## TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE Transcriber's Office FLOOR DEBATE

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provider of the family, for the injuries that cost tremendous amounts of money to us in our Medicaid program and also to the fact that we have large amounts of investigations that go on in law enforcement. I had my staff call my nephew who just...

SENATOR CUDABACK: Time, Senator Thompson.

SENATOR THOMPSON: Excuse me.

SENATOR CUDABACK: Thank you, Senator Thompson. Senator Byars, followed by Senator Stuthman. Yes, you, Senator Byars.

SENATOR BYARS: Thank you, Senator Cudaback. I just wanted to address a couple of things. I think the point was made that there doesn't seem to be the kind of passion on the part of the insurance industry and, as they don't have appropriate information relative to this and I'm not, you know, I'm not sure, the only thing I have in front of me is a list of those members, at least some of the members, of the insurance industry who are very, very supportive of universal motorcycle helmet laws, and I want to make those available to you so you won't think that they aren't involved in this debate, because they're very involved. First, the American Insurance Association, which is a national trade association for those individuals that provide this type of insurance, and then you just run down the AAA, Allstate, American...we talked about their trade association, American Insurance Association, GEICO. about trying to do a clever story to tie that in with GEICO but I'm a senator with a small mind and I just couldn't think of a good story, but Nationwide Insurance, Prudential Insurance, State Farm Insurance. I think that's a fairly substantial representation of the insurance industry who must have some information, again, that would make them say, hey, wearing helmets are better than not wearing helmets. If they didn't feel that was going to be to advantage to them, understand, folks, that's a business decision. That's economics. We talk about economics. They're making that decision based on not whether your head is beat up or your body is beat up. They're based on how much it costs them, and let's not forget that. And if you have all of these major insurance carriers that support this type of thing, I can't imagine their actuaries are telling