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Thompson's time.

SENATOR BEUTLER: Senator, I hate to press this...Senator Quandahl, I hate to press this question so much, but, you know, it seems like any time period, we're not willing to tie that down as to what is reasonable, which is to say that the department, I suppose, could wait six months, a year, or several years before they review a policy form. Now you may find that absurd that they would do such a thing, but I suggest to you that language like this is how regulatory processes fall into decay and disuse. You may recall that we thought the Department of Insurance was looking over certain certificates supplied to them by title insurers, but it turns out that the language was loose and discretionary and, in fact, they hadn't been reviewing these forms at all; that whatever review there may once have been directed by this Legislature fell into disuse and was discarded and we came to learn, after the unfortunate bankruptcy of State Title, that in fact certain auditing certificates were not reviewed at all by the department. Why do we want to risk going back into that cycle again, when it is so easy to say to the department, review the forms, review them within a reasonable time? And in my amendment, they should be reviewing them in 60 days, or 90 days at the outside. Because bad forms can go into use. And what does this bill say about a bad form? It says, once the department does look at it, if they do disapprove it, whatever forms had been put into use already will continue to be in use. And if they have a deal pending, even though it's not closed, that bad form will be continued to be used in those pending deals. Senator Quandahl has said that he opposes the main part of my amendment. But then under questioning he says that essentially my amendment does exactly what they're supposed to do. Well, if my amendment requires them to do what he thinks they should do, why don't we be sure that they do it by putting it into statute, so that we know that, for example, an insurance department that's good at this particular moment in time, which may not be as good 10, 20, 30 years from now, may not be as observant or as careful with review of forms. Why don't we put it in statute and be sure that not only this insurance department but future ones will continue to review the forms in a timely manner and protect the public?