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much more efficient our administration of this responsibility. Well, what we do here in this language is to make clear essentially that that's an authorized thing to do and it removes language that allow employers to qualify for a plan if their premiums were higher than the voluntary market. It raises the threshold which must be met before the director can impose a subsidy lowering premium costs paid by assigned risk employers. Now let me translate. We've got this deal where we found one insurance company that will write all of our bad risks and that's been a godsend for the department. It's been a godsend for most everybody associated with this because it just streamlines the process. Question is, who gets to participate and who doesn't? At a particular point, other insurance companies can be asked to subsidize this assigned risk pool and that occurs when the experience rating, if you will, or the loss cost analysis gets above 2.5. Now that is just a term of art, but it means that you've got a really bad experience rating. For example, the average in this state is about 1.4. The average assigned risk has been 1.9 until now it's about 2.15. This says that at 2.5 you could ask other insurance companies to help with the cost. Otherwise, the employer, themselves, has to pay for their assigned risk pool participation. Another thing that's in this amendment is that we say that our existing rule on common ownership, that treats insurers under common ownership as one company for the purposes of rating and form laws is repealed. We're the only state that does that and it has created some anomalies because there are companies that have two or three different forms. There's State Farm E and there is State Farm B, and if you...if you get dropped by State Farm E, our existing law says, well, nobody else in State Farm can write you because State Farm is one entity. This says, look, if State Farm E drops you, State Farm B can compete for your business, just like any other company could as well. So that's what that provision does. There are companies that write so-called dividend rating plans. They are not contractual promises, but they say write insurance with us; if we make money at the end of the year we will reduce your premiums and we'll reduce this in something called a dividend rating plan. Well, it's not a contractual obligation, it's not a genuine dividend, it's a name. It's a name for a end-of-the-year discount. Currently, we have the authority to regulate these year-end discounts, but in fact they aren't dividends and this says that the state will