

special interest involved in this. That's just not right. This legislation is being brought to this floor by the railroads, by the insurance industry, when we had a compromise and that compromise is continuously being breached. The collateral source rule, Senator Nelson said it very, very well, the collateral source rule is patently on its face unfair, because it penalizes the very person who is injured, the very person who has gone out and been frugal and purchased insurance, whatever kind it may be, three, four types of policies maybe that would kick in when there is an accident, when there is a collision. What we're saying to that, the more frugal you are, the better off the defendant is. It's crazy. There's a one-to-one correlation, or a direct correlation between frugality and getting less money. So, as the plaintiff...if the plaintiff or the claimant obtains insurance, the more insurance the plaintiff pays for, the less the plaintiff recovers against a negligent defendant. That's what Senator Coordsen is asking you to do. Your constituents, who have saved all their lives and are adequately insured, the citizens that we're trying to protect are the ones that are going to be adversely affected by Senator Coordsen's bill, so...by Senator Coordsen's amendment. Senator Schmit asked, and I think Senator Landis very ably answered, the issue of insurance rates. No one, absolutely no one, in any of these proceedings, since the beginning in 1987, when we started to debate LB 159, has ever shown that insurance rates have one single thing to do with what we do to our tort law, nothing, absolutely nothing. And Senator Landis is absolutely correct when he says that what you're probably going to get, if we change the tort law, is you're going to get less money paid out over time than more. But, be that as it may, there is no evidence. And if someone could bring to me some evidence that would show that insurance rates are going to go up or down, as a result of this legislation,...

SPEAKER BAACK: One minute.

SENATOR ASHFORD: ...I'd be happy to look at it and analyze it. Lastly, again I would just go back to my original thought, and that is LB 88 is well thought out, it's a good, solid, balanced bill. Let's not put anything more on it at this point. I urge that this amendment be voted down. Thank you.

SPEAKER BAACK: Thank you, Senator Ashford. Now we proceed to Senator Abboud. Do you wish to speak on the Coordsen amendments? Senator Abboud.