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SENATOR THOMPSON: Thank you. I yield my time to Senator Mines.

SENATOR CUDABACK: Senator Mines, you have almost 5 minutes.

SENATOR MINES: Thank you, Senator Thompson. Mr. President and members of the body, thank you for your patience. This is...it's like birthing a child without all the other things associated. Well, maybe it's not even close, Senator Schimek. I apologize for that. However, in...I believe that we are at conclusion. Bill Drafters is working on the final draft of this amendment, and we should see it before 12:00, and that's why I appreciate your patience. Let me explain what both the members of the industry and Senator Beutler--and I should include the Department of Insurance, as well--here's where this is going. Notice certainly is an important and key element in any kind of contract or agreement having to do with service contracts. And as I had mentioned before, the separate notification, separate sheet notification, is an administrative problem. Senator Beutler has agreed to include it in the contract, as long as the customer or client initials that they have, in fact, read and understand what the notice is. Now Senator Redfield brings up an interesting point. I'm one of those people that doesn't...that seldom reads what those notices are, and I will initial obligingly, and that's...shame on me for doing that. What the industry has also agreed to, on page 3, if you look at lines 9 through 21, these are provisions that the Nebraska Property and Liability Insurance Guaranty Association Act, and defines insolvency and, you know, what happens. This is Senator Beutler language, between lines 9 and 21. The industry was uncomfortable with lines 15 through 21, or the second two paragraphs, that describe the insurer of the motor vehicle service contract reimbursement insurance policy is not a domestic entity. Again, people probably don't understand what is truly domestic and what is not, and the Department of Insurance can give no assurance that the issuer has adequate reserves to cover potential losses. Their concern is, by implication we're saying, beware, because they more than likely do not have adequate reserves to cover the potential losses. And then the second part of that, the second paragraph, the notice isn't required if the motor vehicle service contract