

who do not carry insurance, as you well know. So how are you going to handle those when they actually...well, I would think it would be fraudulent, but it doesn't necessarily say so, if I can show proof of financial responsibility any of these three ways, how does it really put the bee on me to be financially responsible without having insurance? What I am getting at now, Senator Conway, is really the only way that somebody can be guaranteed is that I have insurance and it is in force, right?

SENATOR CONWAY: Yes.

SPEAKER NICHOL: What if I don't keep the insurance in force after I get my license?

SENATOR CONWAY: Okay, there are, like I say, two specific techniques. One of them is annually there will be the enforcement mechanism when you try to renew your registration it will be identified, at that point at least on that given date, you were covered. Then you are required to maintain that proof of financial responsibility throughout the year. And at any point in time if you are stopped by an officer, you would also have to prove to him. If you were not able to prove to him, it would, in essence, invalidate your registration and you would follow the normal course of the law for driving without having a properly registered automobile.

SPEAKER NICHOL: Now what do I have to show to the officer that stops me, that I have an insurance policy?

SENATOR CONWAY: You would have to show a deck sheet, or some evidence that it is dated and currently in force.

SPEAKER NICHOL: You are talking about a dating of the insurance policy?

SENATOR CONWAY: Right.

SPEAKER NICHOL: How about the bond, do I have to carry that with me?

SENATOR CONWAY: You will be issued a certificate from the Department of Motor Vehicles that you have placed with them a bond, and that will be a dated certificate showing that.