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years, three years, I don't know. Maybe they won't get it done at all. But until they get it done, until they get it done, the thousands of Nebraskans who buy these policies to ensure that if their car breaks down it will be repaired, they deserve to be protected as best we can. And as best we can, again I suggest to you, involves a strong notice of risk. I would also indicate that as good a response as the automobile dealers have made, they did not respond, for obvious reasons, to people who lost their money over the Internet. People--and many, many people, including a member of our family here in the Legislature--bought this kind of "insurance," over the Internet. And none of those people recovered.

SENATOR CUDABACK: One minute.

SENATOR BEUTLER: They all lost their money. So this problem is bigger than automobile dealers. As people, young people especially, turn more and more to the Internet, even the goodwill of the automobile dealerships will not come into play to protect those increasing number of people who choose to do this over the Internet. And the fact that this is a separate document, I want to talk about that a little bit. That's no big thing, and I'll discuss that when I have a little more time. Thank you, Senator Cudaback.

SENATOR CUDABACK: Thank you, Senator Beutler. Mr. Clerk, announcement, please.

CLERK: Mr. President, the Agriculture Committee will hold an executive session under the north balcony at 11:00 a.m.: Ag Committee, 11:00 a.m., north balcony.

SENATOR CUDABACK: Thank you, Mr. Clerk. Further discussion on AM2190? Senator Chambers, followed by Senator Mines.

SENATOR CHAMBERS: Mr. President, members of the Legislature, there are people who want this bill. I haven't said anything on the bill. I've been here 36 years. I cannot count the number of times or even estimate the number of times when an amendment was added to a bill, and the amendment did not have a public hearing. What the constitution requires is that a matter be