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them and, not only that, but it's easier for insurance companies, which is a valid argument, the latter. Now you're faced with Section 28 of this bill, and I submit to you, this is not good for consumers because it's proposing to change over consumer lines of insurance to file and use. I submit to you that insurance policies these days, a great many of them, are almost like medicines. The public can't be expected to know what's in every medicine or what's in every policy. The public doesn't want to spend time reading through voluminous insurance policies. They don't even usually read the one you give them, do they, Senator Engel? But we're saying that the body of consumers who don't want to and aren't going to be reading through these policies are going to be called to account to do that at their own risk because we're allowing insurance companies to put out policies and put them into use and circulate them and sell them to consumers with no independent third party looking at them. In my opinion, it is a proper role of government and a necessary role of government in certain types of instances to protect the public, and one of the areas where the public needs protection is in the area of insurance policies. National Warranty is the latest example of that. It even makes economic sense, if you think about it, to have the taxpayers paying for one person in government who will review all these things on behalf of everybody, than it does for 10,000 consumers to be spending their evenings and their weekends reading through insurance policies to be sure their kids are protected. That doesn't make sense to me. What makes sense to me is to have our Department of Insurance protect us at least with some reasonable review of product insurance lines when they come before the department. Now, this bill is most interesting, because what does the national...the state national insurance regulators, what do they really think? When they gave you this model act, which we just discussed, they said...what did they say? File and use? No. Prior approval they said. This national group, this new compact, they're going to work under the law of prior approval, which indeed, I submit, does help protect the consumer. So how is it that in this same bill where they're advocating prior approval under a compact do they turn around and, in Section 28, wipe out prior approval? It makes no sense whatsoever. And so I submit to you that we do one or the other, and that the one that we should do is prior approval. We