would be the The Million Dollar Round Table Benevolence Fund, or maybe the Great Shell Game, or even the See No Evil, Hear No Evil, Lose No Profits Insurance Guaranty Fund. But I settled on the one that I have primarily for the purpose of making a point. I think that the body, since this was enacted in 1975, and later amended in 1977, that it may be worthwhile for the body to have a better understanding of what these funds are, how they work, who is really paying and follow through a bit of chronology in terms of that development. I think we are in a situation where we have a fund, we just passed another one relative to the health insurance pool that very much reflects the same thinking that goes into this fund. I think it is time we really look at what we are doing and see if we want to continue to develop that approach to funding. In the State of Nebraska we have the premium tax that is levied against insurance companies for the purpose of establishing...as their means of taxation. Those premium taxes are then split, 50 percent goes to the state general fund, and 50 percent goes to the counties. The counties then split those funds in terms of the county general fund, there is...for about 10 percent, the school districts get about 60 percent, and the cities get 30 percent. So in essence the taxes that are collected at the state level from the insurance companies, 50 percent of those taxes actually go out and are used, or could be used to defray the local property taxes at the county level. When an insurance company that is licensed in the State of Nebraska, and I can say there are some bits and pieces that smack of NDIGC and a few other things that have certainly created some problems in recent times but when one of those insurance companies, by virtue of its possibly actuarial incompetence, their lust for profits by not reinsuring out, as what happened after the Grand Island tornado and the like, that after that situation occurs, this association kicks in and what those insurance companies can do then in lieu of paying their premium tax, which would ordinarily follow this distribution scheme, those taxes, that ordinarily would have been paid to the state and to the counties, are directed to the association. The association then is used to bail out that insurance company that, through whatever reason, was unable to meet the claims that were filed against that insurance company. So we put ourselves in a situation where basically the general taxpayer of the State of Nebraska, by virtue of the lost revenue, is paying to bail out the insurance companies that, by virtue of, like I say, poor actuarial