

sounds harsh, but it is effective. In other words, if it costs an extra \$3.00, or whatever for the uninsured, I'd make it mandatory. That is a heck of a lot better than the system we have now and it would be more effective than the promise of mandating that you are going to have insurance for somebody that simply isn't.

SENATOR BEUTLER: Okay. Second question, Senator DeCamp. Maybe I just haven't thought this through enough, but what is wrong with having both your system and Senator Conway's system together?

SENATOR DECAMP: In my opinion, and that is what Senator Conway, by the way, has agreed to accept and which I could put in today, and that may be what I'll ultimately do. There is probably nothing wrong with that. It's just that I haven't...

SENATOR BEUTLER: Thank you. Mr. Speaker, members of the Legislature, I don't know what arrangements Senator DeCamp and Senator Conway have come to. But it seems to me that either we should stick with Senator Conway's original version, or adopt the compromise, which may make a lot of sense. But what Senator DeCamp is suggesting to you now...I don't know quite how to describe it, but it is so fundamentally unfair that it doesn't seem to me appropriate to even think about adopting it in and of itself, however practical it might be. Essentially what he is saying is that right now you are going to require me to have uninsured motorist coverage, and you are going to require me to pay more even though I may not be the one involved. So it is just increasing everybody's premium in order to do it in that particular way. Now maybe that would be somewhat more effective, but it seems to me that that is not fair to the people who are already paying the premiums and who are not at fault. So I hope we would reject Senator DeCamp's amendment and either go with the compromise or go with Senator Conway's original version.

SPEAKER NICHOL: Senator Haberman.

SENATOR HABERMAN: Mr. President and body, I would like to again bring to your attention we have a Banking, Insurance and Commerce Committee (sic), and for some reason someone saw fit to send this to the Public Works Committee. So that immediately raises a question. What I would like to do