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insurance, was heard before the banking committee, and in the course of these hearings and later on after amendments had been adopted, both of these bills were killed, in other words indefinitely postponed. Now I, I have, I just don't know what to say about this proposal of Senator Waldron's to bring this bill out of committee and hold it until the Federal Government get around to deciding what they are going to do, hearings are going to start in April. Now those hearings may continue for three or six months and no decisions reached this year. Now this is a clever way at least a clever attempt or an attempt to raise a bill from committee that wasn't any good to begin with, and in spite of what Senator Waldron says, it was agreed to by the insurance industry, in fact of the matter is that the bill was defective which one of the reasons among others why we indefinitely postponed it. For example and I will only give you a few, for example, this bill called a no fault insurance bill, helps practically nobody, in the first place as all no fault insurance bills do, it totally and completely eliminates any recovery for damages to the vehicle, now also, it does not permit recovery of loss of wages for the first two weeks, now this is an incredible piece of exclusion when you consider the fact that this is when most people need help, if they are ever going to be hurt and unemployed or out of employment, it's going to be in the first two weeks, and this is when their loss of income is highly necessary and I believe in the hearing testimony it was disclosed that approximately seventy percent of the individuals injured in automobile accidents, they are back at work within two weeks. Now another high and rather affronting piece of exclusion in this bill was that it eliminated diagnostic examination and x-rays, I believe. Now if a man and two or three children or father and two or three children, or a family with one or two children were injured, and if these people went to the emergency ward, even with scratches on their face, or with bumps and bruises, and it could very easily be examined, x-rayed and diagnostic investigation made by the attending physician, and if he had any sense at all that is what he would do, if for no other reason than to protect himself, the coverage, does not cover this medical payment, so the exclusions in this, and I'm just naming these exclusions and there are many others, are just simply, do not justify passing this off on the public as a no fault insurance bill. I would, it happened I introduced the other bill, and I wouldn't have anything to do with this bill if it were the only bill and if it were the last bill in the United States, I still wouldn't want to support this bill because it, I feel that it's very deceptive to the public, and having been killed along with 153 I am not going to be intimidated by the threat of what the Federal Government may do, we considered that, we considered these possibilities in the committee and I know that the possibility exists and I do not want to see the Federal Government preempt this field, but we can not raise a bill that is not good, now that is too limited and skinny coverage under the specious argument that the Federal Government may preempt this field and take over if we don't get ourselves all cocked and primed with a bill on the board in case the Federal Government decides to get into this, that we can then fire away here and get our own dubious bill across. This doesn't make sense at all, and I'm opposed to it.

PRESIDENT: The Chair recognizes Senator Snyder, then Duis, then Stahmer.

SENATOR SNYDER: Mr. President and members of the body, since Senator Duis is also a member of the banking and insurance committee and has some amendments which greatly affect this bill, would you want to go ahead at this time Senator Duis? I would defer to him at this time if he would like to go ahead.