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is allowing people to simply file their insurance forms and use them, as opposed to the current system which requires that they file them and that the department approve the form before it is used by small business people and farmers and others. So what this amendment does is to require that the director review these policy forms, not before they're used, but this is a compromise that they review these policy forms within a reasonable time of the time when they are filed. And the problem, I think, that we had in the debate on this matter was that it was represented on the floor and we argued on the floor on the assumption that the department would in fact review these forms in their good time; that they in fact...you could file them and use them right away, but the department would review them. Well, after further discussions with the department, I discovered that they don't intend to review any of these forms except perhaps on a...except on a complaint basis, or maybe if they have a bad actor of some type they might follow through a little bit. But the problem, from my perspective, is simply this. Those forms can be very complicated. If I were a small business person, I'd be very careful about the liability and the insurance policy forms that I'd had. And if the Department of Insurance wasn't reviewing them, I would want to be sure my lawyer reviewed them. Now, if we want to create a system where small business people can no longer depend on the Department of Insurance, and we need to force them to go out and hire attorneys to look at these different insurance things, then we can do that. And that, essentially, is what we're doing with this system. We're saying, small business person, you take care of yourself. Well, I would argue that that's very inefficient policy, to say the least. When you do that, you're saying that each one of these persons, as they look at these forms, get expertise or spend a lot of time trying to figure out what they say, whereas if you had one person in the Department of Insurance looking at this form on behalf of all small business people, that's the efficient way of doing it. What you're doing, if you allow insurance companies to put out there and use forms without any prior approval, you're risking that some insurance companies will start writing more complex forms that are not understandable. That process will continue to degrade. And eventually what you will have are consumers that will be hurt. Then they will complain to us. And then this cycle will come