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SENATOR JANSSEN: Do those risk management pools then self-insure, what I want to say, reinsure those management pools with an insurance company somewhere else?

SENATOR LANDIS: They will not reinsure all of the risk, but it's quite like they have a stop loss treaty for some kind of risk for some of them, yes. As a matter of fact, in the case of LB 167, which I think had to do with cities, as I recall, we forced and wrote a law requiring the reinsurance role at some point for things like this. Let me distinguish self-insurance from risk management pool. Self-insurance could be a company large enough to say, we are our own insurance company. We can pay our own losses and we will be responsible for them. So the self-insurer isn't a pool of multiple parties, like the counties. It's essentially one party saying, we are not only a company but we're also an insurance company for this purpose and they will self-insure. They will conduct that function on their own.

SENATOR JANSSEN: All right. Well, the other day we had a little discussion about the state of Nebraska, how they are self-insured, per se. Do you know were they...were they...are they self-in...do they have reinsurance? Would you know? Maybe I should ask Senator Wehrbein that but...

SENATOR LANDIS: I can't tell you whether we have a stop loss treaty with some reinsurer. Maybe Senator Vrtiska or the Government Committee or the Appropriations Committee can tell you. We are a self-insurer for ourselves and it would behoove us to have...

SENATOR JANSSEN: Um-hum.

SENATOR LANDIS: ...reinsurance and I would suspect that we do, but I can't tell you that I do. In the Business...

SPEAKER KRISTENSEN: One minute.

SENATOR LANDIS: ...and Labor Committee, the state insurance business doesn't come to us much. I think it goes to some other committee.