

Coordsen amendment this time.

SPEAKER WITHEM: Senator Maurstad.

SENATOR MAURSTAD: Thank you, Mr. Speaker, members of the Legislature. I rise in support of Senator Coordsen's amendment. I recall looking at LB 37 when it was first introduced and noticed right away that this provision was in the original legislation and then was disappointed to see that that was taken out through the committee or by the committee amendment. I think this is...certainly when this was instituted it was a step in the right direction. There isn't any question that in my mind that the number of uninsured motorists today is less than when this was first put in place a number of years ago. And as Senator Kristensen has indicated, there certainly has been an evolution, an acceptance relative to having to have this proof of insurance at the time of registration, but I think even he would agree and has indicated that it is still a hassle and we are still continuing to hassle the 80 or 90 percent that are going to have insurance, have insurance and are good paying citizens for the 10 percent that are going to get around whatever law that we have. I think that the provisions in 37 would indicate that this process, in making sure that more and more people are insured when they operate vehicles on our road, I think 37 strengthens it. I think that we certainly will have more knowledge in the public that it's important because the penalties are going to be stiffer, that they're going to know at the time that they register that they're going to have to have valid insurance, and I think that this is not needed any longer, that a part of this evolution, in making sure that we insure or continue to work towards insuring 100 percent of our motorists, that this particular step isn't needed anymore. I would also indicate that in my 18 years of experience on the agency side of insurance I'm not aware, although I'm sure I can't recall the percentage that Senator Kristensen used that discovered, at registration time, that their policy had lapsed or that their policy had been cancelled. In my personal experience I'm not knowledgeable that that ever has occurred, not to say that it hasn't occurred in a very small number of cases. But with the reporting requirements that the state requires, sending out legal notices that your policy is going to lapse, or has lapsed, or is going to nonrenew, or will be cancelled, I really find it hard to believe that the first time that a motorist finds out that his policy has lapsed is when he goes to register that vehicle. It still does cause problems in the county offices.