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loses and the destroying of the package policy which we have at the present time, that protects employees. The workman's compensation law is a separate law unto it's self, and has I don't know how many sections. I can understand that Judge Novicoff, I think that probably that this could develop itself to be one of the largest organizations in the state capitol building here, you see workman's compensation is developed on salaries that are earned and the premium is judged accordingly, with the home owners policy such as we have today, the average home owner, would not have to carry another policy. He would have to carry a workman's compensation policy because if I might explain to you, a workman's compensation policy does not have limits in amounts. The workman's compensation policy says, we do hereby insure you to the statutory limits of the Nebraska Workman's Compensation Statute, and at the bottom of it, then it turns around and it increases that and gives a hundred thousand dollars worth of liability insurance to cover anything that the person may sue for and above the workman's compensation statutes. Now the home owners policy at the present time as I've explained before has two sections to it, section one which covers the fire insurance, the wind and hail, and theft and such as that on your personal property and section two is the liability section. This has a specific clause in it and most of your farm and ranch policies have identically the same thing by naming even one part time employee. You can cover your employees but this differs a little bit from workman's compensation because in order to sue, either the home owner or the farmer, for that above the medical payments which are voluntary, that worker must prove negligence on the part of the home owner or the farmer. A workman's compensation policy does not. In a workman's compensation policy you could say to the worker, there is that pair of goggles hanging there, this is a dangerous stone, I don't want you to do anything with this unless you put those goggles on. On a workman's compensation policy, he can ignore this admonishment, do it without the goggles and still collect. If this occurred in a home owners or farm and ranch policy, that does not have workman's compensation, he could not do it, because he has been forewarned, but nevertheless the automatic medical payment up to a certain point could be allowed because of the fact that they do not require the proving of negligence. I wish you would consider very seriously all the policies that would be issued in the state of Nebraska, as a result of this bill in addition to the policies you are carrying today, each and everyone of us, and I also would like to tell you this as far as the workman's compensation court is concerned upstairs here. If they would simplify just a little bit, the report that they require could probably cut one judge out up there and a lot of help. They get down to the place in this where if you call up there, they can't even hardly tell you how to fill that blank out. The blank must now be filled out in four copies, the original to go them, one copy to the insurance company, one copy has to be retained in the files of the person making the report, that is the insured, and the insurance agent had better darn well keep one copy in his files, because he is going to have to make four or five more copies from it before he gets through. Now I admonish the workman's compensation court to make this more simple. It has been in the past, we got along fine, and the people were paid. They're actually down to the place now where you have to put in the unemployment insurance compensation number, and I defy almost anybody here to know what that is. I've had problems in the last couple of weeks, just making simple reports for a cut finger, that used to be able to send to workman's compensation within a matter of minutes and have the people repaid, now it takes hours and hours. So I would like to cut down up there instead of adding to, and I certainly hope that anyone who is in favor of this bill would take this into consideration. I don't think there is anybody that isn't willing to pay the person for their injury, but workman's compensation is entirely a different subject than that of personal liability.