
SENATE CONCURRENT RESOLUTION

REQUESTING THE INSURANCE COMMISSIONER TO CONVENE A WORKING GROUP
TO EXPLORE THE CREATION OF A WEB SERVICES-BASED DATABASE
PROGRAM TO TRACK UNINSURED MOTORISTS.

1 WHEREAS, a national report from the Insurance Research
2 Council estimates that the rate of uninsured motorists in Hawaii
3 was eleven percent in 2009; and
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5 WHEREAS, uninsured motorists contribute to the increased
6 cost of motor vehicle insurance for all Hawaii motorists; and
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8 WHEREAS, one method of reducing the number of uninsured
9 motorists is the adoption of a web services-based database
10 program that connects a state agency directly with an insurer to
11 provide real-time confirmation of insurance coverage; and
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13 WHEREAS, other states, including Wyoming, Oklahoma, and
14 Nevada, have adopted web services-based programs to verify motor
15 vehicle insurance coverage; and
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17 WHEREAS, Utah has a similar uninsured motorist
18 identification program funded through a \$1 per vehicle uninsured
19 motorist identification fee; and
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21 WHEREAS, motor vehicle registration in Hawaii is managed by
22 the counties; and
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24 WHEREAS, although the City and County of Honolulu has a web
25 services-based database program, there is no statewide motor
26 vehicle registration database; and
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28 WHEREAS, the State and insured motorists would benefit if
29 Hawaii had a program designed to track uninsured motorists and
30 enforce penalties or sanctions against those motorists found in
31 violation; now, therefore,
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1 BE IT RESOLVED by the Senate of the Twenty-sixth
2 Legislature of the State of Hawaii, Regular Session of 2012, the
3 House of Representatives concurring, that the Insurance
4 Commissioner is requested to convene a working group to explore
5 the creation of a web services-based database program to track
6 uninsured motorists; and
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8 BE IT FURTHER RESOLVED that the working group be composed
9 of the Insurance Commissioner, the Administrator of the Motor
10 Vehicle and Licensing Division of the City and County of
11 Honolulu, and representatives from the Department of the
12 Attorney General, a county police department, Property Casualty
13 Insurers Association of America, Hawaii Insurers Council, and
14 State Farm Insurance Companies; and
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16 BE IT FURTHER RESOLVED that the working group is requested
17 to establish a mechanism for funding the uninsured motorist
18 database program and recommend penalties or sanctions for
19 motorists found to be in violation of the State's mandatory
20 motor vehicle insurance requirements; and
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22 BE IT FURTHER RESOLVED that the working group may form
23 investigative committees and bring in additional stakeholders
24 and interested parties, as appropriate; and
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26 BE IT FURTHER RESOLVED that the working group is encouraged
27 to consult with the Chief Information Officer for the City and
28 County of Honolulu, or another appropriate party who has
29 familiarity with a web services-based database program at the
30 county level; and
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32 BE IT FURTHER RESOLVED that the working group may explore
33 other alternatives or ways to reduce the number of uninsured
34 motorists in the State, including alternative financing options;
35 and
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37 BE IT FURTHER RESOLVED that the Legislative Reference
38 Bureau is requested to submit a final report of the working
39 group's findings and recommendations, including any proposed
40 legislation, to the Legislature no later than twenty days prior
41 to the convening of the Regular Session of 2013; provided that
42 the working group transmits a draft report of its findings and
43 recommendations, including any proposed legislation, to the
44 Legislative Reference Bureau no later than November 1, 2012; and



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2 BE IT FURTHER RESOLVED that the working group members not
3 be considered employees for the purposes of chapter 84, Hawaii
4 Revised Statutes, based solely upon their participation in the
5 working group; and

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7 BE IT FURTHER RESOLVED that the working group be dissolved
8 on June 30, 2013; and

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10 BE IT FURTHER RESOLVED that certified copies of this
11 Concurrent Resolution be transmitted to the Insurance
12 Commissioner, Department of the Attorney General, Administrator
13 of the Motor Vehicle and Licensing Division of the City and
14 County of Honolulu, respective county police departments,
15 Property Casualty Insurers Association of America, Hawaii
16 Insurers Council, and State Farm Insurance Companies.

