

HB

68

Good

January 28, 1986

The Honorable Richard Shultz
House of Representatives
Juneau, Alaska 99811

Dear Mr. Shultz;

It is my understanding, that you were the sponsor of House Bill # 68, dealing with the Mandatory Insurance Law. I would appreciate a few minutes of your valuable time to relate an incident that occurred recently and the resulting frustrations I encountered.

Last Christmas morning, while returning from my daughter's house, my new Thunderbird was struck by an old beat up Volkswagon, causing \$809.56 in damages. The other driver clearly stated to the investigating trooper "I was driving too fast because I was late for breakfast." However, the trooper did not cite him. Later when I called the trooper to ask why he was not cited, the trooper replied, he would look at the accident reports before making a judgement. At the scene of the accident, the trooper "ran" our cars and licenses, they apparently came back with the correct information or at least the trooper did not indicate anything to the contrary. The trooper then asked if we were both covered by insurance. We both answered to the affirmative.

The next day when I pursued the matter a little more, I found in my investigations, the driver was only licensed to drive a Toyota and had a limited SR 22 license. Also, I found, the owner of the Volkswagon did not have insurance either.

Within the next few days, after making numerous phone calls to various state and insurance people, I was informed that the best way to receive restitution would be to file in small claims court, against the driver and owner. Having done this, I am still stuck with a rusting and damaged car, which used to be my pride and joy. My insurance company will charge a \$200.00 deductible fee if I should decide to file with them. However, I am very mad at the whole system. Why should I be penalized when the owner and the other driver are still driving around free and clear?

Sir, I feel an amendment should be added to House Bill # 68, that would and could prove immediately, to the investigating officer, verification of insurance, to both parties involved in an accident. Such an addition to the law, would alleviate some of the problems and frustrations I have been going through plus it would aid the police and courts, and would make this law, a law more efficient, fair and effective.

Sincerely;

Myke Augustus

Michael (Myke) A. Augustus
4300 Marion Drive
Juneau, Alaska 99801

cc: The Honorable Ben Gnussendorf
The Honorable Don Bennett
The Honorable Bill Ray
The Honorable Jim Duncan
The Honorable Mike Miller
The Honorable Robin Taylor
The Honorable Mitch Abood
The Honorable Virginia Collins
The Honorable Jack Fuller
The Honorable Don Clocksin
file

KCAM TALK

THIS IS REP. DICK SHULTZ SPEAKING TO YOU FROM JUNEAU.

LAST WEEK I MENTIONED I WOULD DISCUSS HB 68 MY ALTERNATE MANDATORY INSURANCE BILL. THIS BILL IS INTRODUCED ONLY AS AN ALTERNATIVE TO THE PRESENT INSURANCE LAW AND IS NOT MEANT TO REPLACE IT.

IT IS MY BELIEF THE DRIVER SHOULD BE INSURED--NOT THE VEHICLE. HB 68 ACCOMPLISHES THIS. I ALSO CONTEND THE DRIVER'S DRIVING RECORD SHOULD DETERMINE THE POLICY PREMIUM--NOT THE AGE OF THE VEHICLE OR WHETHER IT HAS 4 CYLINDERS OR 16 CYLINDERS. FOR EXAMPLE--IF THE INSURANCE RECORDS RATE ME AS A POOR DRIVER AND MY WIFE AS A GOOD DRIVER THEN I DON'T BELIEVE OUR INSURANCE PREMIUMS SHOULD REFLECT A HIGHER RATE FOR BOTH OF US BECAUSE OF MY INEPTNESS. UNDER THIS BILL ONLY I WOULD BE REQUIRED TO PAY THE HIGHER PREMIUM. UNDER THE PRESENT LAW, IF A PERSON HAS NUMEROUS PIECES OF EQUIPMENT BUT ONLY USES IT FOR PART OF THE YEAR HE ^{YOU} OR SHE ARE REQUIRED TO PAY THE FULL PREMIUM. ^{ALWAYS} EVEN IF ONE IS LUCKY ENOUGH TO FIND AN INSURANCE COMPANY WHO WILL ALLOW A WAIVER ON DEAD-LINED EQUIPMENT THE REPORTS NECESSARY FOR THIS ALLOWANCE CAN BE TIME CONSUMING AND VERY TEDIOUS. FOR EXAMPLE--UNDER THE PRESENT LAW IF YOU HAVE A PICK-UP TRUCK THAT IS USED ONLY FOR HAULING YOUR GARBAGE TO THE DUMP ! OR 3 TIMES A MONTH--YOU ARE REQUIRED TO CARRY FULL LIABILITY INSURANCE ON THIS PICK-UP. THIS CAN MAKE YOUR GARBAGE HAULING PRETTY EXPENSIVE . HB 68 IS DESIGNED EXPRESSLY FOR THE FAMILY WHO OWNS A LOT OF VEHICLES THAT MUST BE LICENSED BUT ARE ONLY DRIVEN ON A PART-TIME BASIS.

