregon law? You did.

SENATOR LANDIS: My knowledge is that this bill was a product of a study by Nebraska agents and the Department of Insurance. They may have modeled it after the Oregon statute but the terms of this law was on the basis of an advisory committee that was working in 1980 that brought us the bill.

SENATOR SIECK: In looking at the records of the Oregon Insurance Department, I found that the cost to the State of Oregon has been \$40,000 to \$50,000 to administer this law. So you were telling me earlier that there would not be any cost to the Department of Insurance for the State of Nebraska, but it has incurred a cost to the State of Oregon, and I also noticed that in Oregon we have eliminated over 4000 insurance agents in that state by this process. And I also want to mention that these small insurance agents out here have been doing a better job than some of the biggies as far as return to the policy holder. I found that in my particular county this mutual insurance company has done an excellent job of paying to the one that had the loss the amount that he was insured for. Where you get to a larger company they start debating and trying to eliminate some of that coverage. We must remember that when we are dealing with a neighbor or with an individual who is known within the area, he is always going to try his level best to do his best job and I think this has been done. So I am sure hesitant to support a bill of this type. I do have a son who does sell insurance. He had to take a license...take a school to get this license and he isn't a bit afraid of this school. It wouldn't bother him a bit, but there are many in that area it would bother considerably. Thank you.

PRESIDENT: The Chair recognizes Senator Haberman.

SENATOR HABERMAN: Mr. President and members of the Legislature, I support the bill. I have a letter from Sutherland, Nebraska which is over two hundred and some miles away from Lincoln and he says he will be glad to come to Lincoln to take any courses he can. This agent supports the bill. He says there are far too many peddlers that are allowed to sell insurance now. He says if a man is not willing to keep abreast of the developments in his industry, then he does not