prepared with a $1 million cap in it and a $5 million occurrence cap in it. The bill as introduced was favored by the City of Omaha, the City of Lincoln, the Nebraska Association of County Officials, the City of Norfolk, Metropolitan Utilities District, Lincoln Electrical System, the Nebraska Association of School Boards, the Nebraska Council of School Administrators, Papio Natural Resource District, and Southeast Community College, and what that means very simply is that the subdivisions that came in and favored this bill and spoke on behalf of this bill spoke on behalf of a bill with a $1 million limitation for a single injury and a $5 million limitation for the occurrences, but the communities have apparently seen that, well, maybe this bill can move through as it...maybe there is a lot of sentiment, a lot of sentiment to put caps or limitations on recoveries and, therefore, maybe we can scale down the exposure to a half a million and 2.5 million for the occurrence. And so, Senator DeCamp and Senator Lamb have offered an amendment to do exactly that. The first point I want to make is the bill as written was supported by local subdivisions almost to a subdivision, as written. You don't need to provide an additional favor. The second point I want to make, and I want to you to ask this question of yourself, really in your heart, really in your heart, do you know why insurance premiums have increased so dramatically in our state? Do you know why they have increased? Have they increased because of excessive claims? Have they increased because of excessive judgments? No. They have increased because the casualty carriers engaged in price competition on premiums in the early...late 1970s and the early 1980s and they cut their premium rates to a unjustifiably low level. Casualty carrier after casualty carrier in our country is suffering today not from underwriting losses as much as just plain premium losses because they underbid the market. As a result, all casualty carriers are increasing their premium rates dramatically. Lids and caps, lids and caps will not result in reduced premium rates. They will not result in reduced premium rates. But what they will do in the end is they will reduce...what they will do is they will take some child who is run over by a garbage truck in the City of Omaha and is brain injured, and that child's parents are going to have to pay 40 to 50 thousand dollars annually to care for that brain injured child, and it will say to that child the most you can get is $1 million, the most, and that means that when that child is 30 years old and the $1 million, if there