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stuck with policies that have provisions that have unintended consequences, possibly very detrimental consequences to the policyholders. Now the argument will be made, well, these are mostly commercial policies. But I think that this Legislature has an interest in protecting the small business person, the ma-and-pop operation. I think that it makes sense, it makes good business sense, to see that these policies meet the reasonable expectations of persons insured to see that they would meet those expectations at the point in time when the form is proposed for use, and that it facilitates small business to protect them at the beginning with regard to the use of these forms, and not to require them to hire lawyers to figure out the policies, to be sure that the policies don't have consequences that the average ma-and-pa operation person would not expect. So I think we go too far in that particular regard. Then it says on that same page, following up, that if, within 30 days after its receipt, that is the receipt of the policy form, the director disapproves a filing, then it requires that the written disapproval be sent to the insurer and the notice specifies with...in what respects the filing fails, and it says, and upon receipt of the notice of disapproval the insurer shall cease use of the filing as soon as practical, but may use the form for policies that have already been issued or when pending coverage proposals are outstanding. I say this goes too far, too; that there ought not to be a 30-day requirement in order for the director to disapprove. That's one change this amendment would make. And furthermore, with regard to the use of a particular form that's already been issued or that is pending with respect to outstanding proposals, the department ought to be in a position to deny the use and the completion of those transactions. And although this may sound harsh in one sense, it will be very embarrassing to this Legislature and to the Department of Insurance if, and you can almost say when because, sure enough, down the line someplace, somebody, some bad actor, will come into play in the system. When that bad policy form goes out and it's sitting out there and the Department of Insurance says, ooh, this is terrible, we should never have approved this, we don't approve it now, withdraw it, when they say that and the public discovers and the consumer discovers that it's a highly detrimental form, are we going to want to be in a position, would the director want to be in a position where