

for the licensing people and for the law abiding people who would comply in any event. The decision certainly is yours. It doesn't hurt or help the bill. We have significantly increased penalties for registering without insurance, which is possible today and would not be possible with 37. It doesn't make any difference, quite frankly, whether we have this amendment adopted or not, other than a gentle reminder of those people that aren't smart enough to know that they have to have minimum liability insurance but we're, in fact, you've heard me say this before, smart enough to elect all of us. But, nonetheless, I had to throw that one in, that's a freebie for this morning. But it isn't as dangerous nor as beneficial, it just removes a little bit of the red tape. If it's your decision to leave that proof of insurance at time of registration in place, so be it. Thank you.

SPEAKER WITHEM: Thank you, Senator Coordsen. Senator Maurstad.

SENATOR MAURSTAD: Mr. Speaker, very quickly. I would just indicate that we want to keep in mind that Nebraska has the lowest, if not one of the lowest auto insurance rates in the nation for a variety of reasons. I think that this law will continue to work towards making sure that we maintain those rates. Good citizens carry insurance, most of them carry it in their car, we have some that don't, we have some that don't register their vehicle at all. We're not addressing those, there's probably lot more of those out there than what we would all like. This provision in the bill doesn't do anything relative to those people in addition to all the other provisions that Senator Coordsen has indicated. This bill puts teeth in the law, this part isn't needed any longer. There's only one good reason why this amendment shouldn't be adopted and no one has mentioned it yet. Thank you, Mr. Speaker.

SPEAKER WITHEM: Senator Lynch.

SENATOR LYNCH: Question.

SPEAKER WITHEM: Question has been called. Do I see five hands? I do. Question is, shall debate cease? All in favor vote aye, opposed vote nay. Record.

CLERK: 26 ayes, 0 nays to cease debate, Mr. President.

SPEAKER WITHEM: Debate has ceased. Senator Coordsen, to close.