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January 27, 2005 LB 119

SENATOR SCHIMEK: One minute.

SENATOR CHAMBERS: ...whom we are supposed to represent. And after the fact, maybe somebody says, well, maybe we should close the barn door. But in the meantime, people have been ruined. That's what this Legislature wants to do? I know this subject is not that compelling as far as engaging your mind and your interest and your imagination, but it is important enough to cause you to think about what you came here to do in terms of representing the best interests of your constituents. And not one person who is supporting the bill as it's written has explained why it is bad to have some evaluation made before these policies are sold to the public, who, by and large, don't understand the policies even that they have now. Thank you, Madam President.

SENATOR SCHIMEK: Thank you, Senator Chambers. Senator Redfield, your light is next.

SENATOR REDFIELD: Thank you, Madam President, members of the body. I am going to urge the body to vote against the Beutler amendment, and I will tell you why. We are talking about property/casualty insurance. We're not talking about medical insurance here. We are talking about file and use. It's the order of examination that our department is going to look at these products. And I would submit to you that if you want to protect the people in Nebraska best, you should put the bulk of your resources into market conduct examinations so that, in fact, our Insurance Department can put the manpower into the field to examine, in fact, that insurance carriers are providing exactly what they claim to do. The file and use has become a national model. I can tell you that as I have looked at the numbers, the states where file and use has been in practice, that the rates on P/C insurance has declined considerably, that the markets have opened up and there are more companies entering into the marketplace. The competitive market is advantaging the purchasers of these products. In the states that have been reluctant to move in this direction we have, in fact, seen the opposite. We have seen the delay in delivery of products to market actually impede the competitive marketplace so that, in