

A JOINT MEMORIAL

REQUESTING THE NEW MEXICO LEGISLATIVE COUNCIL TO DIRECT THE  
APPROPRIATE INTERIM COMMITTEE TO EXAMINE THE ISSUES  
SURROUNDING UNINSURED MOTORISTS.

WHEREAS, the Mandatory Financial Responsibility Act requires owners of  
motor vehicles to possess the means to pay damages arising out of any motor  
vehicle crash for which they are responsible, either through proper self-insurance or  
through the purchase of a liability insurance policy; and

WHEREAS, the insurance research council studied the issue of uninsured  
motorists between 1995 and 1997 and found that thirty percent of New Mexico's  
drivers were uninsured during that period; and

WHEREAS, law-abiding, responsible drivers bear the costs of uninsured  
drivers by paying higher insurance premiums and not being properly compensated  
when they are the victims of uninsured drivers; and

WHEREAS, personal economics may be one reason that some drivers do  
not purchase automobile liability insurance; and

WHEREAS, the legislature and the state of New Mexico have tried various  
means, with limited success, to reduce the number of uninsured motorists on New  
Mexico's roads;

NOW, THEREFORE, BE IT RESOLVED BY THE LEGISLATURE OF THE  
STATE OF NEW MEXICO that the New Mexico legislative council be requested to  
direct the appropriate interim committee to study the issues surrounding uninsured  
motorists and to report its findings and recommendations, if any, to the first session

of the forty-seventh legislature; and

BE IT FURTHER RESOLVED that copies of this memorial be transmitted to  
the co-chairs of the New Mexico legislative council.

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