INSURANCE COMPANIES AND THE STATE OF ALASKA DO NOT SUPPORT THIS BILL. INSURANCE COMPANIES CLAIM IT WILL FORCE THEM TO RAISE THEIR RATES

BECAUSE OF THE NECESSITY ^{AK} OF ADMINISTRATIVE CHANGES. NO ONE LIKES
CHANGES--ESPECIALLY IF THEY THINK IT IS GOING TO COST THEM MONEY.
INSURANCE COMPANIES CAN FORCE YOU ^{US} AS INDIVIDUALS TO ACCEPT THEIR
CHANGES IN POLICY BUT WHEN THE SHOE IS ON THE OTHER FOOT--IT IS AN
ENTIRELY DIFFERENT STORY. LIKEWISE THE STATE HAS PUT A VERY
LARGE FISCAL NOTE ON THIS BILL BECAUSE OF THE MANY ADMINISTRATIVE
CHANGES REQUIRED. THE STATE CLAIMS IT WILL TAKE YEARS TO COMPILE
DATA TO: USE AS A BASIS FOR REGULATING INSURANCE RATES. THE STATE
INSURANCE COMMISSION MAKES THE STATEMENT THEY WOULD HAVE NO REAL WAY
OF DETERMINING WHETHER INSURANCE RATES ARE JUST OR NOT. WELL---
THE REASON I INTRODUCED THIS BILL IS BECAUSE A GREAT MANY
CONSTITUENTS AND I THINK OUR PRESENT INSURANCE RATES ^{As Regulated.} ARE UNJUST.



11/2
Signatures

P.S.

Some other ideas from people were —

① each person should show liability insurance when getting / renewing their license to drive.

② do not wait until 1st accident over \$500.00 for insurance, also follow #1

③ motorcyclists should have to pay for only 1/2 year of motorcycle liability because of our short driving season.

④ a wife + husband's driving records should be individually considered — not one penalized for another's poor driving, but each rewarded for good driving. The same for a minor.

REP DICK SMOLTE
 JUNEAU, ALASKA

JANUARY 1985

WE RECENTLY READ A BRIEF BUT INFORMATIVE ARTICLE IN THE NEWSPAPER...

HE AS MEASURE-----INSURE THE DRIVER, NOT THE VEHICLE.

WE WOULD LIKE YOU TO KNOW THAT WE BACK THIS KIND OF INSURANCE, WHEREAS,
 A VEHICLE DRIVER WOULD BUY ONE INSURANCE ON HIMSELF, NO MATTER WHAT
 VEHICLE HE/SHE MAY DRIVE OR OWN.

WE AS RESIDENTS OF THE STATE OF ALASKA STAND STRONG BEHIND THIS MEASURE.

NAME	ADDRESS	AGE	PHONE
1. World Grotzner	6522 ROSEN AVE Anch.	35	349-2161
2. Edwin F Hubert	1578 PRIMROSE ST Anch.	32	276-8475
3. JACK B. Cottrill	3403 DORBRANDT Anch.	35	248-5398
4. David Longoria	3403 DORBRANDT Anch.	37	561-9246
5. Smith	1315 DEAD END AVE Port Heiden 94549	42	561-5549
6. John Welch	6532 PRIMROSE Anch AK 99502	35	374-0778
7. THERESA VINDEN	440 F 75th AVE	42	276-5990
8. Daryl Martin	4803 MILLER ST #5	32	245-5131
9. Jennifer Powers-	" " "	25	" "
10. MICHAEL S. HURN	3404 COPE	34	512-5676
1. PAUL HIBBITS	3605 ARCTIC BVD #1792 ANCH AK	36	745-8816
2. Barbara A. Hook	Box 825627 Wasilla, AK	21	745-8816
3. Ray J. May	852 W 72nd	39	349-2932
4. PERRY K. Hubert	1578 PRIMROSE	26	276-8475

