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director to disapprove the form and to require that the form...that they cease and desist from the use of the form?

SPEAKER BROMM: Senator Quandahl.

SENATOR QUANDAHL: Yes. If the disapproval is made within the 30 days, there wouldn't be the necessity of going through a hearing before the Department of Insurance. If it's after that time, then a hearing before the department would be necessary.

SENATOR BEUTLER: So here we are in a situation where we say the director can review these forms at any time. But if they wait beyond 30 days, then they're going to have to go through a whole public hearing process before they can stop the use of a bad form. So it would seem to me that if we really wanted to protect the public, we ought to have put in the prior provision that the review of the form should come within 30 days, so that they have the power to immediately cease and desist, to order a cease and desist order with regard to the use of the form. This particular provision anticipates making it more difficult to take away from the insurer the right to use the form by putting in a 30 day requirement. If they can get beyond the 30 days, and they probably will, because the loose language here directing the director to review, which still doesn't say he shall review, in my opinion, and I would think in the opinion of a common person reading this and the court reading this, but if they're only going to...if they're not required to review, and they can review at any time, what's going to happen in terms of getting a review in within 30 days so they can outright disapprove something immediately? It's probably not going to happen in most cases. Somebody goes on vacation. The pile builds up. It's way beyond 30 days. The time of year is busy. It goes beyond 30 days. And so then they would have to go through the rigamarole of a hearing and due process and all of that, in order to do what they should have been able to do outright at the beginning. It's putting in procedural roadblocks for the Department of Insurance to exercise the discretion that they should have on behalf of the consumer. It's bad policy. Senator Quandahl, let me ask you one more question, and then I'm going to get off this. Let's say that a policy form is put into effect, and that 30 days expires, and...