

automobiles licensed in the State of Nebraska. In 1984 there were also 71,924 drivers in accidents. We also know in 1984 that there were 3,203 individuals who had their license suspended because they couldn't show financial proof. I think we can also surmise from that that many of those people were never prosecuted, no one ever pressed and really went after their license, so there is actually probably considerably more than that who through hook or crook were able to work their way out from underneath losing their license but 3,203 people did, in fact, lose their license. Now even if we take their license, and I agree with the insurance industry that there is another phase of this, what we should be doing is also enforcing...putting better enforcement mechanisms for the proof of financial responsibility that if they cannot prove it, after the fact, we certainly should do what we can in terms of trying to take them off the roadway at that point. This bill only addresses the front side. It tries to put a little bit of pressure. It makes somewhat of a social statement. It makes somewhat of a political statement that we have the financial responsibility on the books. We expect that particular behavior of the citizenry. We don't require them to buy insurance. They have a couple of other provisions that they can be involved in by posting a bond if they have a deep-seated disgust and disdain for the insurance industry. There are other provisions to even pick those people up, but we do expect them to be able to deal with it. The bill has I think unbelievable general public support. We find ourselves in a situation where this has happened to far too many people, and if you look at the 3,203 people that lost their license, that is little consolation for people who have piled up severe medical bills, who have lost...had major property damage, and even if we carry the uninsured which I highly recommend that people still carry uninsured because we are not going to take all these people off the road, but even if we carry uninsured motorists, we still are going to be responsible for deductibles. Uninsured only deals with medical injuries, and without that Section 4, you were even going to be rated against it if your insurance company had to pay out for you. So you fall into categories where this type of legislation is wanted by the public, it is wanted by the people, and the insurance industry itself that says that they don't want it have really shown very little evidence and any good reason why they should not have this enacted into law. I have also, like I say, designed it in such a way that there be no cost