

LFC Requester:	Noah Montano
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AGENCY BILL ANALYSIS - 2025 REGULAR SESSION

WITHIN 24 HOURS OF BILL POSTING, UPLOAD ANALYSIS TO
AgencyAnalysis.nmlegis.gov and email to billanalysis@dfa.nm.gov
(Analysis must be uploaded as a PDF)

SECTION I: GENERAL INFORMATION

{Indicate if analysis is on an original bill, amendment, substitute or a correction of a previous bill}

Date Prepared: 10FEB2025 *Check all that apply:*
Bill Number: SB 319 Original Correction
 Amendment Substitute

Sponsor: Senator Katy M. Duhigg **Agency Name and Code:** 790 – Department of Public Safety
Short Title: Minimum Car Insurance Amounts **Person Writing:** Matthew Broom, Deputy Chief
Phone: 5757601485 **Email:** Matthew.broom@dps.nm.gov

SECTION II: FISCAL IMPACT

APPROPRIATION (dollars in thousands)

Appropriation		Recurring or Nonrecurring	Fund Affected
FY25	FY26		
NFI	NFI	NFI	N/A

(Parenthesis () indicate expenditure decreases)

REVENUE (dollars in thousands)

Estimated Revenue			Recurring or Nonrecurring	Fund Affected
FY25	FY26	FY27		
NFI	NFI	NFI	NFI	N/A

(Parenthesis () indicate revenue decreases)

ESTIMATED ADDITIONAL OPERATING BUDGET IMPACT (dollars in thousands)

	FY25	FY26	FY27	3 Year Total Cost	Recurring or Nonrecurring	Fund Affected
Total	NFI	NFI	NFI	NFI	NFI	N/A

(Parenthesis () Indicate Expenditure Decreases)

Duplicates/Conflicts with/Companion to/Relates to:
 Duplicates/Relates to Appropriation in the General Appropriation Act

SECTION III: NARRATIVE

BILL SUMMARY

Prohibits owners and operators of motor vehicles from driving or permitting the operation of the motor vehicles on the streets and highways of New Mexico unless the vehicle carries uninsured motorist coverage. Also bars offsets of underinsured motorist coverage taken on the basis of the liability coverage limits paid by the underinsured tortfeasor.

FISCAL IMPLICATIONS:

No Fiscal Impact to DPS.

SIGNIFICANT ISSUES:

The proposed legislation is a crucial step toward improving road safety and protecting New Mexico residents. With the state facing one of the highest rates of uninsured motorists in the nation, it is imperative that all vehicles on the road carry uninsured motorist coverage. This coverage ensures that victims of accidents caused by uninsured or underinsured drivers are not left financially vulnerable. The law also addresses a gap in current protections by preventing offsets for underinsured motorist coverage based on the liability limits of the at-fault driver's insurance, ensuring fair compensation for those injured in accidents. By requiring all vehicles to carry uninsured motorist coverage, this legislation will help reduce the financial burden on accident victims and promote safer, more responsible driving in New Mexico.

When uninsured or underinsured drivers are involved in accidents, the state may bear the costs of emergency services, medical treatment, and even legal proceedings. This bill ensures that individuals carry insurance that can cover such costs, reducing the financial strain on public resources.

DPS often responds to accidents where uninsured drivers are at fault, resulting in more work for law enforcement officers, hospitals, and local governments. Ensuring all drivers are insured helps to mitigate these financial burdens.

PERFORMANCE IMPLICATIONS:

No Performance Implications to DPS.

ADMINISTRATIVE IMPLICATIONS:

No Administrative Implications to DPS.

CONFLICT, DUPLICATION, COMPANIONSHIP, RELATIONSHIP:

None to DPS.

TECHNICAL ISSUES:

No Technical Issues to DPS.

OTHER SUBSTANTIVE ISSUES:

No Substantive Issues to DPS.

ALTERNATIVES:

No Alternatives at this time.

WHAT WILL BE THE CONSEQUENCES OF NOT ENACTING THIS BILL:

Status Quo will remain.

AMENDMENTS:

None for DPS at this time.

