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worthless. I did some little bit research as far as vehicles are concerned, different types of vehicles, different sizes of vehicles. SUVs are a pretty heavy vehicle, you know; 18 wheelers are very heavy vehicles. If there's a multi-vehicle accident with an SUV, the one in the other vehicle has a...the death rate is four times greater in the smaller vehicle than the SUV. So this is an instance where, you know, vehicles are different, weights of vehicles are different, and you know, a motorcycle is very, very small. You're right out in the open and, you know, if there is an accident, there's a good chance there's going to be a major fatality. But the thing that really concerns me also is that, you know, the education part of it is very important. That was passed. But we have the instance also where, you know, is there a lot of difference in insurance costs with convertibles? Do people that are in convertibles, do they have to wear a helmet? Maybe they should. So this is what I'm concerned with also, but I think, you know, the size of the vehicle, the smallness of a motorcycle, and if they're involved in an accident, it is not going to be a good sight. And I don't think it's going to make a lot of difference whether they have a helmet on or not, but I think realistically, you know, they possibly should wear a helmet but that's the individual's choice. And I would like to give the balance of my time to Senator Smith, if he wants it.

SENATOR CUDABACK: Okay. Senator Smith, about 2, 50.

SENATOR SMITH: Thank you, Mr. President. Thank you, Senator Stuthman. We've heard a lot about insurance companies this morning, and I don't sell insurance but I am licensed to do so. Have never sold it, but I am familiar with insurance policy in terms of public policy. And it's interesting to see over the last few years the transit insurance companies and their behaviors in various markets. There have been all sorts of homeowners insurance companies--property and casualty, I should say--insurance companies pull out of hail-prone western Nebraska--too great a risk, too great a risk. They choose not even to rate up those areas but they just pull out as a whole and it actually reduces competition. But we've heard about insurance companies and, oh, this makes rates go up. I haven't seen any proof of that. And yet, I don't know of a single