

an amendment to the provisions of LB 941...or it amends provisions of LB 941 into the bill. The language which you can find in your bill book, and this is the reason I didn't hand out the amendment because you can find it in that part of your bill book. LB 941 was introduced by Senator Hudkins and would give the option to auto insurance policyholders as to whether or not they want to have their uninsured and underinsured coverage. If the policyholder notifies the company in writing that they do not...that they reject the coverage, then they don't have to pay for the coverage. LB 1074, which we passed a couple years ago, made it mandatory for policyholders to carry uninsured and underinsured coverage, which is the coverage which applies when an insured in an accident with someone who is not carrying legally required liability policy. LB 1074 was a very good bill, and I think most of you recognize that because it did some things that were certainly important, and I was glad that it was passed. And it certainly made some needed changes that we recognize. However, sometimes I think that even the best bills can have some provisions that maybe some of us don't really care that much about. Since LB 1074 was passed, I've had a number of constituents who've called and complained about the mandated coverage stating that they didn't feel it was fair that they had to be required to pay for someone else's lack of responsibility. Certainly uninsured and underinsured coverage is a concept which I believe protects innocent people from the harm of reckless irresponsible drivers can cause. However, I do question whether or not it is good policy for us as a Legislature to require people to carry a policy protecting themselves from individuals who do not carry liability insurance as they certainly are required to do by law and should be carrying. I offered this amendment in a way to revisit the issue briefly. LB 941 was killed in committee, so this amendment would take 30 votes to adopt. And I certainly don't intend to take any time, and I appreciate Senator Landis being gracious in allowing me to take a moment to put this issue on the floor before you. I hope that the issues can be laid out briefly and we can come to an up or down vote without a great deal of time. Again, I think it's important for you to understand that we are in fact allowing people to carry insurance to protect themselves against the inevitable, and if they don't feel that they want to do that I don't think it should be the responsibility of the Legislature to mandate, in fact, that they do that. And I'd like to give a little time to Senator Hudkins if she'd like to add anything.