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simply make it explicit that we're not talking about any filing that the department, under its broad powers, may require from an individual company and an individual case. We're not trying to keep secret everything that they might be required to file...

SENATOR CUDABACK: Time.

SENATOR BEUTLER: ...but what's going to be kept secret...

SENATOR CUDABACK: You may continue, Senator Beutler.

SENATOR BEUTLER: What's going to be kept secret is only the insurance scores or other scoring processes.

SENATOR QUANDAHL: Yes, and if I could respond to that,...

SENATOR BEUTLER: Sure.

SENATOR QUANDAHL: ...that was the testimony at the hearing also, is that what the companies were primarily interested in protecting is, is that some of these insurance companies too. I know there was the name Fair, Isaac was out there. Well, that's not the only vendor. There are some proprietary products that these insurance companies had developed themselves and, quite frankly, they wanted to keep them their own trade secret so that they didn't have to share that with competitors, and that was the focus of that. It was just these credit scoring models. So I don't...I mean, at first blush, I don't see a problem with limiting it just to that Section 9, like you asked.

SENATOR BEUTLER: Okay. Let me ask you a couple further questions, and it really has to do with trying to get a better understanding of what it means to say that something is a trade secret. If I'm a consumer and I'm upset about being denied credit, and I think somewhere in the bill it's required that they be told the specific reasons why they're denied credit, which I think is very good, and part of that reason might be that the model, the insurance scores, didn't indicate that they would be a good credit risk. So if I were a consumer and upset and I got an attorney, I would of course want access to those insurance scores. Do I, because it's a trade secret, does that