

shall be void unless it is entered into by the policy holder voluntarily and following full disclosure of its effects, pursuant to the rules of the Department of Insurance." All right, any such agreement shall be void unless it is entered into by the policy holder voluntarily following full disclosure of its effects, pursuant to rules of the Department of Insurance. So all it does is put a little bit more language in there in case we do have an insurance company, and I am not suggesting the companies are going to do this but there is a possibility one company in a minority might do this, send out little proxy statements, asking people to return them without people really understanding what they are doing, just putting a little bit more assurance in there that if they are going to make that kind of waiver, they understand what they are doing. I would ask your support of this amendment. Thank you, Mr. Speaker.

SPEAKER MARVEL: Senator Clark, do you wish to deal with the Hoagland amendment?

SENATOR CLARK: Thank you, Mr. President. I would certainly agree with this. That was the intent of the bill in the first place and if it makes it clearer to other people I would certainly agree with the amendment.

SPEAKER MARVEL: Senator Dworak.

SENATOR DWORAK: I support Senator Hoagland's amendment and I feel that it might be redundant also but I have no objection to it and if Senator Hoagland is more comfortable and he is very prudent in scrutinizing, I compliment him for it and support the amendment.

SPEAKER MARVEL: Senator DeCamp. The question has been called for. Do I see five hands? I see five hands. All those in favor of ceasing debate vote aye, opposed vote no. Record the vote.

CLERK: 29 ayes, 0 nays to cease debate, Mr. President.

SPEAKER MARVEL: The motion is carried. The amendment is adopted. I'm sorry, I got ahead of myself. Debate has ceased. Senator Hoagland. Pardon? Waive closing?

SENATOR HOAGLAND: I will waive closing, Mr. President.

SPEAKER MARVEL: Senator Kilgarin, do you waive closing? The motion then before the House is the advancement...do we have any other amendments? Okay, first of all, we will adopt the amendment. All those in favor of adopting the