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homes, as well as all insurance companies, are looking for any way they can to save themselves money. Now, I know that has nothing to do with the spelling of "temporal"...can't even say it..."mandibular," but I just wanted to call that to your attention. Thank you.

SENATOR CUDABACK: Thank you, Senator Hudkins. Senator Redfield, on the committee amendments.

SENATOR REDFIELD: Thank you, Senator Cudaback. Members of the body, when Congress passed Gramm-Leach-Bliley, it was a shot over the bow and it certainly got the attention of states, because in fact states were given a limited amount of time to respond and to prove to the federal government that we could bring uniformity into the insurance marketplace. The issue that was at hand was producer licensing. We saw many times that insurance companies, as they're crossing state lines, their agents were finding that in fact it was very burdensome--different forms, different deadlines in every different place they were actually conducting business. So, in fact, states had to put together some kind of uniformity piece for producer licensing. Now, the only way that could happen was for states to meet together on a national level and put together what they felt was a standardized criteria so that our forms could be similar and meet all of the uniformity standards. Then the scramble began, as legislatures meet at different times in different places, and some legislatures don't even meet every year, for us to actually adopt that at the legislative level in every single state, and we had a minimum number of 20-some states that had to meet this deadline. I believe that Congress was surprised because the states did it. It showed that we could do it, but it took us a couple years, actually, to get enough states on line, and then even more time before we saw the majority of states. So this is what we're talking about here, is that kind of uniformity. And there's no good reason why one state might want an agent to have more stringent standards than another. I think that all states would have a vested interest in ensuring that all of their agents were meeting good standards. So we came together on a national level, the commissioners were coming together, everyone was looking at this and trying to put together a product, a form and a mechanism