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LB 303

SENATOR CUDABACK: Time.

SENATOR HARTNETT: Thank you.

SENATOR CUDABACK: Thank you, Senator Hartnett. Senator Jensen, on the Byars amendment, followed by Senator Baker.

SENATOR JENSEN: Thank you, Senator Cudaback, members of the Legislature. Senator Byars, would you reply to a question, please?

SENATOR CUDABACK: Senator Byars, would you respond?

SENATOR BYARS: Yes, I will.

SENATOR JENSEN: You made a statement or were reading that only 50 percent of the motorcycle riders are insured. Is that correct?

SENATOR BYARS: That's right. That's from a study done by the National Highway Traffic Safety Administration. They've said only slightly more than half of motorcycle crash victims have private health insurance.

SENATOR JENSEN: Thank you, Senator Byars. Actually, Senator Dan Lynch brought the helmet law to Nebraska, after several years of trying to bring such a law. And it was finally when he found that back then, in '88, less than half of the motorcycle riders had insurance, and so when they were injured and went to the hospital, there was no insurance, and either the hospital had to pick that up or the state or whatever. And it was really that one factor that finally convinced the Legislature that we need to have a helmet law. And I had thought that that insurance rating had gone up since then but, evidently, it has not. Now, Senator Smith, I think if you would look at the statistics, the estimates are that Nebraska, about somewhere between 9 and 11 percent of the automobile drivers are uninsured. And you know that, of course, they have to show proof of insurance before they get their license, but then some of them drop that. But that's a much lower figure, and then plus the fact that in an automobile we do have laws that say you