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SENATOR BEUTLER: Mine is the only light? Doesn't matter. Thank you, though. Members of the Legislature, there's a lot of inconsistency going around here. You are told, on the one hand, that insurance companies in the past have been heavy-handed. That past is not so distant. It's as recent as National Warranty just last year. And the difficulty in that case, in my opinion, was not necessarily at all our Department of Insurance, but a structure of law that they had to follow that was mandated by the federal government. At least, insofar as I can tell, that's where the responsibility lies. But the point is, things can go wrong. Competition has its downside. Its downside is greed, resulting in competitive actions that are destructive, both for the companies themselves and for consumers before the companies are destroyed. I was in the title insurance business. I know what insurance policies look like. I know that most of the people we sold them to didn't have a good idea of how they would apply in many, many situations. I also know that a man by the name of David Hunter committed suicide and had a title company in Lincoln, and the competitive instinct can lead in the wrong direction, both for a company and for individuals, and it can hurt consumers. The default of State Title hurt consumers all around Lincoln and in the surrounding area. The default of National Warranty, with its bankruptcies outside of the jurisdiction of the United States, which they were allowed to do under federal law, and with vague and undefined responsibilities with regard to reinsurance which ultimately precluded consumers from going to certain entities that they thought were involved in the transaction to recover, they could not recover from. National Warranty itself was bankrupt. These things continue to happen and we have to have a balance. It must strike you as somewhat ironic that in the compact session that we spent the first half of the morning talking about, they said, yes, we will do prior review, prior approval. Why do they say yes there? Do they say yes there even though they don't think it protects the consumers? Of course not. They're saying yes because they know it gives an added measure of protection to consumers, but they're willing to say yes there because they've solved the insurance company problem. They don't have to have separate filings in all these different states, and that's good. But until we get to that place, I argue to you that the better policy is to keep prior approval;...