

A JOINT MEMORIAL

REQUESTING THE DIRECTOR OF THE MOTOR VEHICLE DIVISION OF THE TAXATION AND REVENUE DEPARTMENT TO CONVENE A TASK FORCE TO STUDY AND MAKE RECOMMENDATIONS FOR REDUCING THE NUMBER OF UNINSURED MOTORISTS AMONG LOW-INCOME POPULATIONS IN NEW MEXICO.

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, law-abiding, responsible drivers bear the costs of uninsured drivers by paying higher insurance premiums and by 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;

NOW, THEREFORE, BE IT RESOLVED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO that the director of the motor vehicle division of the taxation and revenue department be requested to convene a task force to study and make recommendations for reducing the number of uninsured motorists, focusing on costs and alternatives for low-income populations in New Mexico; and

BE IT FURTHER RESOLVED that the task force include

representatives from the motor vehicle division, the human services department, the insurance industry and interested advocacy groups; and

BE IT FURTHER RESOLVED that the task force review models and programs of other states for reducing the number of uninsured motorists; and

BE IT FURTHER RESOLVED that the task force report its findings and recommendations to the appropriate interim legislative committee no later than November 1, 2005; and

BE IT FURTHER RESOLVED that copies of this memorial be transmitted to the director of the motor vehicle division of the taxation and revenue department and to the secretary of human services.