

offered. I just don't believe that the legislators realize the implications that this bill offers, the implication being that there are communities in our state that are unable to get bids on their insurance. And I will repeat it, there are communities in our state that are unable to get bids on their insurance needs. The League of Municipalities has recently asked for and received a few replies to a survey which would give them an idea as to what communities are receiving from their insurance companies in the way of bids for their insurance, and I will not read all of these, but let me pick out a few. The City of Norfolk has recently received bids, and this concerns the umbrella policy for that city, and the increase in the premium, I hope you hear this, the increase in the premium is 833 percent, 833 percent more than it was the preceding year. In the community of Seward, the percentage increase is 413 percent. In the community of Tecumseh, the insurance increase is 196 percent, and some, as I told you, are not able to get bids at all. North Platte, for a \$10 million umbrella, their premium it looked like would go from \$15,000 last year to \$30,000 this year. The community of O'Neill, an increase of 97 percent for umbrella policy. We have that throughout the State of Nebraska and this is just a very small sample of what is going on. I rise to support the amendment that Senator DeCamp has offered and ask you to also accept this amendment. Thank you.

SPEAKER NICHOL: Senator Vard Johnson, then Senator Barrett.

SENATOR V. JOHNSON: Mr. Speaker and members of the Legislature, I am going to rise in opposition to the amendment and, of course, I know that many of the members in this body will chuckle at my opposition because they will say where a man stands depends on where he sits, and they will know that because I am a lawyer, because I periodically represent people, though very rarely but periodically do represent people who have claims against local subdivisions, that in standing in opposition to this amendment, I am simply attempting to feather my own nest but that is not correct. And even if it were correct, even if it were totally and absolutely correct, nonetheless because of the experience that I have in the area, I can at least bring to this Legislature my pieces of advice and of wisdom. And the first thing I want to call your attention to, the very first thing I want to call your attention to is that LB 14 was a bill prepared by the League of Municipalities and it was