

MAR 18 2009

SENATE CONCURRENT RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO STUDY THE REQUIRING
PROOF OF MOTOR VEHICLE INSURANCE TO PURCHASE FUEL.

1 WHEREAS, *The Honolulu Advertiser* reported in a January 23,
2 2009 article that a new study by the Insurance Research Council
3 states that about one in eight or approximately twelve per cent
4 of Hawaii drivers were uninsured in 2007 and projects the number
5 of motorists without insurance will increase as unemployment
6 rises; and

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8 WHEREAS, the Insurance Commissioner responded to the study
9 saying the twelve per cent estimate is actually a little low for
10 Hawaii, and some believe that the actual number is closer to one
11 in five; and

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13 WHEREAS, uninsured motorists are a problem because people
14 involved in an accident with them may have to seek damages and
15 rely on insurance to recover any loss; and

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17 WHEREAS, uninsured motorists coverage is intended to step
18 into the place of the uninsured motorists and pay for damages to
19 the insured driver; and

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21 WHEREAS, one suggested approach to removing uninsured
22 drivers from the road is to deny them access to purchase
23 gasoline at gas stations, by issuing motor vehicle insurance
24 cards to insured motorists which would allow them to purchase
25 gas; and

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27 WHEREAS, a motor vehicle insurance card that is
28 electronically readable have other benefits, such as:

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30 (1) Reducing the number of uninsured motorists;

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32 (2) Reducing insurance costs by reducing the premium of
33 uninsured motorists coverage; and



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(3) Coordinating insurance requirements with other requirements such as driver licenses and safety checks; now, therefore,

BE IT RESOLVED by the Senate of the Twenty-fifth Legislature of the State of Hawaii, Regular Session of 2009, the House of Representatives concurring, that the Insurance Commissioner is requested to study the feasibility of having motor vehicle insurance companies issue motor vehicle insurance cards to insured drivers and to require that the card be either scanned electronically or examined by the sellers of gasoline in order to purchase gasoline; and

BE IT FURTHER RESOLVED that the Insurance Commissioner report its findings and recommendations to the Legislature, including any proposed legislation, no later than twenty days prior to the convening of the Regular Session of 2010; and

BE IT FURTHER RESOLVED that a certified copy of this Concurrent Resolution be transmitted to the Insurance Commissioner.

OFFERED BY: Thomas Chun Aalilana
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