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are some of these activities out there? And now let me ask it a different way. Will the Insurance Department act only pursuant to a complaint brought by somebody, whoever it might be?

SENATOR MINES: It's been my understanding, and I've visited there several times, they do have a complaint area, and I believe that most of their calls or most of the reason for going after these folks come from complaints. They do audit the insurers, and they do have people that investigate that, but I believe most of their complaints come from the complaint hot lines or people contacting them believing they were hoodwinked.

SENATOR CHAMBERS: And the ones that would come under the jurisdiction of the department pursuant to this bill are only insurers? Is that true?

SENATOR MINES: Title insurers, that's correct.

SENATOR CHAMBERS: Title. And that's why we don't have...

SENATOR MINES: Oh, excuse me, I'm sorry, Senator. Insurers.

SENATOR CHAMBERS: Okay. But that's why we don't have the undertakers and others...

SENATOR MINES: That's correct.

SENATOR CHAMBERS: ...that have been exempted?

SENATOR MINES: That's correct.

SENATOR CHAMBERS: Now I understand why they were exempted out--not giving them a clean bill of health, but they simply don't fall under the jurisdiction of the Department of Insurance.

SENATOR MINES: That's right.

SENATOR CHAMBERS: Now, what would the department be able to do if one of these outfits did beat a lot of elderly people, or some, out of their money? What would the department do about