

only way you're going to stop the Oakland situation from happening totally is excluding that kind of liability from actionable tort, say that you cannot bring a lawsuit for that. All right, that would be the only way to really make sure that the Oakland case does not happen again. Now, the problem with that is in our society if you exclude the bus driver or the bus company or whatever it is, if you exclude them from liability, you very possibly could have an awful lot of injured people running around receiving absolutely nothing for their, you know, for their damages. Now, when someone is injured by a municipality or school district or anybody else, they're just as injured as if they were injured by someone else. And I'm not suggesting, Senator Robinson, that Senator Warner is absolutely not correct. I think there is an argument that could be made that political subdivisions should be, in certain instances, treated differently, should be treated differently. But it isn't going...the debate on that is not in this bill because they are treated differently, the Legislature looks at all the possible instances where negligence could occur and they say there are certain areas of negligence where we simply are going to limit the exposure of municipalities and subdivisions in the state. That's a legitimate debate but that's not a debate in LB 88. That's a debate that belongs in LB 262 where that issue is right in front of the body. LB 88 does not deal with that. What LB 88 does or doesn't do is not going to affect the number of lawsuits that are brought. I want to bring...and you didn't ask this question, Senator Robinson, but I'll bet it was on your list because you have asked the right questions here and that is, will this increase insurance rates? Okay, and the answer, I just ask you, please, first of all, to ask anybody in that...in the lobby who may have information on this to show you how a change in the tort law in any other state has ever increased insurance rates, number one. Number two, how...I will put...I will suggest to you that insurance rates in the State of Nebraska, over the last 10 years, have increased by a greater percentage than the rate of inflation. And the law in Nebraska on liability has changed not one iota, not one iota. This law change in LB 88 is not going to increase insurance rates. Insurance rates are determined by the market. When insurance companies have a lot of money through their investments their rates go down or don't go up as much. Certainly, the rate of accidents has...or the rate of lawsuits may have something to do with insurance rates. But I would suggest that what we do in 88, what we do in 88 does not affect that. But I...in conclusion, because I think we're probably coming to the end of