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Referred: Labor & Commerce,
State Affairs and Finance

1 IN THE HOUSE

BY KOPONEN

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HOUSE CONCURRENT RESOLUTION NO. 30

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IN THE LEGISLATURE OF THE STATE OF ALASKA

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THIRTEENTH LEGISLATURE - FIRST SESSION

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Relating to a study of single-pool auto-

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mobile insurance.

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BE IT RESOLVED BY THE LEGISLATURE OF THE STATE OF ALASKA:

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WHEREAS there is widespread dissatisfaction being expressed throughout

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the state concerning the traditional multi-pooled automobile insurance

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plans; and

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WHEREAS the cost of insurance in the state is becoming prohibitive

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with less than half the insurance dollar paid for losses going to the

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accident victim; and

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WHEREAS a significant number of Alaskan drivers do not have automobile

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insurance; and

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WHEREAS with inadequate public transportation the private automobile

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is a necessity in many parts of the state; and

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WHEREAS the single pool concept is utilized by some states for

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workers' compensation insurance and by the Canadian provinces for automo-

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bile insurance; and

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WHEREAS single-pool insurance would provide more security when all

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motorists are assured of compensation for their losses; and

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WHEREAS administrative and premium costs of a single insurance pool

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are usually significantly lower than for competing multi-pools; and

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WHEREAS single-pool insurance funds would more likely be invested

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within the state; and

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WHEREAS there has not been a thorough study made in Alaska of the

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advantages and disadvantages of the single versus multi-pool insurance

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concept;

1 BE IT RESOLVED by the Alaska State Legislature that the Legislative
2 Council is directed to conduct an interim study of the various single-pool
3 insurance plans that have been proposed and enacted in the various states
4 and Canadian provinces; and be it

5 FURTHER RESOLVED that the Legislative Council make its report to the
6 Second Session of the Thirteenth Legislature, together with its recommenda-
7 tions for adoption or rejection of single-pool automobile insurance for
8 Alaska administered by either the public or the private sector, and includ-
9 ing recommended draft legislation for the legislature's consideration if a
10 change from the present law is considered desirable.