

any of you attorneys if you know how you are going to settle the claim with your insurance company if you have your personal property stolen? Do any of you know how it is settled? Any of you want to jump up and answer that? All right, I will tell you how it is settled. First of all, the insurance companies, and this is a law you ought to look at except there aren't that many Senators in here that would vote against the insurance companies, the insurance company is going to say what year did you buy that dress or pair of pants? Where did you buy it? How much did you pay for it? How old is it? And then they are going to depreciate it. Now that is what the insurance company that you are paying a premium to is going to demand of you when you make a claim. I am going to tell you something. When you make that claim, they aren't going to buy you a brand new dress or a brand new suit. They are going to take what you paid for it three years ago and depreciate it and you are going to get actual cash value unless you pay an additional premium and then you will get replacement cost but that costs you a little extra. So here you are talking about a hotel or a motel requiring you to list the values and you are paying them maybe forty or fifty bucks to stay there, and your insurance company is charging you four, five, six, seven, eight hundred or a thousand dollars a year for your homeowner's policy is going to make you tell them where you bought it, when you bought it, and what you paid for it. So I think this liability talk that we have been hearing this morning is typical attorney's talk. I can see the dollar signs going around and around when they say let's bring this bill back. If you want to really do something for the people, you look into the insurance policies and then I want to see how many of the 48 others here will vote against the insurance companies and change those laws. Thank you, Senators.

SENATOR CLARK: Senator Beutler. Senator Wagner.

SENATOR WAGNER: Mr. Speaker, members, the language you are talking about is like Senator Wesely indicated was stricken inadvertently last year and the only thing we are trying to do is put some of that language back into the bill again. And we had some meetings with the Department of Health, Department of Agriculture, and Wally Barnett, he had some problems with it, and essentially sat down and worked out that language and the hearing we had on the bill, and so forth, why there wasn't any opposition to it and it would be my thought at this time, it is on Final Reading, and I would hope that we would just go ahead and move the bill, read the bill and vote on it today. I would oppose any of the amendments there or anything to strike the language out of any of these sections and so forth.