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Transcriber's Office  
FLOOR DEBATE

February 26, 2003 LB 487

ascertain that they're in compliance with the act. Would that be correct to assume? I would ask for a response from Senator Redfield.

SPEAKER BROMM: Senator Redfield.

SENATOR REDFIELD: Yes, Senator Beutler, that would be fine. Certainly that's exactly what the Department of Insurance is for and that is their job, so there's no objection to that. That would be the intent. I will tell you that there, at this time, are only three major vendors out there--Fair, Isaac, ChoicePoint, and I can't think of the third name--and then I do know of one major insurance company that has developed its own model. So it's not like we're asking them to go through 1,000 models, even 100 models. We're talking about really a very limited number of models to select from.

SENATOR BEUTLER: Okay. Thank you very much. On page 7 of the bill, with regard to subsection (1), it requires a disclosure, which I think is great, that the insurance...or that the company will be obtaining credit information in connection with an application, and it says that the disclosure shall be either written or provided to the applicant in the same medium as the application for insurance. Can you contract for insurance like this over the telephone?

SPEAKER BROMM: Senator Redfield.

SENATOR REDFIELD: Senator, I think it would be more likely that they might do it on line, and this would allow them to do that if they were to do it on their computer.

SENATOR BEUTLER: Okay, so if you are on line there then would be a written record of sorts, or evidence of sorts.

SENATOR REDFIELD: Right.

SENATOR BEUTLER: But where I worry a little bit is if you can do this by telephone, then the disclosure is done by telephone,...