

insurance. Now that is something that so no matter who you were, if you were a legitimate person buying insurance in this state you would never again have to fear that you would be unprotected by the uninsured motorist. As I say, I'd rather talk Senator Conway into it willingly than try to have a battle on the floor for two or three hours. That is what I'll continue to do. In the meantime, rest assured that you can impose the most cumbersome system, but that is not going to provide any more insurance for people that are determined not to have insurance, or won't have insurance, or whatever, it is not going to provide any more than you have now. But you will have additional cost. You will have additional bureaucracy. You will have the promise, the illusion of insurance when, in fact, it doesn't exist. These new experiments with these other states show that it's better to make sure the ones who are responsible, the 90 percent of the population who are buying insurance, just make sure their insurance covers this situation. That is the cheapest way to do it. We don't do that in Nebraska. We don't have mandatory uninsured and several companies don't even sell it in this state when they sell your policy. Most people don't even know, when you buy it, that you can get it. So I say, instead of trying to insure somebody that simply refuses to be insured, make sure that everybody who is responsible, the 90 percent who do buy insurance, make sure that their insurance, in fact, does have as a part of it, uninsured that is at least equal to what the minimum limits on property and everything else would be. With that said, I would just suggest that you not advance the bill, even though I know it is going to be advanced, and suggest that at least consider or think about in the next couple days or weeks this alternate system which has worked in other states as opposed to mandatory, which has not.

SPEAKER NICHOL: Senator Beutler, then Senator Haberman.

SENATOR BEUTLER: Mr. Speaker, members of the Legislature, Senator DeCamp, a question if I may. I haven't had the opportunity to see your amendment. Is what you are saying essentially is that I should pay for the insurance that the other guy may not have? So I'm going to pay a larger premium myself, even though I'm not at fault, in case somebody who is at fault runs into me. Is that what your system encompasses?

SENATOR DECAMP: That is exactly correct. I would say it