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doing it for the first time and hopefully we will save money, as I say, and know where we stand for the first time in this insurance question but that doesn't mean we are going to insure everything ourselves as I say. But I think that is most of the questions raised except for one. You asked what are the qualifications for this risk manager. There are none specified in the bill. What is directed is that this board that is created or using existing officials that is created to hire this man, I guess we would hope would sure find somebody qualified and it wouldn't be a political patronage thing or anything like that and I am sure that you, Marge, and I will promise you my close cooperation, we will be watching very closely over who is appointed and make sure that we don't duplicate the situation you described previously.

SENATOR CLARK: The motion is to adopt the severability clause. It is debateable. Senator Higgins.

SENATOR HIGGINS: Senator DeCamp, as I read Section 23, it just says that it does not apply to the Board of Regents of the University of Nebraska. Now, might somebody read this law and say, okay, just those men are excluded, not the doctors, not the people that work for the University?

SENATOR DeCAMP: No. What the situation is, a court decision a couple of years ago said, constitutionally the Board of Regents get to run the University. We had thought for example, I think in the appropriations bill that we could tell them this money goes specifically to this for this.... In other words, we thought we could run the University out of here and there was a conflict over it and it finally went to the Supreme Court and the Supreme Court said, hey, you can give them the money but you can't do just a heck of a lot more than that. They are, by the Constitution, set up to run the University and they get to run it. For that very reason, when we leave the Board of Regents to run it, it is up to them on this too.

SENATOR HIGGINS: So any time you mention Board of Regents in a law, you are including all of the employees of the University?

SENATOR DeCAMP: I couldn't tell about everything else. It would depend on the context and so on and so forth, so don't let me give you the impression that just saying Board of Regents....

SENATOR HIGGINS: Would you agree, John, that if the Insurance Department has to regulate insurance companies they must have some knowledge of insurance?