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auto repair contracts, whether it's insurance or not. You will remember that I indicated to you earlier that by statute a number of years ago, we took it out of the insurance section and made it something separate and different. And the Department of Insurance testified this way at the hearing, with regard to that act of a number of years ago. Repealing service contract "carve out" to make them insurance--in other words, they were carved out of insurance in the 1990s--repealing that to make them insurance and therefore subject to full insurance regulation is the cleanest solution. This could be done so easily in some ways. It allows application of established regulatory tools and accounting standards. These contracts are ultimately insurance, after all is said and done. For them not to be regulated in the same way creates all of the complications in trying to legislatively address the situation. However, the Nebraska Department of Insurance is concerned that it--that is, returning them to the definition...returning them...including them again under the definition of insurance--may not be acceptable to stakeholders. Any change to existing business practices will be a disruption to the market, as accounting rules change. And at the end of the day, even if Nebraska fixes our statute, we will not solve the problems, because Nebraska consumers will still be harmed by insolvencies driven by entities operating under the laws of other states which have not addressed the problem. So we're coming back again to, you know, there's a blessing and there's a curse in having all the states do something differently. And one could put all the factors on one side or another, but most certainly, one of the curses is that other states can choose to regulate differently, and how they choose to regulate affects, can affect dramatically, consumers in Nebraska. They go on to say...the testifier goes on to say, I'm not aware of any legislative remedy we can suggest that is workable, that will protect Nebraskans. It appears, after extensive efforts on our part, that it cries out for a national solution. It is and will be political nationally, which leads me to focus our efforts on the actuarial and financial reporting aspects of the issue. And then she goes on to testify with respect to some methodologies or requirements that might be laid upon all of the insurance companies operating across the nation by the states that would involve actuarial standards, and other kinds of standard mechanisms that would, in effect, perhaps