

maintaining records; cost to the insurance companies to communicate with them in terms of cancellations and who is in force and who is not in force and that whole process. What I have designed is a system that has literally no cost to it. It is a situation where that is literally hassle free. The two major checks there will be is once a year everyone is going to have to at least be insured on that day that they walk into the courthouse or they mail in their information in order to get their registration renewed. There is going to be a cost on...or there is going to be a hassle on that particular day for that person because they are going to have to provide one more instrument when they go in to register that automobile. Then, from there on, the enforcement mechanism is simply the risk of getting caught operating on the roadways and whatever reason they may be stopped, they won't be stopped to check their insurance situation, but they may be stopped for other situations, speeding or other moving traffic violations, at which time the patrol would ordinarily check the registration of that automobile. They will also ask to see a cover sheet. Again, it is the same sheet that is provided by all of the insurance carriers that I know of, that describes what the coverages are and what the effective dates of that situation is. They would also like to have that displayed. We are going to have a lot of people falling through the cracks. The industry who is fighting me on this...the people are supporting me on this, the industry brought me an article just last wee.. in their final attempt, I think, to dissuade me from this particular piece of legislation, talking about how we should not enact such legislation because we are not going to get all of those people who are running around without insurance. And they brought me a copy of the Kansas City Star and they talk about the situations that are enacted in Kansas City, or in the Kansas area as well as the Missouri area and they are showing that Kansas had this on the books for about ten years. What they have found is that by having a mandatory requirement where there is some enforcement...now they carry it far beyond what I would like to in terms of the whole consideration of no fault and things that most people are not interested in, neither from a political standpoint or the general public or naturally the insurance carriers, but they have shown that they cut...and this is quoted from the Kansas City article that the industry brought me, it said, "State officials for the State of Kansas, state officials say the system works. The number of uninsured drivers dropped to 8.5 percent from