REP DICK SMOLTZ

JANUARY 1985

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NAME	ADDRESS	AGE	PHONE
1. <i>[Signature]</i>	Alaska 340 - <i>[Address]</i>	70	513-1497
2. Rosalie Runyan	Box 3-4057 Anch, AK 99501	27	—
3. Pete Velle	3021 DeArman Rd Anchorage, AK 99516	38	345-2874
4. <i>[Signature]</i>	POBX 3-4057 Anch, AK 99501	54	344-2285
5. Dan Wright	Box 104901 Anch AK 99510	34	345-5120
6. Bill Davis	3605 ARCTIC #885 Anch AK 99503	28	522-2161 x885
7. Dale Klee	7853 SPRUCE AVE	44	349 1947
8. Donald Jones	2357 <i>[Address]</i>	40	338-2637
9. Melva Sumner	1317 E 7th Anch AK	48	349 1439
10. <i>[Signature]</i>	POB 874199 Wasilla AK	61	376 1275 1275
11. Harrieh Cassidy	801 Airport Hts #173 Anch, Ak.	64	279-7191
12. Dash Watson	330 N. Price	23	—
13. Lonnie M. Smith	3605 ARCTIC BLVD #885	31	522-2161 ext. 885
14. Dai Rogers	1532 <i>[Address]</i>	24	344-0778

REP DICK SMOLTS
 JUNEAU, ALASKA

JANUARY 1995

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NAME	ADDRESS	AGE	PHONE
1. Richard Boyles	3105 Cheechako	42	563-6182
2. Frank Bruch	Eagle Ave	48	694-9575
3. Judy Nelson	E. 46th	33	561-3517
4. William Baiding	2221 Muldoon, #133	52	333-4483
5. Jean Baisley	2221 Muldoon E, 133	49	333-4483
6. Lloyd W. Wilcox	4000 Coventry Dr	50	562-3281
7. Douglas W. Barabak	2150 Barabak	over 71	—
8. Virginia Braland	2150 Barabak	71	—
9. George Duck	1001 Boniface sp 16 N	42	333-6610
0. Roxell Duck	1001 Boniface sp 16 N	36	333-6610
1. Terry Sulist	2827 E 48th Anch	41	563-6638
2. Teresa Sulist	2827 E 48th Anch	35	563-6638
3. Al T. Dool	947 W 73rd Ave Anch	33	349-3364
4. Jesse Kiss Adams	P.O. Box 381 Crowell, TX		

74227

REP. DICK SMILTZ
JUNEAU, ALASKA

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NAME	ADDRESS	AGE	PHONE
Judy Soucy	102 Hinzelman	37	278-4986
Janis Feltz	1739 Worens	31	344-4789
3. Blayne Aldrich	2398 Weldon Dr. Anch. AK	49	563-7088
4. Sanford J. Henry	800 W 56th Ave Apt 2	56	563-4145
5. W. L. Kelown	Box 42142 ANCH.	39	274-9279
6. Lawrence Powell	Box 110172 Anch AK 99511	47	349-2457
7. Stan Childs	6711 CUTTY SARK, ANCH	53	243-3755
8. Merrill Powell	Box 110172 Anch 99511	34	349-2457
9. Karen Petrowshek	1410 Richardson 99504	25	337-8532
10. Ronald Brown	13801 Wamsley 99515	46	345-3460
1. Brian K. Rose	P.O. Box 101341 Anch. 99510	28	563-7180
2. Phoebe Rose	P.O. Box 101341 Anch. 99510		563-7180
3. M. Kraus	Box 875315 Wasilla AK	30	
11. Max Oley	9200 Glen haven #1	46	243-0674

REP. DICK SMOLTZ
 JUNEAU, ALASKA

JANUARY 1995

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HS 69 MEASURE-----INSURE THE DRIVER, NOT THE VEHICLE.

