

SENATOR CONWAY: Not in terms of what their premiums did. I have information that the industry provided to me, that I passed out in a handout, that will show some of the implications. What the industry typically identifies is the extent to which in those states that have no fault, naturally their premiums went up. In the other states we have seen a progressive increase in premiums, no matter what state you are in. And how you separate those from specific impact is almost impossible.

SPEAKER NICHOL: Why is it that the premiums go up when you have mandatory insurance?

SENATOR CONWAY: Not when you have mandatory insurance, but when you have no fault insurance, because they you are covering the total risk.

SENATOR BEUTLER: Fifteen seconds.

SPEAKER NICHOL: Yes. Okay, well, really the answer is when you go into court on cases, knowing that there is insurance, the awards are larger. Right? That is right, I'll tell you. I won't ask you, I'll just tell you.

SENATOR CONWAY: The awards, typically, have always been no more than what the insurance coverage level is.

SPEAKER NICHOL: No, that isn't right. I'll question that, even though my time is up. I'll question that later. Thank you.

SENATOR CONWAY: I'll give you some time back.

SENATOR BEUTLER: Senator Barrett, you are next. Before you begin I would like to introduce to the Legislature, 26 seventh and eighth grade students from Emmanuel Lutheran School in Hooper, in the south balcony, accompanied by their teachers. Could you all stand and be recognized. Nice to have you. Senator Barrett.

SENATOR BARRETT: Thank you, Mr. President, members. Senator Conway, please, a question.

SENATOR CONWAY: Yes, sir.

SENATOR BARRETT: Incidentally, I do appreciate your