

can't afford it. You can't afford it. So where do we go from here? Is it better to have really great insurance that you can't afford or is it better to have a limit on the liability on insurance that you can afford? That is the question. Senator Lundy quoted some figures about the tremendous increases. Now we have got to get at those increases. We have got to limit those increases in rates. Now this seems the best way to do it. This seems the best way to do it. We get to the point, we get to the point where we have such a fantastic system in place that we can't afford it, almost like we are with the medical system now. The medical system is really great, you know. We have got medical advances that you wouldn't believe but you almost can't afford it. You can't afford it so what good does it do for a lot of people to have that available but they can't get to it because they can't afford it. What we are saying here is that the cities and the counties and the subdivisions have to be able to afford this insurance. I had a man that came out to fix my grain dryer yesterday, a part-time repairman. He said I really shouldn't be out here because I have let my liability insurance lapse. He says if after I leave here if your grain bin explodes, you can sue me for more money than I have. But he says the premium is \$1,500 and I can't afford it because it is just a part-time job, do it more or less as a service, sell a few parts, come out and help the people out. Well, I would not object to having the liability of that man limited, you know. I know he is doing the best he can, and if he makes a mistake, I need to share or absorb most of that loss. So what we are saying here is that the system has gotten a bit out of kilter, that the awards have been too high. They have made insurance too expensive. This is I guess you would say a layman's method of trying to get at the problem, limit the liability. It is not the perfect solution. Maybe the insurance companies or someone else can come up with a more perfect solution, but, again, look at the handout that Senator DeCamp passed out. Look at all the other states that have attacked this problem in this method. They are saying that a limit on liability is good and I say that Nebraska should follow. I hope you will adopt the amendment.

SPEAKER NICHOL: Senator DeCamp.

SENATOR DECAMP: Mr. President, my major concern is getting this bill advanced with a limit, the limit is going to make