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NAME	ADDRESS	AGE	PHONE
1. Zora Smith	7300 DORR SP 477	29	276-2906
2. Michael R. Dunn	635 Chugiak AK	29	653 2758
3. David E. King	4511 Laurel #11	29	563-6698
4. Stan Stone	4800 Cambridge Way	44	562-4058
5. Robert McCall	2007 Patton	27	.
6. Cliff McArthur	636 W. 45th	38	5637870
7. Thomas M. Post	1725 Palmer	34	_____
8. James L. Durbin	2644 W No Lights	28	_____
9. David E. Moshell	4775 SPENARD RD #32	63	248-1897
10. KATHLEEN T. GRASS	7540-A FARMING WAY	38	_____
11. Jennifer J. ...	3541 B. ...	36	243 7635
12. Mike ...	P.O. Bx 644 B. ...	35	278-1717
13. Abraham S. ...	2905 ...	31	243-5360
14. Maxine Mactinez	2701 W. 32nd	22	243-7829

REP DICK SMULTZ
JUNEAU, ALASKA

JANUARY 1995

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THE '93 MEASURE-----INSURE THE DRIVER, NOT THE VEHICLE.

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NAME	ADDRESS	AGE	PHONE
1. Alice A. Day	4225 Spencer Rd. #172		
2. Alfred Trumell	2308 W 45 th AVE		
3. Georgia Matthews	511 EST AVE		
4. Susan Bronette	2103 W. 46 th AVE.		
5. Barbara Pelling	3913 Barbara D. Ave		
6. Kenneth Foundation	2221 Muldrow ^H 239	25	337-5779
7. John Kevin J. Antin	9100 Noble Circle	27	248-6624
8. Nancy Turner	3306 Spencer Rd.	29	276-9166
9. Betty Scott	3461 Tudor	4?	345-2401
10. Joseph A. Kelly	6605 Mc Gill Ave	4?	248-4419
11. Theresa Stone	9030 EMERALD DR	26	248-3140
12. Ronald S. May	6415 Leavenworth ^{0 JJ} Rd	38	345-5608
13. Theresa Miller	P.O. Box 3434 ^{0 JJ} Anchorage 99501	31	
14. Sam Parker	Box 691 FAIRBANKS	43	488-9756

Miss J.L. Proby
6522 Reservoir Dr
Anch. AK 99502
JANUARY 1985

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NAME	ADDRESS	AGE	PHONE
1. Bob Lemmons	1009 E. Cukh Ave. # C	33	278-3311
2. Mary Ann O'Connell	P.O. Box 1143 Homer, Ak	53	235-6311
3. Patricia C. Mirzole	6503 Rosewood	62	347-7250
4. Carl Redwood	4303 North Star St, Anch Ak	37	561-0645
5. Carol Johnson	5637 Simon Anch Ak	40	---
6. Virginia Miller	4515 E 8th Anchorage Ak	45	338-2222
7. K. Buchanan	P.O. Box 87-2046 Wasilla	41	376-4657
8. Kelly March	P.O. Box 722 Girdwood, AK 99587	38	783-2717
9. Ellen O'Malley	2906 W. 29th St Anchorage AK 99503	30	248-4576
10. Margaret Chiles	2348 Success Dr. Anchorage AK 99504	43	327-4510
1. Dominic Schmidt	P.O. Box 4-491 Anch AK 99509	31	3495708
2. Susan Probyman	8701 Blackwood Anchorage AK 99502	27	243-2315
3. Paul C. Cook	2171 West 48th Anch	25	562-4512

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NAME	ADDRESS	AGE	PHONE
JACK MIZE	300 EGAVIK DR #1 ANCHORAGE, 99503	40	562-4491
James Walker	15331 Pallock Dr Anch AK	20	345 9995
William H. Cole	1340 Blackberry	41	243-3645
C. Westfall	PO Box 113056	34	345-3203
Stanley Housbr	2805 W. 3rd St #3	37	561-9017
Tom C. Rechen	1803 Cleveland St.	28	561-2629
J. Scott Montgomery	316 Franklin Box 87-2261	35	338-1873
LEO A. WYATT	WASILLA, ALASKA 99687	42	376 6554
Cannie Geist	1919 E. 7th Anchorage AK	25	344-4396
Pete Casanova	1200 W. Diamond #550 Anch, Alaska 99515	27	349-9904
MARGARET STURGILL	7036 WEINER ANCH AK	32	248-4997
DARRYL R. BROWN	Box 111475 Anchorage AK	30	-
Seam Burnett	PO Box 60997-Fairbanks	30	907-452-6134

