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kept up on insurance as I should, but when something comes up that I need to know I go to the companies and by golly their underwriters better know what they are talking about because every time I go to them I send them a letter and I tell them, per your conversation, what you said. If you read the hearing testimony here, you will understand that they are really out to get the little mutual insurance agents, and, you know, they are my biggest competitors. I don't like them, and I don't know why I am standing up here fighting for them because the rural Senators, or the rural population...I am from Omaha, I am not supposed to be for you people, I am supposed to be against you, if you want to believe the fallacy of what you sometimes read in the news media. What I am really standing up here fighting for is the little guy's right to stay in business. Oregon passed this same law which the introducers of this bill, and at the hearing, they said, no, we don't want to run anybody out of business, two years after Oregon passed this bill over two thousand agents went out of business. Now I am telling you, if you vote for my amendment, you are going to put a lot of independent insurance agents in Omaha, in Lincoln, in rural Nebraska out of business because they can't pass the test. I couldn't pass it today. I would have to study quite a bit to pass the test. But if you don't vote for this amendment, and this is where I learned the trick from Senator DeCamp, then you are saying, we really don't care if these insurance agents know what they are selling to the public, we really don't care if they know what they are talking about. This bill was presented by the Professional Insurance Agents and the Independent Insurance Agents because it will get them more members to come to the convention and pay the membership fee so they can spend more money lobbying us, and that is where they are going to give the test, that is where they are going to give the education. It doesn't even say in this bill where you are going to go to take the test, and, furthermore, in the rural areas where you have got these farmers that are selling crop hail insurance part time, and the rest of the time they are farming...they say they can take a correspondence course. Do you think when the Insurance Director writes to them he is going to tell them, you don't have to pass anything. Here is the stuff, just send me a letter back saying you read it, and we are going to say you qualify. There is nothing laid out about how they are going to handle that. Can everybody take a correspondence course? In other words, this is facetious and, you know, it is almost funny. If it weren't for the fact that it is designed to put the small insurance

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