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one piece of paper and it will reduce our administrative costs. We tell insurance companies how long they need to retain their records in this act, because we've never told them that before. We have insurance companies in this state who have been keeping data for years, and years, and years because it's not clear how long they're supposed to keep it. The Insurance Examination Act requires them to retain records. So we're going to say, retain your financial records for four years or until the period of time until the next financial examination occurs. And the reason is, although we say we're going to examine every four years, on occasion we have it backlogged to about four and a half years. This says whichever is the longer of the two, keep your records until the next examination, or until four years, whichever is longer. Market conduct information is not very interesting in its historical purposes, it has to do with your relationship with your existing clients and what's going on right now in the company. So we say there, keep your nonfinancial, but your market conduct records for four years. And this gives them the opportunity to clear out their shelves and clean up their records and to save themselves the difficulty of retaining records that are, in fact, not necessary for regulation. Section 12 allows the department to authorize the continued use of the word "mutual" in a mutual insurance company holding company, if there is a decision that the use of the word would not mislead the public, and that it has appropriate attention drawn to it, so that there is, in fact, a statement that this is a reorganized stock insurer. The goal is to allow a company that's built up goodwill and market identification to continue the asset of that market identification's name. We have a document that insurance companies are supposed to provide us, it's called the...it has to do with whether there's an increase or a reduction in capital stock. And we're supposed to have an examination when that happens. What it is is a piece of paper that says, well, we've decided to reduce our capital stock; or a piece of paper that says, we've decided to expand our capital stock. Our examiner gets in a car, drives from Lincoln to Omaha, picks up one sheet of paper, gets back in the car and drives back to Lincoln. That's what we're doing with this provision. It's silly, the department doesn't need it. In fact, the data is relatively unnecessary, but certainly could be done without the necessary examination language which would require the on-site inspection. We reduce...I'm sorry, we