

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 second session of the

forty-sixth 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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