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SENATE JOINT MEMORIAL 17

**42ND LEGISLATURE - STATE OF NEW MEXICO - SECOND SESSION,  
1996**

INTRODUCED BY  
ANN J. RILEY

A JOINT MEMORIAL

REQUESTING THAT THE LEGISLATIVE COUNCIL ESTABLISH A TASK FORCE  
TO STUDY AUTOMOBILE INSURANCE PROBLEMS AND PREMIUM RATES IN NEW  
MEXICO.

WHEREAS, automobile insurance problems are prevalent  
throughout New Mexico; and

WHEREAS, automobile insurance problems include the  
automobile insurance premium rates charged and the apparently  
low percentage of New Mexicans who have automobile insurance in  
compliance with the Mandatory Financial Responsibility Act; and

WHEREAS, a number of options may be available to lower  
automobile insurance premium rates, increase the percentage of  
New Mexicans who are insured and otherwise provide for a fairer  
and more effective system to improve driver safety and

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1 compensate victims promptly and equitably for property and other  
2 damages sustained as a result of automobile accidents or  
3 operations; and

4 WHEREAS, a study of automobile insurance problems and  
5 system operations in New Mexico and elsewhere would serve the  
6 public interest and could result in significant reforms being  
7 enacted into law;

8 NOW, THEREFORE, BE IT RESOLVED BY THE LEGISLATURE OF THE  
9 STATE OF NEW MEXICO that the legislative council be requested to  
10 establish a task force of legislators and interested persons  
11 representing consumer and other affected interests to study  
12 automobile insurance laws and operations in New Mexico and seek  
13 to determine why automobile insurance rates are at the level  
14 they are in New Mexico; investigate whether, and, if so, why,  
15 those rates are disproportionately high; assess what options are  
16 reasonably available to lower the rates; determine what  
17 percentage of New Mexicans are uninsured and what options may be  
18 pursued to decrease that percentage; consider what options are  
19 in general available to address automobile insurance problems in  
20 New Mexico, including the advantages and disadvantages of each;  
21 address concerns about competition in the marketplace,  
22 fraudulent practices and their impact on rates; and review how  
23 enforcement of effective automobile insurance laws can be  
24 achieved, including consideration of effective methods working  
25 in other states; and

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BE IT FURTHER RESOLVED that the task force report the results of its study to the legislative council by December 1, 1996; and

BE IT FURTHER RESOLVED that a copy of this memorial be transmitted to the co-chairmen of the legislative council, the speaker of the house of representatives and the president pro tempore of the senate.

1 FORTY- SECOND LEGI SLATURE  
2 SECOND SESSI ON, 1996  
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5 February 10, 1996  
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7 Mr. President:  
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9 Your RULES COMMI TTEE, to whom has been referred  
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11 SENATE JOINT MEMORIAL 17  
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13 has had it under consideration and reports same with  
14 recommendation that it DO PASS, and thence referred to the  
15 FI NANCE COMMI TTEE.  
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17 Respectfully submit ted,  
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22 Glori a Howes, Chair man  
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Adopted \_\_\_\_\_ Not Adopted \_\_\_\_\_

(Chief Clerk)

(Chief Clerk)

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Date \_\_\_\_\_

The roll call vote was 7 For 0 Against

Yes: 7

No: 0

Excused: EJennings, Wray

Absent: 0

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1 FORTY- SECOND LEGI SLATURE  
2 SECOND SESSI ON, 1996  
3  
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5 February 13, 1996  
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7 Mr. President:  
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9 Your CORPORATIONS & TRANSPORTATION COMMITTEE, to  
10 whom has been referred  
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12 SENATE JOINT MEMORIAL 17  
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14 has had it under consideration and reports same with  
15 recommendation that it DO PASS.  
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17 Respectfully submitted,  
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22 Roman M. Maes, III, Chairman  
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Adopted \_\_\_\_\_ Not Adopted \_\_\_\_\_

(Chief Clerk)

(Chief Clerk)

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Date \_\_\_\_\_

The roll call vote was 5 For 0 Against

Yes: 5

No: 0

Excused: Fidel, Maloof, McKibben, Robinson

Absent: None

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