

negligence cannot recover. Okay, but in this particular amendment, we are not talking about the liability question, because after the liability question, if you determine that someone is liable, then the next question you have to determine over here separately and afterwards is the question of damages, how much were the damages? You look at his medical damages, disabilities, all the factors that are relevant to damages you look at, and you add them up, and you make some judgment as to how much the damages are worth, and this amendment deals with that area over here separately, the area of damages, and it says that if you are not wearing your seat belt, those damages can be dropped up to 5 percent, can be lessened up to 5 percent, decreased up to 5 percent, because you are not wearing your seat belt and that is the requirement of the federal government. But that 5 percent aside is essentially saying the same thing that the Haberman-Chambers amendment says in that it is saying, you are not otherwise going to be penalized for not wearing your seat belt. We are not going to take away your right to recover entirely. We are not going to go back over here to this liability question and say, you cannot recover because you weren't wearing the seat belt. So keep those separate in your mind when you are thinking about it. You have a liability over here. That is the one the insurance industry is really concerned about. Then you have damages over here and the question of mitigation of damages and the 5 percent that we are talking about in this amendment, and that is a separate question. I don't think you should be concerned that they are related. Thank you.

SPEAKER NICHOL: Senator Beutler, then Senator Landis, then Senator DeCamp. Okay, Senator DeCamp, then Senator Hoagland.

SENATOR DECAMP: Mr. President, I just have to know what Senator Chambers was going to say about the islands when he hit there. It was getting good and I want to yield my time to him. I want to find out.

SPEAKER NICHOL: Senator Chambers, will you continue on please.

SENATOR CHAMBERS: Mr. Chairman and members of the Legislature, on Senator DeCamp's time, I was just wondering how there can be so much concern about him representing a company that is doing business in the Virgin Islands and it