

it and delay it with their own adjusters. You know insurance adjusters aren't necessarily attorneys. In fact, he and I got into it. He said what are you doing here? He said you are not an attorney. I said I am in fact. And he didn't even know what that meant but the insured had signed a power of attorney allowing me to help him because he did not know how these little tricks of the trade worked with the insurance companies.

PRESIDENT: One minute.

SENATOR HIGGINS: So after the insurance company's adjuster had delayed this claim about three or four months, then they decided they would go back to the company, to the home office, because the claim was for over \$2,500. It doesn't take much damage to a car to get over \$2,500 but I think this is a joke. I was accused last week of offering an amendment that was anti attorneys. I am telling you I have seen many, many insurance companies delay claims against their company except if it is their own insured. They want to keep their own insured happy. We used to have a saying in the business, if you get hit by Allstate or a State Farm driver, God help you because it is like getting hit by an uninsured motorist because they delayed their claims longer than any companies I can ever remember, and it took weeks to answer letters. Phone calls, they never got.

PRESIDENT: Your time has expired, Senator.

SENATOR HIGGINS: Thank you, Mr. Speaker or Mr. President.

PRESIDENT: Most welcome. Senator DeCamp, we are talking on the Landis amendment.

SENATOR DECAMP: Mr. President, I am going to oppose Senator Landis's amendment but I am going to try to convince Senator Landis it is a bad amendment because I know if I can convince him that would make it a lot easier. Senator Landis, the way I read your amendment, of course, it would apply only to "the out-of-pocket expenses" and I guess I think that you probably know better than anybody, you teach negotiations, you do these things, that there you are dealing in a sense with the maybe smallest part of the award and so the incentive is, if anything, even stronger I would think for delay, for playing games, because now you know what you have got to deal with and it is almost an