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SENATOR BEUTLER: Senator, let me ask you, with respect to a major policy form, for example, say a complicated one that may affect a company's liability to a consumer, would you think it would be a reasonable time to review that policy within 60 days of receiving the policy form from the insurer? I'd ask you that question, if I may.

SENATOR QUANDAHL: You know,...

SPEAKER BROMM: Go ahead, Senator Quandahl.

SENATOR QUANDAHL: Yeah, I guess...I guess if I could respond to that too, is I haven't had a chance to sit down or I haven't sat down with the Department of Insurance and so I don't have specific time line to give you on different policy provisions. I can tell you, and I guess I would give you a little bit of insight to my own personal background, is that when I go out as a consumer of insurance, both as a person and then also both on behalf of businesses or things that I represent or that I have an interest in, I rely very heavily on the agent to provide me with a policy that fits the needs, that fits my needs. But I do go into it, I mean particularly when it's a business coverage, with my eyes open, and I think that that is why that in this particular instance that the discretion...that we give the director a little bit wider discretion on when to review these policies. Like you said, some of them are fairly complicated too, and so I wouldn't want to unduly burden our Department of Insurance.

SENATOR BEUTLER: Okay. I think you indicated, Senator, that you weren't sure about 60 days. What about 90 days? Should they be reviewed within 90 days of when they get this form? Let me ask you that question.

SPEAKER BROMM: Senator Quandahl.

SENATOR QUANDAHL: Again, I can't...I can't tell you as to what the actual practices of the Department of Insurance will be.

SENATOR BEUTLER: Well, let me ask you, with regard to your