

SENATOR DWORAK: I have read a lot of articles that indicate that, Senator, but I don't think that is medically proven. I don't know that it is even possible to prove it medically.

SENATOR CHAMBERS: Senator Dworak, do you think that a person who has suffered a psychological trauma might be susceptible to other ailments that might not have ordinarily incapacitated that person?

SENATOR DWORAK: I think that is along with the other questions you asked, Senator, and I don't think there is evidence to that extent, not to my knowledge, not absolute evidence.

SENATOR CHAMBERS: Then are you saying that the mere fact that a person's spouse has died does not create a greater likelihood that that surviving spouse will suffer ailments that would have to be covered by this policy?

SENATOR DWORAK: I'd have to have that question again, Senator.

SENATOR CHAMBERS: Let me rephrase it. Are you saying that there is no more likelihood of a claim being made against this policy by a surviving spouse than there would have been had that person's spouse not died? The death of a spouse is not likely to create any condition in the survivor which would require payment by the insurance company.

SENATOR DWORAK: I guess I would have to say you are asking me the statistical probability of a surviving spouse having illness as compared to the same person whose spouse hasn't died and I don't think that is proven. I don't really see that in relation to this bill, Senator Chambers.

SENATOR CHAMBERS: That is why I am asking for your opinion. I am trying to proceed a step at a time. You are an expert and an authority on insurance and I am not.

SENATOR DWORAK: No, that is not so. That is not so.

SENATOR CHAMBERS: Okay, well, I am giving my opinion and it may be erroneous but I was expressing my opinion. Senator Dworak, what I am trying to find out from you is this. If we have a category of persons who could be described as surviving spouses, are you saying there is a greater likelihood of sickness, accident or disease among this class than there would be of a similar class where the only difference