

fault if you get hit by an uninsured motorist. So insurance rates are based on the driver's experience and I don't think that the rates will go up all that much. Remember, when this bill passes, the insurance companies are going to get millions of more dollars to invest and make money on. Finally Senator Barrett said that they can cancel their insurance. Well, now, Senator Barrett, you have been in the business as long as I have and you know that when they want to cancel their insurance, they have got to bring in the policy and you also know that if you request the cancellation of your policy, it is cancelled short rate not prorated, which means if you have paid a six months premium, and you request cancellation of the policy before the expiration date, they are going to charge you the equivalent of one month's premium, just about one month's premium. So who is going to dig up six month's premium and then turn around and give away a whole month's premium. Once they bring in the policy, and I have never seen it happen in my 20 years that somebody bought insurance after they scraped together the money and came in and said cancel the insurance. Maybe Senator Barrett has had it happen, but in the City of Omaha, I never had anybody cancel their insurance because they wanted the money back.

SENATOR BEUTLER: One minute.

SENATOR HIGGINS: But they never got to cancel it unless they brought the policy in and this bill makes it so simple. Once they bring the policy in or the renewal certificate which is what Senator Conway passed out, they haven't got a thing to show the police department that they have got insurance so you have got a lock on them. Finally, I am going to make one suggestion. If you want to make it work even better, once they have been caught driving without any insurance or financial responsibility and you want to get these people off of the streets that are killing and maiming people for life, you impound their car. You take the car away from them and that will make a believer out of them. But I don't see why a young family making \$15,000 a year should have to pay six, seven, eight hundred dollars a year and then be sued by somebody who is making a \$250 or \$200 a month car payment, but won't buy insurance. It isn't fair, it isn't moral and that is why I am supporting this bill. And in the future, if you want, we can write another bill or we can amend...