January 26, 1982

SENATOR DeCAMP: Okay, I am going to take the word of everybody and assume it has all been taken care of.

SPEAKER MARVEL: Senator Remmers, do you wish to close on the amendment to LB 274? No closing. All those in favor of the adoption of 274 as explained by Senator Remmers say aye. All those in favor vote aye, opposed vote no. Have you all voted? Record the vote.

CLERK: 27 ayes, 0 nays, Mr. President, on adoption of the Remmers amendment.

SPEAKER MARVEL: The amendment is adopted.

CLERK: Mr. President, Senator Higgins would now move to amend the bill. Page 4 after line 9 insert the following paragraph: The director shall certify written examinations for each course, lecture, seminar or other instructional program approved by him. The examination shall demonstrate that a licensee has attained a minimum level of competence in the areas of study completed. No credit hours will be awarded unless the licensee completes the examination and attains a passing score of 70 percent correct or greater. That is offered by Senator Higgins.

SENATOR HIGGINS: Thank you, Mr. President, Senators, the purpose of this amendment is pretty much self-explanatory. We have come out with a bill out of the Banking and Insurance Committee saying that we want our insurance agents in the State of Nebraska to be well educated and to know what they are talking about when they sell you a homeowners' policy or a liability policy, an automobile policy. Originally they didn't care if the life insurance and the health and accident insurance agents knew what they were talking about, but they have come around now to the fact that the bill wouldn't fly if they didn't include them. I learned this trick from Senator John DeCamp. I knew I would get your attention, John. My amendment simply requires if the people who introduced this bill, the alleged Independent Insurance Agents of Nebraska, the Professional Insurance Agents, both associations which my agency at one time belonged to and dropped, they want to make sure that the people are protected. Now they don't say anything in the bill about where these 24 hours of education are going to be held, in the school, or are they going to be at Atlantic City when we go to a convention? You just go in and sign up and then they send a letter to the Director of Insurance saying, oh, Marge Higgins was there. Yes, she signed up

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