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mean in that context I cannot get access to the Department of Insurance filings or, because it's an actual filed case, can I subpoena those records?

SENATOR QUANDAHL: Let me try to respond to that too. At the hearing there was a considerable amount of discussion as to, you talk about credit scoring or being denied credit, there's actually different procedures used for the granting of credit as opposed to the underwriting of insurance products, which is addressed in this particular bill here. The underwriting of these insurance products is a different sort of report that's utilized that excludes certain things. It excludes, if I remember correctly, like, medical bills. It excludes also any sort of public filings related to medical bills. So if there was a collection lawsuit or something like that due to sickness or death or something like that, that would be excluded from the insurance underwriting report. And so there are different components of the actual reports that are utilized in coming up with the determination. And what this bill says, and, again, I'd probably have to have Senator Redfield help me out on this, is that you can't rely on that report as the sole basis for denying insurance coverage. I don't know, did that answer your question or...or...

SENATOR BEUTLER: It probably did, Senator, but I didn't understand it. We can talk more on it off the record.

SENATOR QUANDAHL: Okay.

SENATOR BEUTLER: I thought if there was a simple explanation I would just ask you about it. Senator Redfield, if I might, I had questions on Section 9 of the bill. Section 9 of the bill says, "Insurers that use insurance scores to underwrite and rate risk shall file their scoring models or other scoring processes with the Department of Insurance."

SPEAKER BROMM PRESIDING

SPEAKER BROMM: One minute.

SENATOR BEUTLER: And, as far as I know, that's all that it says