

proof of insurance when you register. If you get stopped take your chances, that's the only time you're going to need it. And I don't think that is...one is that doesn't do a whole lot, and it actually probably devalues the law a little bit. But the other is ultimately if you...no matter how small that number is if you do away with that requirement you're going to have that many less people insured and ultimately that means you're going to pay more premiums. And I don't want to stand up here and indicate to you that it's going to be a drastic switch that your premiums are going to rise by 50 percent, but all this is done on statistics and risk of loss and exposures. If you make it easier to operate without proof of insurance or without insurance, you're going to have higher exposure, higher risk and more people ultimately driving without insurance. It's going to cost us all at least some greater amount of money. And I think the better public policy...Senator Coordsen has a very good bill in LB 37, it does some very good things. I think that this particular amendment hurts LB 37, it would make it easier for a county treasurer, because they don't have to look somebody in the eye and say, I'm sorry, I won't register your vehicle. But quite frankly, they fought their wars and they are used to that at this point in time. I think that the...

SPEAKER WITHEM: One minute.

SENATOR KRISTENSEN: ...LB 37 has enough good points to it, I'm very comfortable with the way the bill is, and I think Senator Coordsen has put a lot of work into it. I happen to think this particular amendment devalues the bill a little and I don't think it's good public policy to make it easier to operate your vehicle without insurance. And to that extent I would hope that the body would reject the Coordsen amendment.

SPEAKER WITHEM: Senator Matzke, followed by Senators Warner, Schmitt, Bromm, Coordsen, Maurstad and Lynch.

SENATOR MATZKE: Mr. Speaker and members of the Legislature, I think that this amendment probably will touch more Nebraskans than probably anything else that we do other than pass tax laws, because everybody is accustomed to taking their proof of insurance to the courthouse when they register their vehicle. I oppose Senator Coordsen's amendment. We spent many years getting people accustomed to knowing that they have to have insurance and this is a great step backwards. It's not really a hassle for those of us that remember, it's some inconvenience