

ALASKA LEGISLATURE

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HB 264 — Sponsor Statement

"An Act relating to proof of financial responsibility after certain motor vehicle accidents."

Under current law, an individual who has a motor vehicle accident and does not fully pay damages within 30 days has an unsatisfied judgement issued against them. Their license is subsequently revoked. Once all damages are repaid, the individual may apply to have their license reissued. However, they are required to have an SR-22 certificate on file with the DMV for as long as they are licensed to drive (i.e., a "lifetime requirement").

Under HB264, an unsatisfied judgment must be repaid in full (as is currently required), and a three-year SR-22 requirement is imposed. SR-22 is not insurance. It is a certificate provided to the DMV by an insurer verifying that a high-risk individual has obtained coverage that meets the minimum demands the state has in place. SR-22 certificates are expensive, averaging hundreds of dollars per month, and insurers have become reluctant to offer them due to the onerous filings required for issuance and tracking.

A lifetime SR-22 requirement for unsatisfied judgements is incommensurate with the crime committed. By comparison, an individual must be convicted of four DUI's to receive the same lifetime requirement from the state. HB 264 protects the financial and safety interests of responsible drivers while allowing individuals who have made past mistakes the option to regain their driving privileges without a prohibitive lifetime financial burden.