

I think, Senator Kremer, any situation where insurance is involved there can be collusion so why should we pick out the one where somebody can suffer a devastating personal injury and say there can be no coverage because of the possibility of collusion, yet where property damage is involved, nobody talks about that. This is a matter of the insurance companies saying that no inch of territory that we have already gained will we give up no matter how many arguments or how much equity would justify changing the law from what it is. So, I think this bill ought to pass. The only thing I am concerned about is that family members are excluded. Family members are the ones you might be most likely to have in the automobile with you. I have a ten year old son. What I have got to do is tell David, David, give me a dollar every time I drive you to Lincoln and you have got to understand, when you give me this dollar, you are paying me to drive you to Lincoln. And David is going to look at me like I am crazy because I don't make him pay me for anything. And he will say, why? I will say so if I run into one of these trucks or one of these trucks runs into me and you have to go to the hospital, then the insurance that I pay for will cover your injury. That would be hard for him to understand but this is the kind of turn we are trying to reduce people to. Senator Kremer, don't worry about collusion. Look at me and you have known me for eleven years now and you have seen my children here on various occasions. Do you think, and I want to personalize this as various senators will do, that I would have my child tell a lie so that we could recover some insurance from an insurance company? If he got a fractured skull, how can I fake it? I don't have that kind of ability and I certainly wouldn't strike my child on the head with a hammer, then lay him out in the car and then run the car into a tree so that he can get some insurance money. I want my children healthy. I want the people who mean something to me to be in good health. If paying insurance had some magical ability to prevent accidents then I would pay insurance, not only what I am paying now but even more. I think all of rationality cries out that this bill be passed. Remember the states that originally brought up this vicious idea at the instigation and under the pommeling of greedy, grasping, conscienceless insurance companies, have come back to sanity and rejected those kind of inhumane, unjust propositions. Nebraskans like to ask, how many other states have done this?

SPEAKER MARVEL: You have thirty seconds.

SENATOR CHAMBERS: Most other states don't have this type of anachronism on the books. I would rather see Senator Peterson's creationism bill than this one because at least his bill would