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SENATOR BOURNE: We're not talking about long-term care or health insurance, things like that. We're talking about business types of insurance.

SENATOR QUANDAHL: That is correct.

SENATOR BOURNE: And the theory is...and again, this is a nationwide concept that has been going through the country for the last at least five or six years, that commercial lines are supposedly sophisticated purchasers of this product and can basically take care of themselves.

SENATOR QUANDAHL: Well, not only the customers should have a certain degree of sophistication, but then also the insurance agent involved in the process too would be probably better suited than the Department of Insurance to know what sort of coverages that they would require. And so that's the reason behind...

SENATOR BOURNE: I see.

SENATOR QUANDAHL: ...the file and use.

SENATOR BOURNE: Okay.

SENATOR QUANDAHL: It's to...actually, it's to increase, it's to encourage coverage, rather than restrict it. And so..

SENATOR BOURNE: Senator Quandahl, if an insurer wanted to sell a particular form of commercial insurance, are there criteria set out in either regulations or statutes that the insurers have to meet? Like this insurance policy has to have this provision and this provision and this provision?

SENATOR QUANDAHL: And as you're probably aware, too, that any insurance company that does business in the state of Nebraska actually has to be authorized to do business in the state of Nebraska by the Department of Insurance.

SENATOR BOURNE: And again...