
HOUSE RESOLUTION

EXPRESSING SUPPORT FOR THE ESTABLISHMENT OF A NO-FAULT INSURANCE
DATABASE REPORTING SYSTEM.

1 WHEREAS, the State's roadways are subjected to ever
2 increasing traffic congestion, causing longer travel delays,
3 wasted time, increased gasoline costs, and increased negative
4 environmental impacts for both Hawaii residents and Hawaii
5 businesses; and
6

7 WHEREAS, the presence of uninsured motorists increases the
8 danger on Hawaii's roadways, as well as increasing first
9 responder costs, since some uninsured motorists have more
10 frequent problems with driving under the influence, speeding,
11 and prior accidents; and
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13 WHEREAS, the current no-fault insurance system imposes on
14 responsible motorists higher insurance premiums in order to pay
15 for injuries and damages caused by uninsured drivers; and
16

17 WHEREAS, according to the Insurance Commissioner, seventeen
18 per cent of all drivers on Hawaii roads are uninsured and on
19 Oahu, this percentages translates into 122,301 drivers who
20 legally should not be operating a motor vehicle on public roads;
21 and
22

23 WHEREAS, the goals of significant traffic reduction,
24 increased roadway safety and reduced first responder costs, and
25 the creation of a new or an increased tax revenue source can be
26 accomplished by a relatively inexpensive no-fault insurance
27 database reporting system; and
28

29 WHEREAS, such a database reporting system would require
30 motor vehicle insurance companies to transmit the appropriate
31 motorist insurance information to the counties for inclusion
32 into a master database that would be accessible by the police,



1 the county departments of motor vehicles, and the prosecuting
2 attorneys; and
3

4 WHEREAS, even if just half of the 122,301 uninsured drivers
5 on Oahu's roads were to obtain no-fault insurance, the
6 establishment of this no-fault insurance database reporting
7 system could potentially remove 61,151 cars from the State's
8 roads for the cost of \$50,000 in software, while the present
9 rail proposal is projected to remove only 40,000 cars from
10 Oahu's roads after nineteen years (assuming a 2030 completion)
11 for a cost of \$5,500,000,000; and
12

13 WHEREAS, a no-fault insurance database reporting system
14 could require each county to send to the owners of registered
15 but uninsured vehicles a letter of notice requiring these owners
16 to either obtain motor insurance or turn over the license plates
17 of their uninsured vehicles to the county within thirty days;
18 and
19

20 WHEREAS, a no-fault insurance database reporting system
21 could require each county to issue an insured motorist sticker
22 for the insured motorist to display on the vehicle's rear bumper
23 similar to stickers issued for motor vehicle registration and
24 safety checks, with police officers in each county authorized to
25 issue citations for a failure to display the insured motorist
26 sticker; and
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28 WHEREAS, a no-fault insurance database reporting system
29 could authorize police officers in each county to remove the
30 license plates of registered but uninsured vehicles whose owners
31 have received the letter of notice requiring them to either
32 obtain motorist insurance or turn in their license plates within
33 thirty days and whose thirty days have lapsed without the
34 vehicle's owner having done either alternative; and
35

36 WHEREAS, a no-fault insurance database reporting system
37 could require the appropriate authority in each county, upon
38 receiving proof that an uninsured but registered vehicle is now
39 covered by insurance, to note this fact in its motor vehicle
40 insurance data system, cause the issuance of an insured motorist
41 sticker for the owner of that vehicle, and in the case of



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1 vehicle license plates that have been removed, immediately
 2 return the removed vehicle license plates to the registered
 3 vehicle's owner; provided that if they cannot be immediately
 4 returned, a paper certificate readily readable when displayed in
 5 the rear window of the vehicle shall be issued to the owner to
 6 display until the license plates of the vehicle can be returned;
 7 now, therefore,

8
 9 BE IT RESOLVED by the House of Representatives of the
 10 Twenty-sixth Legislature of the State of Hawaii, Regular Session
 11 of 2011, that this body expresses its support for the
 12 establishment of a no-fault insurance database reporting system
 13 for the benefit of all the people of Hawaii; and

14
 15 BE IT FURTHER RESOLVED that certified copies of this
 16 Resolution be transmitted to the Governor, the Insurance
 17 Commissioner, and the Police Chief of each county.

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OFFERED BY:

John M. P. [Signature]

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