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NAME	ADDRESS	AGE	PHONE
1. ⁿ Richard A. Kenney	906 W 20 th Ave Anch AK 98503	45	—
2. Mike Paul (Smyth)	4927 W-80TH	55	243/208
3. Charles - Lutwick	3810 CAROLINA DR	75	248-4281
4. Karin Matthews	1550 Astorland Anchorage	31	349-2893
5. ...	4403 Spenser Anchorage AK	29	243-4365
6. JOE WELSH	8001 E 3rd AVE #4	34	333-7278
7. Diane Baumgartner	530 Fairbanks St. 99501	33	276-4072
8. ...	12730 HACIE ST ANCH.	29	345-5314
9. ...	3521 Telstar Anch AK	25	243-0221
0. ...	1421 E 17 th #4 99501	25	279-5060
1. ...	2730 HALL ST ANCH	26	345-5314
2. Howard Shepherd	328 BENEFIT #24th ANCH	39	—
3. Ken ...	1423 "P" Street, Anch.	41	278-4257

REP DICK DULTZ
 JUNEAU, ALASKA

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NAME	ADDRESS	AGE	PHONE
1. Sharon L. Proetzman	6522 RUSWOOD ST	34	349-2161
2. Sharon Proetzman	ANCH. AK. 99502		
	7411 WOLFURN #4		
3. John F. Schmitt	ANCH. AK 99502	31	248 4053
4. Ken B. Scotts	6331 AM GARDEN RD ANCH. AK. 99502	23	248-3837
5. Dennis J. Clemens	4334 SPENARD RD ANCH. ANCH 99503	33	248-5300
6. Michael A. Bell	4334 SPENARD RD ANCH. AK 99503	31	
7. Pamela C. Clemens	4334 Spenard Rd #1 Anchorage Alaska 99503	25	248-0560
8. Kim H. Haggard	11501 TRAILS END RD. ANCH	41	AKA
9. Kim Haggard	SR 2586 W.	42	
10. Barry Matheson	4334 Spenard Rd. 99503	41	248-5300
11. D.W. Cherrée D.C.	3441 ARCTURUS CIRCLE ANCH 99503	45	561-4421
12. Terri Shampier	9409 Braintown Way #301 ANCH 99503	44	344-7027
13. Thomas E. Shambaugh	SAME	60	SAME
14. Robert E. Haggard	PO Box 10441 TRBRN AK	25	452-8913
15. Robert E. Haggard	110 BERKLEY CT. FISH	27	452 8913

CSHB 68 (L&C): "An Act relating to motor vehicle liability insurance."


The department is in favor of this legislation, if amended. This legislation offers a third form of automobile insurance that may comply with the provisions of the mandatory automobile insurance law which became effective on January 1, 1985.


Under current law, there are two forms of automobile liability insurance recognized. The first is "owner's" coverage which insures an owner for a specified vehicle or vehicles and anyone operating the specified vehicle with the consent of the owner. Typically, there is also a limited extent of nonowned vehicle coverage extended for temporary replacement vehicles.

The second form is "operators" coverage which covers the insured person's use of nonowned vehicles only. Typically, this coverage is written for a person who does not own a motor vehicle but may be driving nonowned vehicles.

The two available forms can work a financial hardship on persons owning a number of vehicles, where that person is the sole operator of a motor vehicle. For this person and others who wish to avail themselves of the option, a third choice is proposed. This option is called the "personal" policy and it is a combination of the first two forms. This form covers all vehicles operated by only the person named, whether the vehicle operated is owned or not. No vehicles are specified and coverage would not extend to other operators. This kind of coverage will be particularly attractive to the owner and sole operator of a number of vehicles.

During work on the CS, a provision was unintentionally added to the description of the "owner's" coverage. The language on page 1, lines 15-16, "or the use by an insured person of a nonowned motor vehicle" should be removed. Inclusion of this language substantially and unnecessarily broadens that form of coverage.


Loren H. Lounsbury, Commissioner
Department of Commerce & Economic Development

Date: 2/26/86

John W. George, Director of Insurance
Date: 2/25/86



Official Business

Alaska State Legislature

Senate

Committee on Labor & Commerce

Pouch V
State Capitol
Juneau, Alaska 99811

CSHB 68 (Rules): Sectional Analysis

Section 1)

Requires an "owner's" motor vehicle liability policy to designate the vehicles covered, and the name of the person being insured.

