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states, and it has to be of a high quality. Now, to keep us from federal regulation, because insurance is an area where we do not regulate federally, and because the federal government has sniffed around and thought about, gosh, maybe we should do this, the states have band together and created the...well, the NAIC organization, the National Association of Insurance Commissioners, and they have determined a system for reviewing state agencies, state laws, state resources devoted to insurance regulation, and accredit a state or not. What you want is you want to be accredited by other states. Because what they say is, you are a good insurance commission, you're doing a good job, you have proper resources, your laws are up-to-date, and your work will be credited against our state, so that if you say it's so, we won't check your paper. If you're not accredited, the other states say, well, we're not so sure about you, and we're not so sure about the companies in your state. We're going to send some examiners to your state, because we don't have faith in your abilities, so we're not going to have faith in your examinations, and therefore, the companies domiciled in your state will potentially be examined by any other state in the rest of the country. Nebraska has always been accredited. And we were one of the very first states to achieve accreditation. The accrediting group now says, your examination function is at the absolute, stretched to the extreme, and you've lost your senior examiners. Used to have five; you're down to two. And your salaries for the ones that are coming up is low enough that they're not coming in. You are depleted in your examination staff. You're stretched to the max. The time line between examinations is the absolute maximum, and you're in danger of losing your accreditation. Panic button. Panic button inside the administration, of course, because they want an accredited insurance company. But also panic in the insurance industry, who says, if our department isn't accredited, we lose the examination that we are sending to these states, and we could have 40 other states that we're doing business in here going through our books, making life a nightmare for us, if we don't have an accredited examination staff. Insurance industry will pony up the money for this. They'll pay for this. As a matter of fact, the department has the money to do that. Banking Department has that authority. They probably won't have to raise the money for this bill, but