

she...

PRESIDENT ROBAK: One minute.

SENATOR BEUTLER: ...he or she lost control of the vehicle.

SENATOR MAURSTAD: Didn't take reasonable care in a residential area, driving at a high speed, with children around. Circumstances like that, I think, would enter into whether or not the officer was negligent or not.

SENATOR BEUTLER: Okay, I'll pursue this further. Thank you.

PRESIDENT ROBAK: Thank you, Senator. Senator Janssen.

SENATOR JANSSEN: Thank you, Madam Lieutenant Governor. Senator Maurstad, would you answer a few questions, please. I just have a couple.

PRESIDENT ROBAK: Senator Maurstad.

SENATOR JANSSEN: Senator Maurstad, now all public entities have insurance, is that right, to protect themselves from types of lawsuits like this?

SENATOR MAURSTAD: Most of the smaller do, Senator, but the city of Omaha and state of Nebraska, for example, self-insure this exposure.

SENATOR JANSSEN: All right. Do they have any type of reinsurance, I mean if it really gets drastic, don't you suppose that they would have some other source of revenue to fall back on?

SENATOR MAURSTAD: No, the city of Omaha, of course, has the \$1 million cap that's been mentioned earlier. The state of Nebraska does not have a cap on its liability exposure, so they have unlimited liability. But the state of Nebraska does not reinsure this exposure.

SENATOR JANSSEN: All right. Now let's take a city the size of Beatrice or Fremont. Are they insured to a certain amount?

SENATOR MAURSTAD: Yes, they are.