

of protection do we have for that kind of a thing, John?

SENATOR DeCAMP: Okay, Senator Kremer, what you have raised was one of the major objections always raised to the bill and that was that it would provide or allow collusion. As a practical matter, quite the opposite is true. In other words, to presume that you are going to go out and injure yourself deliberately, wreck a car, to set up a potential insurance claim really almost is ridiculous with the standards that are in existence today of investigation by the police, investigation by the insurance company, the litigation process but more important than all these, which is just conversation, is the experience of all the states that have repealed it which gets to some of the questions that Senator Haberman raised for example. Florida repealed the guest statute. They have the largest amount of car pools, transportation of the elderly of any state in the United States. Repeal of the guest statute has made their system function better. From their Insurance Commissioner we have letters that show no insurance cost increases and, in fact, a system of less rather than more litigation.

SENATOR KREMER: Senator DeCamp, why then was the family taken out? Why the compromise?

SENATOR DeCAMP: Because to remove even the vestige of a possibility of say, alleged collusion, between a father and a daughter or whatever, I accepted that as the compromise necessary to sell the insurance companies or one of the many elements I utilized in dealing with the insurance companies because that was the necessary final piece, very simply.

SENATOR KREMER: Now you have sold to insurance companies? I mean they have accepted it?

SENATOR DeCAMP: Yes, they have, sir.

SENATOR KREMER: They have.

SENATOR DeCAMP: I am not saying they did it eagerly but I am saying they have accepted it.

SENATOR KREMER: Okay, Senator DeCamp, with the cattle market coming down I may arrange something like this with you. Okay?

SENATOR DeCAMP: Pardon?

SENATOR KREMER: If the cattle market keeps coming down I may arrange some little trip around the section with you.