

look at another major player in the lobby and I am sure many who have been touched upon have been the railroads. Under our current system, the railroads in Nebraska have a unique opportunity. The injuries that are caused and that they would get tangled up in would be a grade crossing accident. Under slight gross case law, many cases in Nebraska say that if someone disregards a notice that a train is coming, that that is certainly under case law beyond slight and, therefore, the case is not going to go anywhere, if we look at that kind of an entanglement. What we have, in most cases, if you look at that lobby, is a very self-serving group of people that is very narrow...

PRESIDENT: One minute.

SENATOR CONWAY: ...leaving, as Senator Landis said, the typical victims behind because these people are not victims as yet and so, therefore, they don't even know that they have that exposure. If we look at the whole concept from an insurance perspective, I have statistics here that show that Nebraska has a very low premium standard compared to national statistics with the term...with respect to insurance premiums. Now why is Nebraska low? People say, well, if it's not fixed don't broke it. We are low because we would actuarially be low no matter how you rate us. Look at our surrounding states, many of them are lower than we are and they have comparative negligent standards. We are very low because we're not particularly a litigious area in our agrarian communities. We are very low by virtue of the attitude that we have towards taking care of business and being insured and not having as much under and uninsured personnel out there. We have lots of reasons for being actuarially below.

PRESIDENT: Time.

SENATOR CONWAY: But...time, you say, sir?

PRESIDENT: Pardon me?

SENATOR CONWAY: You said time?

PRESIDENT: Yes, that's what I said.

SENATOR CONWAY: I'm sorry, I'll pick it up later.