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have class action lawsuits. The financial institutions can have class action lawsuits but that is delayed for a period of six months before they can file them. That doesn't mean that they're immune from being sued. It just means there is a delay in filing of those suits, and those people will then be able to go out and try to make some amends and fix the problems as opposed to having to defend a rash of a large class action lawsuit right off the bat. The next portion of that becomes the lawsuits to both of those people, the state, the political subdivisions and the financial institutions, lawsuits are only to those people who there is some privity of contract, which means there is a contract between them, and that the damages aren't limited. So in other words, whatever that privity, if they're in contract with someone, then there is liability basically on a contract. The contract doesn't have to be written. It can be oral. The other part is that there is no personal injuries, and we've, through the last amendment, then have used wrongful death. So whenever you talk to somebody, and they say, gee, you gave us liability relief from somebody from being killed or injured because the computer shutdown, like the elevator fell or the stop lights quit working, and somebody ran an intersection and got killed, those...those are not protected. They still will have a cause of action for those happening, and we hope we never have to use that statute. There are lots of other states that are doing things like this. We've had other bills in the Legislature which dealt with giving complete immunity, which said you just plain can't sue somebody at all for this. The Judiciary Committee, I think, took a reasoned approach and said, no, there's still some exposure out there and some liability, and they're going to choose to allow that to continue. In fact, I had a bill that was complete immunity. This is going to require the political subdivisions to use reasonable efforts to comply and it's going to require the financial institutions to have to get a rating that's approved and...

SENATOR COORDSEN: One minute.

SPEAKER KRISTENSEN: ...they've gone through the testing with their regulators. And the regulators have already done three tests of all the banks. You should have gotten a notice in your bank statement saying that they've done them and they've passed