SENATOR D. PEDERSON: That would be a different subject matter than what we're talking about here. What we're talking about here, primarily, is the fact that with the increase in the amount of the awards...and certainly, when we increased the medical malpractice liability cap last year to...from $1,250,000 to $1,750,000, that made a bigger expanse between the base coverage that the physicians and the other providers were caring for, and it was appropriate that we increase the amount of base coverage, so that it doesn't encroach on that fund as much as it has been.

SENATOR CHAMBERS: Is there any danger of the fund being inadequate to pay the claims that may be brought against these doctors?

SENATOR D. PEDERSON: Currently, Senator Chambers, there's $57 million in the fund. And with this change that we're talking about, whereby the physicians basically...you know, we'll talk about them...provide 50 percent of the premium that they pay for their base coverage, 50 percent of that amount in addition goes into this medical malpractice fund, and the excess liability portion, and that will increase the amount of coverage available to the citizens of Nebraska in the event of larger claims against the fund.

SENATOR CHAMBERS: So if I understand you, part of the amount paid as a premium will go into this fund, and the other part will go for the policy that the physician has?

SENATOR D. PEDERSON: I believe the way it works is that the physician pays the premium for their policy, and in addition to that premium that they pay they pay an additional 50 percent of that premium into the fund.

SENATOR CHAMBERS: So if the premium is $100, they pay $100, and then an additional $50 into the fund?

SENATOR D. PEDERSON: That's correct. And I might add that this was submitted to the physicians of the state of Nebraska, and they have agreed that this is an important part to retaining the viability of that fund, and they are willing to go forward with