

that it should give the judicial system a clean shot at what's going on. I will continue though at this time to talk about the bill because I think that's really what we're dealing with and I appreciate the examples that Senator Landis has presented because I think, in many cases, we have been whipsawed by the lobby on rather simple explanations of it costs more, you know, it's the old tastes good, less filling kind of argument and then we never get into the crux of what we're really talking about. So Senator Landis's examples of things that have happened in the past, and these are the examples as I...that I heard were actual cases in the State of Nebraska relative to the inability for an injured person to even find himself in front of a jury of his peers by virtue of the slight gross provision. But I guess what I would like to do for a moment is profile the lobby. Who is really working against the bill? Most of you have received letters or have seen things from the State Chamber and/or the Lincoln Chamber. Read what they say. They say they would not support something that would increase the numbers of lawsuits in the State of Nebraska. Again, if you rationally look at that, tell me how this would increase the number of lawsuits. As a matter of fact, if you could get an out of court settlement by virtue of putting some people's feet to the fire with respect to the fact that they may have to share in some of their own losses relative to the proportion of contribution, that is going to help people say, I think I would rather settle than have my determination of fault brought up to such a high level that I don't recover as much as I might otherwise. The other side might hunker down and say, if I can prove the slight gross situation, I may get away scot-free. They're putting all their eggs in one basket and good insurance theory relative to the underwriting of the actuarial side of what goes on here across the nation doesn't pan out with this respect. But if you look at the Chamber of Commerce...I have talked to many, many, many businesses in this regard and they say, well, you know, we've got a couple of major players in this business, primarily the Nebraska insurers who have taken on the cause, and I believe...wholeheartedly believe that that cause on their behalf is forwarded simply because of a member or two and the average business is sitting out there not really knowing what's being played out. If we look at other lobbying entities, the cities, cities are out there. Cities really don't even like being a part of anything now. They're still living back in the old sovereign immunity days that there should...they should not be responsible for any of their activities. So any movement to make them responsible is actually bothersome to them. We also