

register. It's a fairly straightforward policy choice. Do you think that you should have to show proof of insurance at the time you register your vehicle? And I guess from the committee's discussion, if other members of the committee feel differently I'm sure they'll rise, but what the committee did and this body approved was to say, look, it's not bad public policy that once a year it may be inconvenient if you forget, but for 80 to 90 percent of the average motoring public that they have to dig up, once a year, to find that they've got proof of insurance. And you have a certain percentage that find out and they say, you know, my insurance has lapsed, I forgot about it, or it got lost in the shuffle, I can't show that proof of insurance because the policy, we automatically pay it, or for one reason we don't have it, for 80 to 90 percent of the people this is good. There is an element and I think Senator Coordsen is exactly right, there is an element out there they are going to be devious, they're going to try every way in the book to get around this. And I've seen some good ones. They go and will buy a policy for the shortest period of time possible.

SPEAKER WITHEM: One minute.

SENATOR KRISTENSEN: They'll go up and get their registration, show their proof of insurance, turn around and stop payment on the check. So, in effect, they really never ever did pay for that. But I guess from the policy point of view those people are going to be out there doing that anyway. They are very, very difficult. They're the ones that probably don't have the financial means to pay the insurance or they just don't want to do it, but they're also the ones that are financially at risk that we want to protect against. And laws like this are designed to cover as many people as we can in a reasonable manner. It is an inconvenience but over the years proof of insurance has become accepted. The first few years was a nightmare, and the county treasurers didn't like saying to somebody, I'm sorry, I can't give you your registration. But today it's a fairly accepted process and I suggest to you that it's still good policy. I think that what the Transportation Committee did was appropriate. I think this body did the appropriate thing when they approved the Transportation Committee amendment,...

SPEAKER WITHEM: Time.

SENATOR KRISTENSEN: ...and I'd hope that you've defeat the