
HOUSE CONCURRENT RESOLUTION

REQUESTING A STUDY ON THE FEASIBILITY OF REQUIRING PROOF OF
MOTOR VEHICLE INSURANCE TO PURCHASE FUEL.

1 WHEREAS, according to a January 2009 article in The
2 Honolulu Advertiser, an Insurance Research Council report stated
3 that one in eight, or approximately twelve per cent, of Hawaii
4 drivers were uninsured in 2007; and

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6 WHEREAS, the report by the Insurance Research Council also
7 found a strong correlation between the per cent of uninsured
8 motorists and the unemployment rate; and

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10 WHEREAS, an increase in the unemployment rate of one
11 percentage point is associated with an increase in the uninsured
12 motorist rate of more than three-quarters of a percentage point;
13 and

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15 WHEREAS, the Insurance Commissioner responded to the report
16 and said the rate could even be higher, and some analysts
17 believed several years ago that it was closer to one in five, or
18 twenty per cent; and

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20 WHEREAS, uninsured motorists are a problem because when an
21 uninsured motorist is in an accident, other motorists often have
22 to sue to collect damages or rely on insurance to recover any
23 loss; and

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25 WHEREAS, uninsured motorist coverage is intended to pay for
26 damages to an insured driver on behalf of an uninsured motorist;
27 and

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29 WHEREAS, one suggested approach to removing uninsured
30 drivers from the road is to deny them access to purchase
31 gasoline at gas stations, by issuing motor vehicle insurance
32 cards to insured motorists to allow them to purchase gas; and
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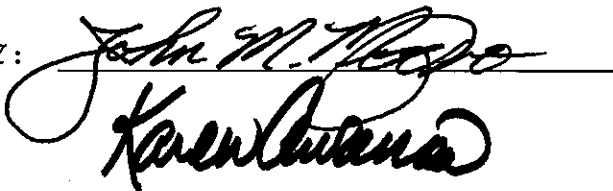
1 WHEREAS, a motor vehicle insurance card that is
2 electronically readable has other benefits, such as:

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4 (1) Reducing the number of uninsured motorists;
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6 (2) Reducing insurance costs by reducing the premium of
7 uninsured motorist coverage; and
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9 (3) Coordinating insurance requirements with other
10 requirements such as driver licenses and safety
11 checks; now, therefore,

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13 BE IT RESOLVED by the House of Representatives of the
14 Twenty-sixth Legislature of the State of Hawaii, Regular Session
15 of 2011, the Senate concurring, that the Insurance Commissioner
16 is requested to study the feasibility of requiring motor vehicle
17 insurance companies to issue motor vehicle insurance cards to
18 insured drivers and to require that the card be scanned
19 electronically or examined by sellers of gasoline as a
20 precondition to purchasing gasoline; and
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22 BE IT FURTHER RESOLVED that the Insurance Commissioner
23 report its findings and recommendations to the Legislature,
24 including any proposed legislation, no later than twenty days
25 prior to the convening of the Regular Session of 2012; and
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27 BE IT FURTHER RESOLVED that a certified copy of this
28 Concurrent Resolution be transmitted to the Insurance
29 Commissioner.
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OFFERED BY: 

MAR 16 2011