

April 4, 1985

LB 404

SENATOR BEUTLER: Time is up, Senator Higgins.

SENATOR HIGGINS: ...this bill to impound their car for a second offense. Thank you, Mr. Chairman.

SENATOR BEUTLER: Senator Pappas. The question has been called. Do I see five hands? I do. All those in favor of ceasing debate vote aye, opposed nay. Please vote.

CLERK: Senator Beutler voting yes.

SENATOR BEUTLER: Please vote. Please vote. Record, Mr. Clerk.

CLERK: 28 ayes, 0 nays to cease debate, Mr. President.

SENATOR BEUTLER: Debate has ceased. Senator Conway.

SENATOR CONWAY: Mr. Speaker, members of the body, in closing I would like to address a couple of things that I heard during debate. Let me start off with the basic premise as to why do we carry insurance to begin with. Those of us who buy insurance buy insurance for protection. Now to be sitting in a situation where there are as many uninsured motorists as there are involved and running up and down our roadways, we have considerable amount of risk that is still at stake even though we bought insurance, and I think, insurance, there is a lot of misconceptions, misperceptions as people look at to the process by which they think they have their risk covered. They are in a situation where with this many uninsureds running around, there is going to be a cost to them and a major cost. Senator Barrett described Massachusetts to you. Massachusetts, I believe if you would gather the statistics you would find has something like the worst accident record in the United States. Their process of putting the mandatory insurance on board was the front end of a no fault program and under no fault I think we all recognize that the costs go up considerably because then everybody shares the cost of having that process on board. I don't think Massachusetts is any comparison at all. I think the nature and the type of the people that are there are considerably different and so I don't think that is even a fair comparison whatsoever. We are in a situation where we have insurance and some of our costs right now since insurance companies are rating us for the exact reason that they are