

SPEAKER NICHOL: Senator Higgins is next. May I remind you, the DeCamp amendment is no longer on the bill and we are talking to the bill itself, not the DeCamp amendment if you had...weren't aware that DeCamp had pulled his amendment. Senator Higgins, please.

SENATOR HIGGINS: I would call the question then, Mr. Speaker.

SPEAKER NICHOL: Okay. The question has been called. Do I see five hands? Now I do. The question is, shall debate cease? All those in favor vote aye, opposed nay. We are voting to cease debate. Have you all voted that care to? Record, Mr. Clerk, please.

CLERK: 27 ayes, 2 nays to cease debate.

SPEAKER NICHOL: Debate has ceased. Senator Conway, would you like to close, please.

SENATOR CONWAY: Mr. Speaker, members of the body, I would rise to strongly support the advancement of the bill on to Final Reading. I think that given the information, we've discussed this through now through two stages of debate and a couple of days here on Select. The concerns that Senator Haberman had addressed were put forth by the industry. Some of that same information, in many cases, was turned around and refuted in other situations. If you look at South Carolina and Kansas, for instance, both of those two states, the officials of those states described they've cut the uninsured in half. We hear other arguments relative to the premium costs rising. But if we look at the concept of insurance with the idea that accidents are going to happen with or without insurance, damage will be incurred with or without insurance, then anytime that we have more people in the pool, there is a better chance that premium costs would ultimately be reduced. But I have absolutely no reason to believe that the premium costs would increase. However, with some of the amendments that are floating around we do know for a fact that they actuarially should increase. So I think people fully understand the issue. I think public response to this bill has been very strong. I think, if nothing else, it is making a very strong statement from the Legislature that we do intend to enforce the financial responsibility laws that are already on the books by doing something prior to the accident, rather than waiting for the