

here, Senator DeCamp. Is MUD under this? Are the public power districts under this?

SENATOR DECAMP: Absolutely.

SENATOR BEUTLER: Don't we have explosions in this state from time to time that injure many people? Didn't we have one in Fremont a little while ago that injured many people?

SENATOR DECAMP: We did indeed.

SENATOR BEUTLER: Senator DeCamp, if 20 people were totally disabled in one of these explosions, and that is not unlikely, totally disabled for their entire life, the total amount that could be paid to all 20 of these people to take care of them the rest of their life would be \$2.5 million, is that right?

SENATOR DECAMP: That is correct.

SENATOR BEUTLER: If there were 100 people injured, it would still be \$2.5 million.

SPEAKER NICHOL: I am sorry, gentlemen, the time is up.

SENATOR DECAMP: That is correct.

SENATOR BEUTLER: Is that right?

SENATOR DECAMP: That is correct.

SENATOR BEUTLER: Senator DeCamp, I think there is going to be a lot of controversy on this, at least I would hope so.

SPEAKER NICHOL: Senator Lamb, then Senator DeCamp.

SENATOR LAMB: Mr. President and members, I appreciate the explanation by Senator Beutler but let me offer my analysis of what has happened. We have had juries give exorbitant verdicts. We have been saying, in effect, that the insurance companies are a bottomless pit, that it doesn't cost anything because the insurance company will pay it. Now somehow we have to get away from that line of thinking because the insurance companies now are realizing that they do have a limit and that the people are realizing because the premiums are going up so fast and so high that you just