

way, is very carefully distinguished from liability insurance, vehicle insurance, fidelity insurance, title insurance, et cetera. Previously, we had about 12 or 13 definitions and we took a whole line of products and sort of massaged them in the old definitions. We will now have about 20 definitions of lines of insurance and it is meant to more accurately describe the kinds of products that are being sold in the marketplace. Additional changes in the committee amendments include some more repealers of sections which are rendered null and void by the bill, and those are acknowledged, and several other technical amendments offered to us by the Department of Insurance. I would move the adoption of the committee amendments.

PRESIDENT: Senator Schmit, please.

SENATOR SCHMIT: Mr. President and members, I deliberately waited until Senator Landis had explained the committee amendments to put my light on because I was certain there would be a number of lights requesting information relative to a 300 page bill and a lengthy series of amendments. I am sure that Senator Landis understands the bill and I am sure the bill is, no doubt, a necessary document and one which is probably in order at this time, but I just want to point out that this is the type of bill which frequently does cause us difficulty because of a technical error or an oversight or some human error that we didn't catch at the time. I have a couple of questions for Senator Landis at this time because I have received a few complaints over the years, and I just wonder if these were addressed in the bill. Senator Landis, I have received a number of complaints relative to the sale of nursing home insurance in Nebraska, which then proves not to be insurance, in fact, but actually a poor investment for elderly people. Is there anything in this bill that would address that kind of a problem?

SENATOR LANDIS: The question that you ask about, nursing home insurance, is not covered in LB 92. The committee does have before it a bill from the task force, LB 318, that takes into account and begins to address the issues of long-term care insurance. There is a second bill in under my own name, as well, so that there will be opportunity to address before us the questions of nursing home insurance. I, too, share your concern. This bill is not designed to do that nor is it, although you could amend it to make those kinds of adjustments, we have more narrow bills, one from the task force, one from the body, they will be before us later this session.