

SPEAKER MARVEL: Senator Higgins. Senator Higgins is not present. Senator DeCamp, do you wish to close now?

SENATOR DeCAMP: Mr. President and members of the Legislature, I want to tell you just briefly how serious this bill is and how significant it is. First of all, I realize I could have never passed the bill with all the effort in the world unless I faced up to the fact that the insurance companies are going to call the shots. They have always won on this particular issue. It has been their prime issue over the years and I was convinced they would continue to win. For that reason I spent the last six or eight months in very intense negotiations with them trying to document in every way possible why this is fair and why they should go along with it. You cannot doubt that they finally went along with it unless they sincerely believed and had proved to them that it was fair and good and that it wasn't going to be as costly as everybody claimed. That they have withdrawn their opposition, that they have accepted this form is as Senator Haberman indicates, extremely significant because he was ready to listen to them completely on the other side. I repeat, not one of the senators in here probably really realizes the significance of this whole picture, including myself, until you can see additional evidence which unfortunately I cannot present on the floor. We do have a video tape of the hearing on this particular bill. I would specifically make my office available, the video tape machine there for any senator or senators at any time that want to watch this particular hearing and the most important parts of it. When you listen and learn exactly how this particular law functions and how it has been abused, you have to declare yourself, it is an unfair law, it is an unknown law, it should be repealed and we should have a system of insurance exactly as the public out there thinks does exist. I urge you to adopt the committee amendment and then advance the bill.

SPEAKER MARVEL: Okay, now the Chair got a little bit ahead of himself. So, I will recognize, first of all, Senator Higgins and then Senator Sieck and then Senator Nichol and then Senator DeCamp to close. So, Senator Higgins, do you wish to be recognized on the bill?

SENATOR HIGGINS: Mr. President and Senators, I have been a licensed real estate...excuse me. I was a real estate agent at one time but I have been a licensed insurance agent for fifteen years and I think something that you are not thinking about on this bill is that many insurance companies when they allow you to buy medical insurance on your automobile policy, a lot of times they won't allow you more than five