

because they didn't say it in the committee hearing either. They said there were communities that couldn't get it at any cost.

SENATOR BARRETT: I can provide others if you wish.

SENATOR PAPPAS: But they didn't come forth with any in Nebraska that couldn't get insurance at any cost so it is...you know, to be a good community member and a member of the Legislature, you have got to weigh all facts and some of the facts weren't presented to us at that time. So that is why I wanted it clarified. California, a California community couldn't get it, okay, we will go from there then. That is all the questions right now, Senator Barrett, thank you for the answer. But they talked about cost increase, too, the 100 to 300 percent increase in premiums from this year over last year. Also at that hearing, the Director of the Department of Insurance testified the insurance costs are very cyclical, they go up and down depending on the investments, cost of underwriting, et cetera, and also the 100 to 300 percent increase doesn't truly reflect what they were five years ago. Five years ago they were similar in price to what they are now. They have gone up but they haven't gone up 300 percent or 100 percent compared to five years ago. They go up and down. Recently this body also raised the limit on medical malpractice insurance because we thought that was too low. We went up towards the \$1 million figure. It is hard for me to conceive that some of these people in here will grant the municipalities the right of negligence and put a limit on what they can be sued when we have private businesses in this state, private individuals that don't fall under the same blessings or the same things that we allow the hospitalization, the health care field in liability caps or with the municipalities coming now. So I strongly oppose Senator DeCamp and Senator Lamb's amendment.

SPEAKER NICHOL: Senator Beutler, then Senator Lamb.

SENATOR BEUTLER: Mr. Speaker, members of the Legislature, I think it would maybe do us well to go back and to start thinking again about what the theory of all this is. Why is it in the first place that we have lawsuits? Why is it in the first place that we have negligence law, tort law? What is the purpose of all this? And I think when you go back and start looking at the history of how all this developed, it all developed to protect the little person. It all