

He has just looked at how the dollar is affecting insurance company and consumers and I think we need to be concerned about the person that is injured and I don't think it is too much to ask drivers to exercise reasonable caution and to hold them liable when they fail.

SPEAKER MARVEL: Before we continue, it is my privilege to introduce to the Legislature, under the South balcony, from Washington, D.C., Dr. Marlene Young-Rifai who is the president of the National Organization for Victims' Assistance and Mrs. Shirley Cooley of Lincoln, Nebraska, who is on the board of the National Organization for Victim's Assistance. Will you ladies please stand so we may say good morning to you. Senator Chambers.

SENATOR CHAMBERS: Mr. Chairman and members of the Legislature, I wish Senator Haberman had been at the committee hearing for this bill although it may not have impacted on his mind, but there was a young woman who was blind. She was in an accident. The car was driven by a friend of hers. He tried to go around the truck and another car happened to be coming in the other lane and there was a collision. She had multiple fractures, her pelvis, her arms, lacerations and she is now totally blind. The young man had insurance. He wanted to be responsible for that accident but because of the guest statute, and she had not paid him to give her a ride, there was no way that his insurance could cover that injury. So, her father had to pay, I think, over \$50,000 out of his pocket and they are probably still in debt now and there are ongoing expenses. People buy insurance to cover accidents to pay the damages from those accidents. It shouldn't matter, the circumstances of the individual in the car whether the person is paid or not, when we are talking about private individuals. Now, this bill I think is very reasonable because if it is passed it is not going to raise insurance rates. I went through this with the insurance company last year, and whenever I begin to interrogate them and ask for specifics, do you know what they will wind up saying? That is an actuarial problem and we are not able to determine specifically at this time the answers to the questions you are asking. However, prior to my putting specific questions to them they will say it is going to raise rates by 12%, by 7% and I tell them percentages don't mean anything. Tell me how you arrive at it and they can't. And in other states it has been demonstrated that the rise in rates, if any occurs, is negligible. In other states there has been no increase in rates. It is a vestige from the past which ought to be done away with. Not only do most people have auto insurance now but some people are trying to get bills through various legislatures requiring insurance of certain varieties as a condition to having a license. Now when Senator Kremer mentioned collusion,