

important for the most part that we initiate the whole thing talking about the procedure. The other handout...the cover sheet on that other handout shows basically what we are talking about in terms of a so-called proof of having insurance. What the procedure basically consists of is fairly simple and this bill has been around for a long, long time. It has never gotten out of committee before. I went through the legislative history and I found several reasons for that. There were several things that really were functioning, that were not in the best interest of the policy carriers or the policy holders, so I went through and I gleaned this thing down recognizing the need of the number of uninsured that are floating around in the countryside, so the bill was designed to create a situation where there would be no cost to the state. You will notice the fiscal note that came with the bill is designed in such a way that they have since retracted that fiscal note and there are amendments that eliminate any fiscal note whatsoever. I have also painstakingly tried to make sure that there was literally no cost of administration or direct cost to the insurance companies. The way the process works is in order to insure your automobile, you will take the same instruments that typically are given by most all insurance companies. You will see the Farm Bureau Insurance Company handout that I passed out using that certificate which is given to you upon payment of your premium and it will describe the effective date and the expiration date of that policy and also identify the limits. You will take that when you go to register your automobile. You will take that into the County Treasurer. The County Treasurer will look at that particular document to make sure that there is insurance in force at the time that you are standing in front of them. They then will...that will allow them to execute the process of giving you a license plate and a registration. At that point in time you then can get your license and you do have insurance coverage at that point. The description in the bill that talks about certificates of insurance, and so forth, is that if you will notice that this is designed to be an enforcement mechanism for the Financial Responsibility Act that is already in law of which there is no enforcement until after a person has had an accident, has been involved with property damage or personal injury and then we find out they have no insurance. Most of these people are already judgment proof and there is nothing that anyone can do and we have an unbelievable number of people as you will see through some of the letters that