

(sic) aye, opposed nay. Voting aye, Pat. The motion is ceasing debate. Please vote.

CLERK: Senator Beutler voting yes.

SENATOR BEUTLER: Please vote. Is there anybody else who wishes to vote? Record, Mr. Clerk.

CLERK: 25 ayes, 1 nays to cease debate, Mr. President.

SENATOR BEUTLER: Debate is ceased. Senator Conway, to close on your amendment.

SENATOR CONWAY: Mr. Speaker, members of the body, very quickly I would like to close on the amendment. I think that this issue has seen its share of debate in some cases with less than correct information. But I would like to draw your attention to the handout that I passed out dealing with this issue, and dealing with some of the concerns of the industry. One of them they talked about how it doesn't work. Like I say, using some of the information that they have passed out to me and I've shared with you, there are references to information of experiences in the State of Kansas, for instance, which is quite different than ours. It talks about how it has been cut more than in half. It went from an 18 percent factor to about an 8.5 percent factor. As we look at other concerns that they have expressed, we can see where there are situations where it will increase the premium cost. Like I say, the premium costs right now are reflective of the loss of all of the people who are insured, and under the various provisions of the policy, under the uninsured, as Senator Haberman brought forth, that is for medical only. So if you are involved with an uninsured situation, you only have medical, you are in a situation where your insurance company may have to bear some of your costs, even though it was not your fault, it was a situation where you ran into an uninsured who brought forth loss to you, and, therefore, your premium and the loss to the industry is all directed around those who do have the policies. That really hardly makes an argument at all. As far as the cost to the state and the industry, I painstakingly spent time working with the Department of Motor Vehicles, with various individuals and concerned people to try to design a system that is of literally no cost to anyone, whether it be in the premium dollars, whether it be in the particular enforcement mechanisms. I