

most liberal states in allowing this somewhere in the middle, definitely not to the most restrictive. There is something like, I don't know, 18 or 20 states where you still can't get anything. You can sue all you want but they have sovereign immunity. So make your judgments, right or wrong, good or bad, but I am going to say that this is one major problem that has to be addressed. It is giving the cities, subdivisions of government, such as school districts and counties, the tools to help them to help themselves and I think it is going to have a significant impact on property taxes and the ability to get insurance. So I would ask adoption of the amendment or discussion at least.

SPEAKER NICHOL: All right, Senator Nelson, you are first. However, may I announce a very special thing that happened a few years ago. That was the birth of Kathleen Rutledge who lives in Senator Sieck's district. You might wish to wish her a Happy Birthday. So with that, Senator Nelson.

SENATOR NELSON: Mr. Speaker, members of the body, Senator DeCamp took care of my question. I thought that the \$1 million limit was too high, and, in essence, if we set the limit at 500,000, all claims are filed at 500,000. If we set it at a million, claims are somewhat filed at a million, or if we set it at two million, so that becomes the lid or what claims are filed and I support Senator DeCamp's amendment. And, needless to say, my cities and subdivisions are in the same trouble with insurance as everyone else and I particularly would like to support this bill.

SPEAKER NICHOL: Senator Lamb, please.

SENATOR LAMB: Mr. President, members, I rise to support this DeCamp-Lamb amendment, which he forgot to tell you folks that I wrote up the amendment, took it up to him to sign it, and both our names are on that. However, that was overlooked but it is a meritorious amendment and I would further direct your attention to the handout that John just had placed on your desks. Now what they are telling me out there in those towns is that they can't afford insurance, they can't afford liability insurance, and that the million dollar limit is too high. That doesn't do enough. That does almost nothing for these smaller towns, particularly the smaller towns, almost nothing, but look at this sheet that John just passed out. It is information that was presented by Jerry Prazen at the committee hearing, and look