

requirements mandated in them. They include a pertinent private structures, personal property insurance and personal public liability insurance. These must be written into the homeowners. The amendment I ask you to consider now merely states that if a title insurance company sells in Nebraska, they must offer this protection. Currently it is optional. Some do and others don't. I don't think we can anticipate any large increase in premium as a result since title insurance companies the last I remember pay out about ten cents on every dollar of their premium. There is nothing in this amendment that is going to mandate any insurance purchase but it does offer an additional measure of financial protection to unsuspecting new homeowners and I think the letter that was sent out this afternoon would verify that. Mr. Speaker, I would urge the adoption of this amendment to the committee amendments. Thank you.

SPEAKER MARVEL: Now are there others who wish to speak on the Fenger amendment to the committee amendments?
Senator Nichol.

SENATOR NICHOL: Mr. Speaker and members of the Legislature, I certainly do not object to the amendment. In fact, I welcome it. I think it may be what both sides are attempting to solve and it may be the answer. As far as I am concerned I would welcome the amendment and I think it would strengthen either the committee amendments or the other amendments that may be proposed later. So I would support the Fenger amendment and if you have other questions I am sure either he or I could answer them.

SPEAKER MARVEL: Is there any other discussion on the Fenger amendment to the committee amendments? The motion is the amendment of the Fenger amendment to the committee amendments. All those in favor vote aye, opposed vote no. Okay, record the vote.

CLERK: 21 ayes, 4 nays, Mr. President, on adoption of the Fenger amendment.

SPEAKER MARVEL: Okay, the motion is carried. The amendment is adopted. Okay, now who wishes to speak to the committee amendments? Senator Beutler. Let's see, may I see your hands again? Senator Beutler, Senator Pirsch, Senator DeCamp, Senator Kilgarrin, Senator Howard Peterson, Senator Goll. Anybody else? Senator Beutler.

SENATOR BEUTLER: Mr. Speaker, members of the Legislature, I would like to speak out as strongly as I can against the committee amendments because the committee amendments are no better than a hoax. The committee amendments do not