

part of the story. Nebraska is different than most of the rest of the states in that we do...most of the states have what is called a flexible system, and that is adjusted to the state average weekly wage rate. Nebraska has seen fit to operate a little bit differently than that, but when you compare Nebraska's benefits to the surrounding states based upon the average weekly wage, for the maximum side, Nebraska compares quite favorably. Nebraska compares in other ways that I think offsets, perhaps, some minute differences in maximum weekly benefits. One is that in Nebraska we allow the worker the 100 percent privilege of selecting the physician, which is, I am sure, worth quite a lot. Some of the surrounding states mandate that the employer selects the doctor to determine what the percentage of disability is or what the...even whether they are qualified for worker's compensation. Nebraska pays the maximum benefits that a worker is entitled to, based upon their salary, and I would share with you that nearly all of the states use two-thirds of the base salary as the qualifying levy for...level for what a person would get. Nebraska doesn't offset this with social security. Nebraska does not offset this with what a person might be getting from a private plan or something that accrues to them from a source other than worker's compensation. Most states that have higher, and certainly those that have considerably higher weekly benefit rates have two things in that that separate us from those states. One is they typically tend to have a much higher level of average weekly salary, and then, almost without exception, they offset or limit in some other fashion the amount of money that a person can receive from their worker's compensation policy. So it appears to me that when viewed from the rapid increases in premium cost, based upon the cost of paying for all of the medical costs that go with worker's compensation, that the phasing in that is currently part of LB 313, as Senator Hefner indicated in his presentation was agreed to by the sides, is a way to increase the base compensation which, by the way, does not affect the weekly compensation for anyone that is currently drawing, nor would it increase the compensation at any given wage rate up to our maximum for anyone that might draw in the future. It increases the upper limits, but nothing below that. We are comparable with the other states and maybe even a little bit better than some below that. So I think that we have a good system in place ready for passage that will serve the state well for the next two years. We will be able to see where the premiums are going and we will have a policy that gives an injured worker comparable compensation and protects the employer from