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NEWS from U.S. Senator Bob Dole

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SENATE APPROVES DOLE-GURNEY AMENDMENT TO NO-FAULT BILL

WASHINGTON, D.C.--The Senate today approved, by a vote of 72 - 11, an amendment authored by Senators Bob Dole and Edward Gurney that would clarify the particular relationship of motorcycle insurance within the context of no-fault insurance.

The amendment was added to S. 354, the National No-Fault Motor Vehicle Insurance Act, which previously made no mention of motorcycles. This omission would have caused cost increases of up to 300 percent in motorcycle insurance.

The Dole-Gurney amendment specifies that the area of motorcycle insurance may be dealt with by each state in its own no-fault plan. Dole said, "Of the more than twenty states that have already enacted forms of no-fault legislation, all of them have recognized the need for specific provision with regard to motorcycle insurance. The purpose of our amendment is to acknowledge this same need within S. 354."

Dole said that without the amendment, "S.354 would cause motorcycle insurance rates to rise so dramatically that most motorcyclists would be forced to abandon their motorcycles as insurance rates more than triple. In Kansas alone, there are more than 100,000 motorcycles, so the problem is one which has extremely widespread significance."

Explaining the problem, Dole said, "In an accident involving a motorcycle and a larger vehicle, it is clearly the motorcyclist who will, in almost every case, sustain greater personal injury, and therefore, the greater economic burden. At the same time, definitive studies have shown that it is not the motorcyclist but the driver of the other vehicle who, in the majority of such accidents, is at fault. Under the current liability system, then, it is the driver of the other vehicle, being the negligent party, who must absorb the majority of the costs involved."

"With no-fault, however, the situation changes dramatically. Under such a plan, motorcyclists -- and their insurance companies -- are forced to bear a greatly increased economic burden."