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and truly my concern, that, plus the fact I question what kind of an insurance risk manager we are going to end up with. Is it going to be somebody that puts some money into a campaign fund and has got some experience in some kind of insurance or is it going to be somebody that has really got experience and I am questioning why our own Insurance Department isn't capable of doing this? With all the people they have in the Insurance Department I would think they could break each one of these types of insurance down and put one man or woman in charge of each one, to be the risk manager for liability, for Workmen's Comp, for health and accident and life. We are creating a new bureaucracy, a new program and it is going to be very expensive. I agree, I think it needs to be studied but I think that the Insurance Department should be the ones to handle it and I think they should have people there capable enough of breaking all this down, John. Thank you.

SENATOR CLARK: The question before the House is the return of the bill for the amendment as explained by Senator DeCamp. All those in favor vote aye. All those opposed vote no.

CLERK: Senator Clark voting yes.

SENATOR CLARK: Have you all voted? Record the vote.

CLERK: 29 ayes, 0 nays.

SENATOR CLARK: The bill is returned. Senator DeCamp, on the amendment.

SENATOR DeCAMP: Mr. President, Senator Higgins raised a number of questions. I would like to just real quickly try to touch on them. Number one, Section 23 leaves out, it applies to everybody except the Board of Regents or the University of Nebraska so the University of Nebraska questions are answered there. The reason why it is not maintained under the Insurance Department is specifically because you would have a problem and a conflict. Our Insurance Department is set up to regulate, supervise, watch over the multitudes of insurance companies. What we are doing simply, is having somebody separate, watching over the State of Nebraska and our liability and exposure. Now that is not to say we are not going to insure everything ourselves at all. We will still maintain our same insurance but what we are going to do is make sure that we don't have, let's say the Game and Parks go in this direction, somebody else go in another direction, where we can consolidate and have one company bidding on a variety of things, we will do it. In other words, exactly the way you would run a business, we are going to start