

at the list of states which have total immunity, look at the list of states which have various amounts of immunity, and then clear over in the right column there are three, six, nine states including Nebraska which have no liability at this time. So if you turn it over, then turn it over on the other side and look at the lids per person and per occurrence on the other side. Now in the bill here it says a million dollars. Under the Lamb-DeCamp amendment, it is a half a million dollars with \$250,000 per occurrence. Look at these other states; \$150,000 in Colorado with a \$400,000 total; Florida, 100,000 and 200,000; Indiana, 300,000 and 5 million; various combinations there but a whole lot them that are really a lot lower than we are talking about now. So if we are going to do anything of any significance for these subdivisions that can't afford insurance at this time, we need this amendment. I am not even sure that this amendment will do the job. It probably should be lower than we are talking about here, the half million and the 2,500,000 on there per occurrence. But certainly we need the amendment, and then if rates don't come down, we will need to come back in and lower them again. I urge the adoption of this amendment.

SPEAKER NICHOL: Senator Remmers, please.

SENATOR REMMERS: Mr. President, members of the Legislature, I rise to support this amendment. I agree with Senator Lamb that it may even be too high. But, some personal experience in this area, I served on the hospital board for a good many years before I came to the Legislature and about ten years ago I think Senator DeCamp had a bill in that put a cap on the liability there, and it wasn't a matter of being able to afford it, we couldn't even buy it. It wasn't available at any price for awhile. There was about a year in there we didn't know where to turn for liability insurance. We were told that when your policy is up why that is all of it, and with the cap that was put on at that time, we were able to get liability insurance at a figure that we...it hurt...that we could afford. I think it is a very, very important amendment to have on this and I think the caps are plenty high. I would urge you to support it.

SPEAKER NICHOL: Senator Lundy, then Senator Vard Johnson.

SENATOR LUNDY: Mr. Speaker and members of the body, I rise also to support the amendment that Senator DeCamp has