"Operator's" liability policy must insure the policy holder for liability arising from the use of a car which is not owned by the insured.

"Personal" motor vehicle liability policy must insure the named person for liability on owned or unowned vehicle.

All 3 types of motor vehicle liability insurance must provide the following coverage for use in the US and Canada:

- 1) \$50,000 bodily injury/death for one person
\$100,000 for 2 persons;
- 2) \$25,000 property destruction/per accident

Requires the same coverage limits for 28.22.1' -130 (Uninsured and Underinsured Motorist's Coverage)

Policy must state name and address of insured and meet the requirements of 21.42.160-170;

Section 2)

If the owner and operator of a vehicle are unknown, payment under the uninsured or underinsured coverage maybe made only where direct contact between motor vehicles has occurred. If one person leaves the scene of an accident, the other person is presumed to be insured if he or she reports the accident to the authorities within 24 hours.

Sections 3 and 4) technical changes to conform with changes made earlier.

Section 5) Definitions

CHAIRMAN'S INFORMATION: CSHB 68 (Rules)

1) BILL TITLE: "An act relating to motor vehicle liability insurance."

a) Introduced: Rep Schultz

b) Co-sponsors:

2) INTENT: This measure expands the two forms of motor vehicle liability insurance currently permitted, and creates a category of "personal" motor vehicle liability insurance. This type of liability insurance would cover all vehicles driven by the person named in the policy, whether the person owned them or not.

FISCAL NOTE: 0

3) ADDITIONAL REFERRALS: Rules

4) PUBLIC HEARINGS:

a) Sponsor:

b) Public Witnesses:

5) BILL ACTION:

a) Hold in committee?

b) Assign to sub committee for further review?

c) Move from committee?

d) Close public hearings?

6) COMMITTEE ACTION?

a) amendments?

b) CS adoption?

STATE OF ALASKA 1986 LEGISLATIVE SESSION
FISCAL NOTE

Revision Date : _____

REQUEST

Bill/Resolution No. : CS HB 68 (L&C)
 Title : An Act relating to motor vehicle liability insurance
 Sponsor : Shultz
 Requestor : House Judiciary
 Date of Request : 1-31-86

FISCAL DETAIL

Agency Affected : Public Safety
 BRU : Motor Vehicles
 Components : _____

EXPENDITURES/REVENUES : (Thousands of Dollars)

OPERATING	FY 86	FY 87	FY 88	FY 89	FY 90	FY 91
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL						
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS						
MISCELLANEOUS						
TOTAL OPERATING	-0-	-0-	-0-	-0-	-0-	-0-

CAPITAL						
----------------	--	--	--	--	--	--

REVENUE						
----------------	--	--	--	--	--	--

FUNDING : (Thousands of Dollars)

GENERAL FUND	-0-	-0-	-0-	-0-	-0-	-0-
FEDERAL FUNDS						
OTHER						
TOTAL	-0-	-0-	-0-	-0-	-0-	-0-

POSITIONS :

FULL-TIME						
PART-TIME						
TEMPORARY						

ANALYSIS : Attach a separate page if necessary

No fiscal impact.

Prepared by : Bill Brown ^{BB} Phone : 465-2650
 Division : Motor Vehicles Date : 1-31-86
 Approved by Commissioner : [Signature] Date : 1/31/86
 Agency : Public Safety

Distribution (by Agency preparing fiscal note):

- Legislative Finance
- Legislative Sponsor
- Requestor
- Office of Management and Budget
- Impacted Agencies)

**STATE OF ALASKA 1986 LEGISLATIVE SESSION
FISCAL NOTE**

Revision Date: _____

REQUEST

Bill/Resolution No.: CSHB 68 (I&C)
 Title: An Act relating motor
vehicle liability insurance

Sponsor: Labor and Commerce
 Requestor: Labor and Commerce
 Date of Request: _____

FISCAL DETAIL

Agency Affected: Alaska Public Utilities Comm.
 BRU: Commerce and Econ Dev.

