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from Equifax that had some factor that was held against them, they would then know and then they could go to Equifax, they could get it corrected. So it would be very specific information that would be given to the consumer so that they could go back and correct it. They wouldn't have any question as to where to go. But the Department of Insurance wouldn't be involved. It would be the insurance company that would give them that information.

SENATOR PREISTER: So once the insurance company either raised their rates significantly or denied them insurance or did something that would cause them to be alerted, then they go back to their own insurance company and, with that list of four reasons that you outlined, then they can question that. If they want to pursue that, then they go back to the individual credit reporting agency that gave the data.

SENATOR REDFIELD: That's correct. And, Senator, they also have a time frame so that, in fact, you wouldn't want to let your insurance lapse, so you may go ahead and pay the premium for that month, but it would allow you to come back and get a refund after you've corrected it as well.

SENATOR PREISTER: And I appreciate that. My next question is, if they go back to the credit reporting agency but, as I stated earlier, they were cited by the Federal Trade Commission for, among other things, not even having enough staff to answer the phones, what happens when they don't get to the agency to get it corrected, or have problems in getting the attention of the credit reporting agency? Is there anything that's being done to...other than what the Federal Trade Commission may be doing, to get the big three credit reporting agencies to be more responsive to consumers? And I know that's beyond the scope of your bill and I recognize that.

SENATOR REDFIELD: Senator, the one thing I do know that the credit reporting agencies have done is they have streamlined the process of getting a hold of those reports, so I think that's done in a very timely manner because people have become aware of checking up. So you can do those on line, you can do them with 800 numbers and request those. So I think that part has been