

benefits as they become due, you're right, we wouldn't need this. But out there what is happening right now is that it is not occurring. There would be no reason for this to have been brought, and I should have set forth, this was brought as a bill. It came out of Business Committee with Senator Hefner being the only dissenting vote. That is simply occurring out there. Insurance companies are not as kindhearted as you might think, Senator Hefner, and they do what anybody else in business would do and that is try to hang onto their money as long as possible. There is no penalty for doing it. They might as well hang onto it and hang onto the interest on that money. It is occurring. To think otherwise is simply naive. To respond to Senator Coordsen, I think this actually, it will streamline things a bit, Senator Coordsen. I think it will help out. We do have a real similar provision already in statute and that is that if the work comp carrier fails to make the payments as required by the statutes, the court does have the discretion to award attorneys fees and to impose the penalties that are set forth in statute, and that is working very well and actually I think what it does it would lead to more streamlining because there is...since there is no reason for a company to not pay benefits, and medical payments are part of the benefit, since there is no reason to or no incentive to pay them right away, you can reduce the amount of cases that have to be filed with the work comp court because you're more likely to get things paid on a timely basis. I guess I would also respond a little bit to Senator Hefner. I think Senator Coordsen a little bit touched on the issue that this is an attorneys bill and I can assure you that the attorney is going to get paid either way. They are going to make the arrangements for that. As I mentioned with Senator Coordsen, you'll work on a contingency fee. If there is medical payments that aren't getting paid, the only person that gets hurt is the worker because, as it stands right now, attorneys aren't doing this for free right now. They are getting paid for it. So if...who is ending up footing that bill is the worker. Example, if you have \$1,000 in medical bills, insurance company says I don't want to pay those right now, I'm going to hang onto this and collect a little interest and the only thing you can do is sue me. So the injured worker goes, gets the attorney, sues them, the attorney is going say, all right, I'll do that on a 25 percent or a 33.3 percent contingency fee. You'll go to work comp court, you win, the attorney gets his or her third, the worker gets the six hundred and some dollars to go pay those \$1,000 worth of medical bills. The attorney hasn't lost, the worker has lost. And this is not