

number of amendments. The whole purpose of these amendments is to provide a system where no individual who owns insurance, who actually buys insurance in the state, can ever again suffer as a result of an uninsured motorist. Senator Conway asked me not to attempt the amendment today, let him attempt to get his bill to Final. I'll agree to do that. If I make an attempt on it, it will be a very strong and serious attempt on Final to change the system. But there is no use wasting two or three hours, unless I've done the preparatory work, which I have not.

SPEAKER NICHOL: The amendment is withdrawn. Do you have other amendments, Mr. Clerk?

CLERK: Senator, is that all of your amendments? Okay. Mr. President, I have nothing further on the bill.

SPEAKER NICHOL: Senator DeCamp, did you wish to speak on the advancement of it?

SENATOR DECAMP: Mr. President, I am going to oppose the advancement. For about 15 years or more, minimum, the bills on mandatory auto insurance have been going to the Banking, Commerce and Insurance Committee. Every two or three years a rather intense study is done and an educational process occurs. In that educational process, whether it is Senator Remmers who was involved one time, Senator Landis another, it comes out pretty clear that all the mandatory auto insurance you wish to impose, with the most cumbersome systems you wish to create end up having almost exactly the same amount of people insured as you did before, that it simply is something that doesn't work. Whether it is no fault, or the other things, it simply doesn't accomplish the goal. Now the negative aspect of mandatory insurance is that it promises this pie in the sky, that it will be accomplished, and, in fact, whether it is Nebraska, or some other state the number of uninsured remains about the same but you think now you've got the protection. The system I offer has been tried in about a dozen other states, the ones I withdrew the amendments for, and I am trying to encourage, and will continue to try to encourage Senator Conway to go with it. It also is probably opposed by the insurance industry. But it is very simple. It would make mandatory that when you buy your insurance it have the uninsured portion, and the uninsured portion in some way or other give you just as much protection as if that other person had