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know if it's good, bad, or indifferent, like I said. But I do support Senator Beutler's amendment.

SENATOR CUDABACK: Thank you, Senator Wehrbein. Senator Louden, on the Beutler amendment, FA1612.

SENATOR LOUDEN: Thank you, Mr. President and members of the Legislature. My concern is, is when you start setting up your bankruptcy so they can start getting into your life insurance policy, there will be people that are completely wiped out when they go bankrupt. They could have been paying insurance policy premiums for years, and have worked towards even a paid-up insurance policy. And whatever problem arises, and they have to file bankruptcy or anything, then they're completely wiped out. Now most of these people, if they do have some assets that come out of there, will probably use that themselves to help on their bankruptcy claims. The cap at \$10,000 isn't that big of an amount, so it isn't something that's going to make that much difference. It's people with small claims in bankruptcy courts. What we have to be concerned about is, usually the big-money people, or somebody that has larger insurance policies, the insurance policy isn't always owned by the estate and it isn't always owned by the person that is insured. It's usually owned by another person someplace. And by doing that, they usually circumvent any kind of bankruptcy that that person may come across. A lot of business partners are...insure each other, and that sort of thing. So I think when you start setting your ability for your bankruptcy to start getting into your insurance policies, they can get into your savings account and that sort of thing now, but I kind of feel that we should leave our insurance policies free and clear, so I can support the Beutler amendment.

SENATOR CUDABACK: Thank you, Senator Louden. Senator Cunningham, on the Beutler amendment.

SENATOR CUNNINGHAM: Thank you, Senator Cudaback and members. Senator Redfield, would you answer a question?

SENATOR CUDABACK: Senator Redfield, would you respond to a question from Senator Cunningham?