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SPEAKER BROMM: Thank you. Senator Redfield, your light is next.

SENATOR REDFIELD: Thank you. I wanted to go back to the bullet sheet and we got through the bans pretty well. I wanted to point out the protections that are in the bill. Senator Beutler accurately picked up on the fact that the disclosure is given to the consumer so that they know ahead of time that, in fact, their credit information is going to be looked at. But the second thing there is, I think, one of the most valuable pieces of this bill, apart from some of the bans, and that is that if in fact there's an adverse action, that means the rates went up or that means you were not renewed or you were denied, they have to tell the consumer in very, very specific language, up to four primary factors that affected that decision. Now why do I think that's so important? Because it gives the person an opportunity to go back and correct errors that might be there, because they didn't know they were there, but now you've been told that this exists in very specific language. They can't just use something vague like he had a bad credit rating. It has to be very specific. And I did pass out to you a sheet of positive characteristics and negative characteristics. Fair, Isaac has put this...or TransUnion put this together, and actually this would be very, very valuable for you to give to your constituents if you do a newsletter or a newspaper article, because people don't realize some of the factors that are held against them on credit, and if they knew they could actually go back and correct some of this data. So it allows people to know exactly what's been used against them. If it's an error, they can correct it. If it's not an error, if it's just something that's a negative characteristic that's listed here, they can go back and change that. And then the third thing is the consumer may correct the errors and be rerated. Then, of course, the scoring model has to be filed with the Department of Insurance. We have talked about that with the committee amendment. And then you know how I am about privacy. I am so pleased that in this bill we have, consumer reporting agencies shall not provide or sell data or lists containing information that was submitted in conjunction with this insurance inquiry. So what that means is that other people can't find out when your insurance is going