Components: Public Protection
Division of Insurance

EXPENDITURES / REVENUES : (Thousands of Dollars)

OPERATING	FY 86	FY 87	FY 88	FY 89	FY 90	FY 91
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL						
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS						
MISCELLANEOUS						
TOTAL OPERATING	-0-	-0-	-0-	-0-	-0-	-0-

CAPITAL	-0-	-0-	-0-	-0-	-0-	-0-
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REVENUE	-0-	-0-	-0-	-0-	-0-	-0-
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FUNDING: (Thousands of dollars)

GENERAL FUND						
FEDERAL FUNDS						
OTHER						
TOTAL	-0-	-0-	-0-	-0-	-0-	-0-

POSITIONS:

FULLTIME	-0-	-0-	-0-	-0-	-0-	-0-
PARTTIME						
TEMPORARY						

ANALYSIS: Attach a separate page if necessary.

Prepared by: John L. George, Director
 Division: Alaska Public Utilities Commission

Phone: 465-2515
 Date: February 20, 1986

Approved by Commissioner: John H. Thornberry
 Agency: Commerce and Economic Development

Date: February 20, 1986

Distribution (by Agency preparing fiscal note):

- Legislative Finance
- Legislative Sponsor
- Requestor
- Office of Management and Budget
- Impacted Agency(ies)

STATUTES FOR CSHB 68

AS21.42.160 DOCUMENT

CHAPTER = 21.42

SECTION = 21.42.160

TITLE = 21

HEADINGS TITLE 21.

Insurance.

CHAPTER 42.

The Insurance Contract.

CITATION Sec. 21.42.160.

CATCH LINE

CONTENTS OF POLICIES IN GENERAL.

TEXT

(a) Each policy shall specify

(1) the names of the parties of the contract;

(2) the subject of the insurance;

(3) the risks insured against;

(4) the time when the insurance thereunder takes effect

and the period during which the insurance is to continue;

(5) the premium;

(6) the conditions pertaining to the insurance.

(b) If under the policy the exact amount of premium is determinable only at stated intervals or termination of the contract, a statement of the basis and rates upon which the premium is to be determined and paid shall be included.

(c) Subsections (a) and (b) of this section do not apply to surety contracts, or to group insurance policies.

(d) Each policy and annuity contract issued by a domestic insurer, and the forms thereof filed with the director, shall have printed on them an appropriate designating letter or figure, or combination of letters or figures or terms identifying the respective forms of policies or contracts, together with the year of adoption of the form. When a change is made in the form, the designating letters, figures or terms and year of adoption shall be correspondingly changed.

HISTORY

(Sec. 1 ch 120 SLA 1966)

END OF DOCUMENT

AS21.42.170 DOCUMENT

CHAPTER = 21.42

SECTION = 21.42.170

TITLE = 21

HEADINGS TITLE 21.

Insurance.

CHAPTER 42.

The Insurance Contract.

CITATION Sec. 21.42.170.

CATCH LINE

ADDITIONAL POLICY CONTENTS.

TEXT A policy may contain additional provisions not inconsistent with this title that are

(1) required to be inserted by the laws of the insurer's domicile;

(2) necessary, on account of the manner in which the insurer is constituted or operated, in order to state the rights and obligations of the parties to the contract; or

(3) desired by the insurer and neither prohibited by law nor in conflict with any provisions required to be included in it.

HISTORY (Sec. 1 ch 120 SLA 1966)

END OF DOCUMENT

AS28.15.221 DOCUMENT

CHAPTER = 28.15

SECTION = 28.15.221

TITLE = 28

HEADINGS TITLE 28.

Motor Vehicles.

CHAPTER 15.

Drivers' Licenses.

ARTICLE 3.

Point System.

CITATION Sec. 28.15.221.

CATCH LINE

POINT SYSTEM.

TEXT

(a) For the purpose of identifying habitually reckless or negligent drivers and habitual or frequent violators of traffic laws, the commissioner shall adopt regulations establishing a uniform system for the suspension, revocation, limitation or denial of a driver's license or driving privilege by assigning demerit points for convictions for violations of traffic laws which are required to be reported to the department under AS 28.15.191.

(b) The regulations adopted under (a) of this section shall include a designated level of point accumulation which identifies drivers who are habitually reckless or negligent or who are habitual or frequent violators of traffic laws, so as to show a disrespect for traffic laws and a disregard for the safety of other persons. In formulating the point system authorized by this section, the commissioner shall, in the interest of interstate uniformity, provide for suspension, revocation or denial of a driver's license or privilege for an accumulation of 12 or more points as a result of offenses committed during any consecutive 12-month period or 18 or more points as a result of offenses committed during any 24-month period.

