

which found that there were twice as many uninsured drivers in New York as there were before that bill went on the books. This is not the ultimate answer. People are still going to be falling through the cracks. We are told by the introducer that we can take to the county treasurer a certificate as passed out on our desks from Farm Bureau to qualify for a license. In the industry it is called insurance dodging. This is another concern of mine. A motorist can get his insurance card or his certificate from the county treasurer. He uses his certificate to get the license, or the tag, or the registration, and then cancels the coverage, fails to pay the premium. We have a problem. This is done regularly, constantly in states with similar laws. Even if the insurance company is required to send a notice to the state that coverage has lapsed, I think the vast bureaucracy will be unable to keep up with the situation. I am afraid they are so loaded down they are going to have some trouble taking action. Even if uninsured drivers are prosecuted and convicted, they usually go scot-free in other states. Frankly, the police have more important things to do than to pick up license tags and the courts have more important things to do, more serious cases before them, than convicting people who don't buy insurance. Once again, Mr. President, I suggest to the body that the ultimate answer is better enforcement of our existing laws. Thank you.

SENATOR BEUTLER: Senator Beyer.

SENATOR BEYER: Mr. Speaker and colleagues, I support advancement of this bill. We have heard it now I think about every year that I have been here. Nothing gets done. Very few times that I go against the insurance companies but this time I think they are wrong. I think we have to work together and get this solved. This is not all insurance companies now that oppose this and I think we need to advance the bill, get...there is bugs in it. There is bugs in about every bill that we work out or pass in this Legislature. There is something that creates a problem somewhere down the line and this is not going to catch everybody, I will admit to that, but it is going to be a start and I think we have to start someplace and sometime and I think in listening to my constituents and some calls that I had last night pertaining to this by people that have been hit by uninsured motorists, they are getting tired of having to carry the insurance to insure the other person.