

hundred dollars coverage on a teenager and if you think about your teenagers getting in a car and driving around after a party and you don't know who they are with and there is a terrible accident, because your children are in that car with someone driving whom you don't know, under our present law, you would not be able to sue for damages. Now I know as an insurance agent I ought to be against this bill but I think this is a good bill because I have seen too many claims where people were injured and they did not have enough money to take care of the injuries to their children. They did not work for employers that offered group insurance that would take care of such large claims and usually your biggest medical claims come from automobile accidents, and when you get into the idea of collusion, Senator Chambers made a good point that if he had his own child in the car, he would not ever endanger his child's life. But let me tell you about the cases where there are adults who have relatives in the car and they have a minor fender bender and then they get to thinking, hey, how much insurance have you got? Well, listen, I can always say I got a backache. They can't ever prove, you know, back problems so why don't I sue you and we will split whatever I get and you will have to testify at the hearing that, yes, you were a little bit negligent. Believe me, collusion does occur very often in insurance claims and it isn't easy for an insurance company to prove it. So, sticking my neck way out as an insurance agent, I have to say as an individual, I am going to support this bill because I think it is good for the people in my district. Thank you, Mr. President.

**SPEAKER MARVEL:** Senator Sieck.

**SENATOR SIECK:** Mr. Chairman, members of the body, I was proud to be on the Judiciary Committee to be able to get this bill out of committee. It was a pleasure for me and I think it was my actions that did get this bill out of committee. I took some research on this particular bill and I found that several states around Nebraska do have the guest liability or guest statute repealed and in every state that I have contacted the insurance rate went up very, very minor that they can't hardly tell whether it is inflation or whether it was because of the repeal of the guest statute. So I can say and I can read you several topics and several letters that I have received but I do feel that we have spent enough time on this bill and that we need to advance it forward. I vote for the committee amendment. Thank you.

**SPEAKER MARVEL:** Senator Nichol.