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SENATOR MINES: Senator, that's a great question, and in fact committee counsel had to find out. The management council within the compact will determine how they're going to evaluate, whether it's file and use or any other method, so there isn't an answer for you right now.

SENATOR BEUTLER: Senator, I want you to know I'm absolutely against this compact if it's file and use. And I'm also going to file an amendment on Section 28 of the bill, which switches over personal lines of insurance to file and use, which I think is a disservice to the consumer, and we can talk about that more at a later point in time. Let me go back, though, to the compact, and this is going to be an unfair question, but maybe...maybe you happen to know. What consumer protections are built into the NAIC Long-Term Care Insurance Model Act or the long...

SENATOR MINES: I can't answer that.

SENATOR BEUTLER: Okay.

SENATOR MINES: Wish I could. I'm sorry.

SENATOR BEUTLER: That's...you don't have to be sorry. That's not fair.

SENATOR CUDABACK: One minute.

SENATOR BEUTLER: Another part of the bill that interests me is just the openness of this whole process. As you, I think, would acknowledge, if power resides in this commission, we can be assured that a lobbying industry will grow up around this commission, and that lobbying commission will not be transparent to you and I, but will certainly work upon the directors of insurance from the various states, if those are the representatives that are being chosen from the various states. And I understand it doesn't have to be our Director of Insurance. Is that...that's accurate, is it not?

SENATOR MINES: That's accurate.