HISTORY (Sec. 19 ch 178 SLA 1978)

R0601 * END OF DOCUMENTS IN LIST - ENTER RETURN OR ANOTHER COMMAND.

AS28.20.400 DOCUMENT

CHAPTER = 28.20

SECTION = 28.20.400

TITLE = 28

HEADINGS TITLE 28.

Motor Vehicles.

CHAPTER 20.

Motor Vehicle Safety Responsibility Act.

CITATION Sec. 28.20.400.

CATCH LINE

SELF-INSURERS.

TEXT

(a) A person in whose name more than 25 vehicles are registered in this state may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the department as provided in (b) of this section.

(b) The department may issue a certificate of self-insurance when it is satisfied that the person has and will continue to have ability to pay judgments obtained against the person. The certificate may be issued authorizing a person to act as a self-insurer for either property damage or bodily injury, or both, or within the limits the department prescribes.

(c) Upon not less than 10 days' notice and a hearing pursuant to the notice, the department may upon reasonable grounds cancel a certificate of self-insurance. Failure to pay a judgment within 30 days after judgment becomes final is a reasonable ground for the cancellation of a certificate of self-insurance.

HISTORY (Sec. 42 ch 163 SLA 1959)

R0601 * END OF DOCUMENTS IN LIST - ENTER RETURN OR ANOTHER COMMAND.

AS28.22.010 DOCUMENT

CHAPTER = 28.22

SECTION = 28.22.010

TITLE = 28

HEADINGS TITLE 28.

Motor Vehicles.

CHAPTER 22.

Motor Vehicle Liability Insurance.

ARTICLE 1.

Description of General Policy Provisions.

CITATION Sec. 28.22.010.

CATCH LINE

MOTOR VEHICLE LIABILITY POLICY.

TEXT

(a) The owner's policy of liability insurance shall

(1) designate by description or appropriate reference all vehicles that it covers;

(2) insure the person named against loss from the liability imposed by law for damages arising out of the ownership, maintenance, or use of the vehicle in the United States or Canada, subject to limits exclusive of interest and costs, with respect to each vehicle, as follows:

(A) \$50,000 because of bodily injury to or death of one person in any one accident, and, subject to the same limit for one person, \$100,000 because of bodily injury to or death of two or more persons in any one accident; and

(B) \$25,000 because of injury to or destruction of property of others in any one accident;

(3) contain coverage prescribed in AS 28.22.100 - 28.22.130 in the amounts set out in (2) of this subsection for the protection of the persons insured under the policy who are legally entitled to recover damages from the owner or operator of an uninsured or underinsured motor vehicle because of bodily injury or death, or damage to or destruction of property arising out of the ownership, maintenance, or use of the uninsured or underinsured motor vehicle.

(b) The operator's policy of liability insurance shall insure the person named as insured against loss from the liability imposed on the operator by law for damages arising out of the use by the operator of a motor vehicle not owned by the operator, within the same territorial limits and subject to the same limits of liability as are required for an owner's policy of liability insurance.

(c) The motor vehicle liability policy shall state the name and address of the named insured, the coverage, the premium charges, the policy period, and the limits of liability, and shall contain an agreement or an endorsement that insurance is provided in accordance with the coverage defined in (a) of this section for bodily injury and death or property damage, or both.

HISTORY (Sec. 13 ch 70 SLA 1984)

RO601 * END OF DOCUMENTS IN LIST - ENTER RETURN OR ANOTHER COMMAND.

AS28.22.600 DOCUMENT

CHAPTER = 28.22

SECTION = 28.22.600

TITLE = 28

HEADINGS TITLE 28.

Motor Vehicles.

CHAPTER 22.

Motor Vehicle Liability Insurance.

ARTICLE 4.

Miscellaneous Provisions.

CITATION Sec. 28.22.600.

CATCH LINE

DEFINITION.

TEXT In this chapter, "motor vehicle liability policy" means an owner's policy or an operator's policy containing an agreement or endorsement and issued by an insurance carrier authorized to transact business in the state to or for the benefit of the person named as insured.

HISTORY (Sec. 13 ch 70 SLA 1984)

R0601 * END OF DOCUMENTS IN LIST - ENTER RETURN OR ANOTHER COMMAND.