

to anyone, whether it be the state or to the insurance carriers other than very, very, very minor administrative costs. I did find out last night there are some insurance companies who after you renew your premium give you no particular cover sheet and they will now have to do that so you can prove your financial responsibility of which, you know, they are willing to send you three premium notices that you haven't paid. It seems to me those companies who are not ought to be willing to send out one more notification that you have paid so you can show your financial proof. So with that I would simply urge the advancement of the bill to Select File but, like I say, those who have questions, I hope they specifically ask them on the floor so they can be put on the record and those of us who have been working on this can respond.

SENATOR BEUTLER: Senator Barrett.

SENATOR BARRETT: Mr. President and members, I find myself in rather an unusual situation in opposing the bill in that I know exactly where the introducers are coming from. I have seen the problem far more than I feel that even the introducers have seen. Senator Conway implies, no, Senator Conway suggested that the ultimate answer is the enforcement of our existing financial responsibility laws and I agree. I believe that is the answer. We have had very poor enforcement of laws which are already on the books, and in that regard, I fail to understand the real need for this particular bill. Compulsory insurance laws have not solved the problems in other states and I think there are statistics which would indicate that that is in fact the case. Even the best informed and best enforced compulsory insurance laws have been no more successful in removing insured drivers than good financial responsibility laws. Again, I think that is the answer. Massachusetts, I believe, was the first state to enact a mandatory or compulsory insurance law. The rates climbed, insurance rates climbed shortly thereafter to the highest in the nation. That will, in fact, happen in Nebraska as well. Our rates will increase. No question about it. The Governor of Massachusetts, as I remember, finally told the people, told the Legislature, I guess it was, that the people of the state had lost confidence in their compulsory automobile insurance system in Massachusetts. I believe New York State was the second state to enact such a law. I believe it was seven years later that a study was taken