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to terminate. They can't bombard you with sales calls because they know you have this coverage or that coverage. They can't know. Now it doesn't put a ban on information that's already out there in the credit arena that may be necessary to calculate whether or not you could get a credit card or a loan, but it would certainly protect you from this kind of information being spread out and submitting you to a lot of advertising and other bombardment that you might not need. So I think, overall, that this bill has been an excellent product. I'm very pleased with the outcome of it. It was a long time in coming, and I hope that you will advance it. It certainly provides a lot of protection to our citizens. Thank you very much.

SPEAKER BROMM: Thank you, Senator Redfield. Senator Preister.

SENATOR PREISTER: Thank you, Mr. President. I would like to have a little dialogue with Senator Redfield, if I could, please, and while she's coming to her mike I would say I do support what Senator Redfield has been doing, particularly in the area of credit scoring, because I think it has been a serious problem. Many people weren't aware that it was even being used. In a bill that I previously got passed, we do have an amendment in there, so they are required currently to report that they're using credit scoring on their bill statement to the customers. That should be in place. They should all already be doing that reporting, and this really underscores and says, and we really mean it, and I think that's good. Senator Redfield, the question that I would pose to you, you did mention that the consumer may correct any errors that are in their credit rating information if they identify them, and my question to you is where do they go to do that? Do they go...do they have to go to the Department of Insurance to find out? Do they have to go to the credit reporting agency? Could you walk through the mechanism that a consumer would have to undertake in order to do that?

SPEAKER BROMM: Senator Redfield.

SENATOR REDFIELD: Thank you. Senator, the insurance company would have to give them, the consumer, a very specific list of up to four factors and that would have, if they got a credit