

SENATOR BEUTLER: Senator Conway.

SENATOR CONWAY: Yes, I will.

SENATOR HIGGINS: Senator Conway, have I interpreted this amendment correctly that the amendment says if you get hit by an uninsured motorist, your insurance company has the right to raise your rates after you have paid their premiums all these years, or is it different than that?

SENATOR CONWAY: Senator, the intention of the amendment, which was put on in the committee and most of the committee amendments were, in fact, amendments that I presented to the committee, but Section 4 was brought forth during the committee activity. And the intention of that particular Section 4 was designed to say that if you were hit by an uninsured, that any loss incurred that would be covered by your insurance company should not be used as a rating against your standards of activity with your insurance carrier. So, in other words, if they did have a pay-out situation, that should not be added to the loss calculations that go against the policy.

SENATOR HIGGINS: In other words, they should not be allowed to raise your rates.

SENATOR BEUTLER: 30 seconds, Senator Higgins.

SENATOR CONWAY: Right, if that...and again let me reiterate, if the uninsured was the person at fault.

SENATOR HIGGINS: Right. Well, that amendment would sound like a good amendment to me. That is only fair to the people that have been paying premiums all these years. Thank you, Senator Conway.

SENATOR BEUTLER: Senator Beyer.

SENATOR BEYER: Mr. Speaker and colleagues, I think Senator Conway explained it pretty well that it was basically an amendment put in. Now the amendment might not be worded quite right, but the intent of the committee and of Senator Conway, I think you will agree, was that it should not go against your experience rating. Insurance is basically rated on your experience. If you have accidents, too many