

May 21, 1981

LB 273

SPEAKER MARVEL: Motion carried. The motion is to readvance the bill. All those in favor say aye, opposed no. Motion is carried. The bill is readvanced.

CLERK: Mr. President, Senator Higgins now moves to return LB 273 to Select File for specific amendment. The amendment would read as follows: (Read Higgins amendment on page 2169, Legislative Journal.)

SPEAKER MARVEL: Senator Higgins.

SENATOR HIGGINS: Mr. President, Senators, the reason I have introduced this amendment is based upon experience within my own county. Now if we are going to have an insurance risk manager, we certainly don't want somebody who is going to be looking over all of the buildings that the state owns, all our workmen's compensation claims and all of our liability claims who has got thirty years experience selling life insurance, and this is exactly what has happened in one county in this state. They hired an insurance risk manager and I sat in a county board meeting when someone wanted to borrow the county's trucks, the board said, "Sure, they are insured. So he can go ahead and borrow it." But this man knew so little about insurance, he forgot to tell the county board that those trucks didn't carry any collision insurance, and when one rolled over, it was totally destroyed, the county was out \$15,000, because a life insurance salesman doesn't know a doodley darn about general liability. The same is true when you are going to insure a building. There is a lot of different forms you can put on a building when you insure it, and workmen's compensation can become an extremely complicated matter when it comes to handling claims. So for this reason I offer the amendment to guarantee the taxpayers that whomever they appoint as a director is going to be qualified to do the job. That is all. I am not saying anything about salary or anything. The Governor can pay him as much as he wants. I just want to be sure that the people are going to get what they are paying for and that we, the taxpayers, don't find out one day that where we thought we were self-insured or had purchased insurance for a certain type claim we don't have it because the individual hired to overlook our insurance didn't understand it. And the only reason this happened in the county I am speaking of is it was a political payoff. The man was appointed because he needed a job and his experience was nowhere near what it should have been for the job he had ahead of him. So this is strictly for the taxpayers. It isn't going to cost the state a penny more. There isn't going to be any fiscal impact on it. It is just a matter of whether or not you want to vote that the individual we hire