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HOUSE JOINT MEMORIAL 37

44TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 1999

INTRODUCED BY

Mimi Stewart

A JOINT MEMORIAL

REQUESTING THE NEW MEXICO LEGISLATIVE COUNCIL TO DIRECT A
STUDY OF THE FEASIBILITY OF IMPLEMENTING A "PAY AS YOU DRIVE"
SYSTEM OF MOTOR VEHICLE INSURANCE.

WHEREAS, the cost of motor vehicle insurance in New Mexico is disproportionately high considering the state's low average per capita income; and

WHEREAS, thirty-one states have lower average liability premiums, yet only two states have a lower average per capita income; and

WHEREAS, the high cost of motor vehicle insurance, when coupled with the low income of many New Mexicans has resulted in thirty-five to forty-five percent of motorists in the state driving without insurance; and

WHEREAS, the cost of buying insurance is increased all

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1 the more by the need to purchase uninsured and underinsured
2 motor vehicle coverage; and

3 WHEREAS, without affordable insurance, mandatory
4 insurance laws will not work, which means that rates will
5 remain high; and

6 WHEREAS, if all motorists were covered, rates could be
7 reduced; and

8 WHEREAS, a "pay as you drive" system whereby motorists
9 would pay for insurance each time they purchased gasoline
10 would ensure that all drivers were insured;

11 NOW, THEREFORE, BE IT RESOLVED BY THE LEGISLATURE OF THE
12 STATE OF NEW MEXICO that the New Mexico legislative council
13 assign an appropriate existing interim committee, or create a
14 special interim committee, to study the feasibility of a "pay
15 as you drive" motor vehicle insurance system for New Mexico
16 and, if appropriate, make recommendations or propose
17 legislation to the second regular session of the forty-fourth
18 legislature.

1 FORTY-FOURTH LEGISLATURE
2 FIRST SESSION, 1999
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6 March 8, 1999
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8 Mr. Speaker:
9

10 Your JUDICIARY COMMITTEE, to whom has been referred
11

12 HOUSE JOINT MEMORIAL 37, as amended
13

14 has had it under consideration and reports same with
15 recommendation that it DO PASS, amended as follows:

- 16 1. On page 1, line 12, after "OF" strike line 12 and
17 all of line 13 before the period and insert in lieu thereof
18 "OPTIONS FOR LOWERING THE COST OF MOTOR VEHICLE INSURANCE
19 AND INCREASING THE PERCENTAGE OF INSURED MOTORISTS IN NEW
20 MEXICO".
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FORTY-FOURTH LEGISLATURE
FIRST SESSION, 1999

3 HJC/HJM 37, aa

Page 4

Respectfully submitted,

R. David Pederson, Chairman

Adopted _____

Not Adopted _____

(Chief Clerk)

(Chief Clerk)

Date _____

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FORTY-FOURTH LEGISLATURE
FIRST SESSION, 1999

HJC/HJM 37, aa

Page 5

The roll call vote was 8 For 2 Against

Yes: 8

No: Garcia, Mallory

Excused: Luna, Sanchez

Absent: None

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J: \99BillSWP\HJ037

. 125977. 1

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1 FORTY- FOURTH LEGISLATURE
2 FIRST SESSION, 1999

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4 February 16, 1999

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7 Mr. Speaker:

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9 Your TRANSPORTATION COMMITTEE, to whom has been
10 referred

11 HOUSE JOINT MEMORIAL 37

12
13 has had it under consideration and reports same with
14 recommendation that it DO PASS, amended as follows:

15
16 1. On page 2, between lines 7 and 8, insert the
17 following new paragraph:

18 "WHEREAS, legislative proposals for penalties, incentives,
19 payment programs and other mechanisms have been offered from
20 time to time to address the problem of uninsured motorists; and"

21
22 2. On page 2, line 8, after WHEREAS, insert "one such
23 proposal is".

24
25 3. On page 2, line 9, after "gasoline" insert "which".

FORTY-FOURTH LEGISLATURE
FIRST SESSION, 1999

HTC/HJM 37

Page 7

4. On page 2, line 10, after "insured;" insert "and".

5. On page 2, between lines 10 and 11, insert the following new paragraph:

"WHEREAS, the legislature should examine and evaluate a range of proposals for addressing the problem of uninsured motorists, including but not limited to the "pay as you drive" system;".

6. On page 2, lines 14 and 15, strike "to study the feasibility of a "pay as you drive" motor vehicle insurance system for" and insert in lieu thereof "to study a range of options for lowering the cost of buying insurance and increasing the percentage of insured motorists in".,

and thence referred to the JUDICIARY COMMITTEE.

FORTY-FOURTH LEGISLATURE
FIRST SESSION, 1999

HTC/HJM 37

Page 8

Respectfully submitted,

Daniel P. Silva, Chairman

Adopted _____

(Chief Clerk)

Not Adopted _____

(Chief Clerk)

Date _____

The roll call vote was 10 For 2 Against

Yes: 10

No: Godbey, Mohorovic

Excused: Whittaker

Absent: None

J: \99BillsWP\HJ037

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FORTY-FOURTH LEGISLATURE
FIRST SESSION, 1999

1 HTC/HJM 37

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FORTY-FOURTH LEGISLATURE
FIRST SESSION, 1999

March 15, 1999

Mr. President:

Your CORPORATION & TRANSPORTATION COMMITTEE, to
whom has been referred

HOUSE JOINT MEMORIAL 37, as amended

has had it under consideration and reports same with
recommendation that it DO PASS.

Respectfully submitted,

Roman M. Maes, Chairman

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FORTY-FOURTH LEGISLATURE
FIRST SESSION, 1999

1 HTC/HJM 37

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Adopted _____ Not

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Adopted _____

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(Chief Clerk)

(Chief Clerk)

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Date _____

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The roll call vote was 5 For 1 Against

12

Yes: 5

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No: McKibben

14

Excused: Aragon, Fidel, Kidd, Robinson

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Absent: None

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HJ037CT1

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