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thing that popped into my mind seriously, first of all, was when we start to forgive, in this case, the liability for whatever might happen, not knowing what it is, is that an incentive for people not to care? We're not to 2000 yet. If they don't have a system in place that they can generally guarantee or think can work, right now would they be relieved of having to worry about getting it finished on time? And as a result of that not having to worry, not even trying? Is there something in the bill that would provide us or provide you or provide the lawyers that would be involved with this liability issue the opportunity to know the difference? And then I'll just add and then I'll sit down, I remember some years ago I introduced a liability bill to forgive doctors, to forgive doctors who donated their time, these were retired doctors who donated their time to help street people, and I thought that was a pretty good idea. They're coming down and we don't have to raise public money to pay them, and the trial lawyers can out of the woodwork because those street people had the rights to be protected from scurrilous doctors who didn't do their job right. And I haven't had anybody call or talk to me and worry in this case of this liability as it applies to an awful lot of people, especially rich people maybe even, about any worries at all. But if there is nothing in here that provides some kind of formula... Senator Raikes was concerned about the formula on LB 382, for example, I would really be curious about the formula on this as it applies to whether or not we know the difference that these people we're protecting from liability really did try to avoid whatever problems or conflicts that might exist with the people they serve, bank accounts that might be affected, utilities and all the rest.

SPEAKER KRISTENSEN: Senator Lynch, if I could take the remainder of your time to try to answer that. Okay, thank you. That was one of the considerations and that's the reason the bill deals with two groups of people. One is the financial institutions. Let's take them first. Because I think your question would be is there anything in the bill that would let them off the hook for not trying? That they could just walk off and say, hey, we won at the Legislature. They can't sue us. There is and let me try to outline that first of all. The financial institutions, in order to, under the committee amendment and primarily in the bill, have got to receive a