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things may even be insured twice at high amounts. We are redoing the whole system. The reason I want the severability clause then is to make sure that if there is even a slight problem over this amendment we just put on or anything else, that we would have no problems in maintaining the bulk of the bill and holding everything together. So I would urge you to adopt the amendment and do understand that it is a complex thing and I can't exactly explain just how the medical liability would be. The essence of the system is, we are redoing everything.

SENATOR CLARK: Senator Higgins.

SENATOR HIGGINS: Mr. President, Senator John, I don't like to belabor this but I have had experience with a particular county that did exactly what the state is proposing to do and hire an insurance risk manager. I personally sent men and women down to apply for that job who had fifteen and twenty years experience. They ended up hiring a man who had twenty years experience selling nothing but life insurance. He didn't know doodley about liability. He knew nothing about Workmen's Comp. He didn't even know what an endorsement was. Is there anywhere, John, in the bill where they lay out the qualifications for the insurance risk manager? John, Senator DeCamp, do they lay out the requirements, what the man or woman's experience has to be? In other words, we could have a donnybrook here but we can have a risk manager who is nothing but another appointee who hasn't got the expertise to do what the state is proposing to do. Right now your liability insurance is with an insurance carrier. Not everybody knows this but when commercial companies buy insurance the insurance company automatically provides you with free advice, free safety engineers so that on your automobile liability insurance right now the state can get any advice they want from their auto insurance carrier free of charge. I say free of charge because it is built into the premium that you pay. The same with your life and health and accident so it would seem to me the only thing lacking is Workmen's Compensation which the state itself insured on. And I just question, you know, how good this is going to be when you get all through with it plus the fiscal reports on it showing the cost for this particular type of bill and the fact that we are going to....according to the fiscal report here says we are going to indemnify the University of Nebraska employees. Again, I have to question since we are going to be self-insured on that. Are we going to stick our neck out and be personally responsible for every doctor and every nurse and nurse's aid and LPN that works for the University of Nebraska Hospital? That is really