

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
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FLOOR DEBATE

March 28, 2003 LB 216

be filed in accordance with Section 44-7513, which is the prior approval. That includes filings made by advisory organization; workers' compensation and employers liability insurance; (c) insurance covering farms and ranches, including crop insurance. And that's probably the biggest exception that would deal with our farms and ranch insurance coverage. It would be prior approval, as it is right now, rather than the file and use system. But thank you very much for that question.

SENATOR CONNEALY: Thank you.

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

SENATOR QUANDAHL: Thank you, Mr. Speaker. Members of the body, I just wanted to make sure that we all understood that this file and use system will be utilized only for commercial property and casualty insurance. It doesn't deal with life or health insurance in any way. That's exempted out. It doesn't deal with insurance covering risks of a personal nature whatsoever. It's just specifically dealing with commercial property and casualty risks. And so that is why, again, I am comfortable with the changes made in LB 216. I do understand that there is a little bit of a philosophical difference between Senator Beutler and myself as to the different... I guess, the roles of the Department of Insurance. But again, I rise to say that it's just simply not necessary. I would urge the body not to vote to return this. And I would also ask that the body support LB 216 on Final Reading also, just for the reason that this motion to return isn't necessary. And so, thank you very much.

SPEAKER BROMM: Thank you, Senator Quandahl. I see no further lights on at this point. Senator Beutler, you'd be recognized to close on your motion.

SENATOR BEUTLER: Mr. Speaker, members of the Legislature, this is a mistake, and it's a mistake that will prejudice our small business people everywhere. It will be easier for the big insurance companies. It will be easier for the Department of Insurance. But it won't be easier for the small business person. Now, you can say, oh, this 892 requests for changes and