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difference between this system and the old system I think is essentially this; that under file and use you simply start using a document and you do not have to await the Insurance Department approval of the document. Under the old system, under the current system, you would need Department of Insurance approval before you started to use a particular form. That new system I think represents a significant shift in policy, and the way in which it's done, the details with respect to how it's done, is extremely important in determining whether the regulatory process will be effective or whether it will be subject to loopholes that will cause us embarrassment in the future and possibly harm to citizens, more pertinently, in the future. And that's why I want to ask you to take another look at this particular provision. I've got two amendments with the Clerk. The first one that is before you represents three changes that the Department of Insurance has no objection to, and what they would do are essentially the following. First of all, for the benefit of insurers, it would simply allow them to file under either the current system or the new system, depending on whether they thought it of some advantage to them to get prior approval or not. Presumably, in most cases they would not want to have prior approval and would take use...take advantage of the new system, but there may be occasions when they would want to use the old system to be sure the department was intending to approve their form, and this amendment would allow them to follow that process rather than being stuck with the new process. The second thing that the amendment does, under the proposed law, if the director finds that the insurer has made filings that fail to meet filing standards contained in the law with such frequency as to indicate a general business practice that disregards the requirements of the section, the department shall order the insurer's filing to be made subject to the old prior approval way of doing business. This adds...my amendment would add a second criteria and that is if they would find, as an alternative, that the insurer has committed one or more egregious acts relating to the filing standards, then under that criteria they could order the insurer to use the old prior approval standard. And the third thing that this amendment would do, on page 48 of the bill, if the insurer demonstrates that its filings made subsequent to a...let's call it a bad filing, if the insurer demonstrates that its subsequent filings