

SENATOR HIGGINS: Thank you, Mr. President. Now when you say the amendments have been withdrawn, we are not withdrawing the committee amendment. The bill itself put a limit of 1 million per person but there was no limit on how much money 50 people could collect, or 20 people, or 30 people. What the committee amendment did was say \$1 million per person but no more than \$5 million for any one accident or occurrence.

SPEAKER NICHOL: Yes, that is the way it stands and we are at the moment talking about the adoption of the committee amendments, not the advancement of the bill.

SENATOR HIGGINS: Okay, fine, that is what I wanted to make clear that we were talking about the committee amendments and not the bill because the committee amendments have not yet been adopted, right?

SPEAKER NICHOL: That is right.

SENATOR HIGGINS: I voted for the committee amendments simply because I thought it was fair to the taxpayers. I can foresee the possibility of a gigantic accident that maybe no amount of insurance would cover. Let me say here and now, insurance is usually sold on the basis of two things, fear and gambling. You are gambling when you buy health and accident insurance that you are going to get sick. The insurance company is gambling you are not going to. On the liability insurance, with the bill as amended in the committee, the maximum any person could sue a city or a county or a school board would be \$1 million, but if there were more than one person involved in an accident, then the committee amendment says if there are five people involved, a maximum that could be paid if negligence was proven is \$5 million, and those five people, if they won, would divide the 5 million. If there were 20 people in an accident, they would divide the 5 million if the city or subdivision was found guilty. I kind of agree with Senator Beutler and Senator Johnson, if we are going to put a limit on the state and the county and the cities and schools, maybe this state ought to put a limit on everybody that sues in Nebraska, and it is difficult to know if someone becomes a paraplegic from an accident, how long will they live. We had a professor there that said all he did was projections on things like that and it was ridiculous. He came out with 53 years if