

two states in the Union at this time that have that kind of a lid per occurrence. Senator Lundy suggests that there are many political subdivisions now paying horrendous premiums, if coverage is available at all. I couldn't agree more, Senator Lundy. Not only are many paying horrendous premiums, there are some who cannot get coverage under any conditions. I am familiar with at least one community which cannot buy liability insurance at the present time. That community has never had a claim, never paid a damage claim. They have never been sued. That is what is happening out there in the real world. Senator Johnson suggests that insurance premiums have increased because carriers have engaged in price competition in the last few years. That is essentially correct. He also suggests to you that also companies have lost money because of underwriting losses. That, too, is correct. The point is the companies have lost millions if not billions of dollars. That coverage is simply not available in the market regardless of the cause. I think this particular measure is absolutely necessary at the present time. I again ask the body to support the amendment. Thank you.

SPEAKER NICHOL: Senator Haberman, please, then Senator Pappas.

SENATOR HABERMAN: Mr. Members, President of the body (sic), it is unfortunate Senator Johnson isn't here to hear my remarks but maybe he is within the reach of my voice. Senator Johnson never ceases to amaze me how he can change colors like a chameleon. One minute his theory is other states are doing this and we must also do it. Then he quoted facts and figures and he waved his arms and, oh, he went on and on how other states on the excise tax on cigarettes are doing it, therefore, Nebraska should do it. But here is proof before you that other states are doing what the Lamb and DeCamp or the DeCamp-Lamb amendment is doing and now Senator Johnson has turned around the other way in just a matter of 45 minutes and has completely changed his position. Now I have to commend Senator Johnson for one thing, that is what a good lawyer can do, he can change his position. He is fast on his feet. Now I know that Senator Johnson being a lawyer has nothing to do with the way he feels about this bill. I will give him credit for that. However, I will say this, I do support the Lamb-DeCamp, DeCamp-Lamb amendment and ask you to support it also.