

HB

305

HONDA *of Anchorage*

1118 E. 5TH AVENUE
ANCHORAGE, ALASKA 99501
279-9478

April 15, 1992

MR. DAVID J. WALSH
DIRECTOR OF INSURANCE
DEPT. OF COMMERCE AND ECONOMIC DEVELOPMENT
P.O. BOX D
JUNEAU, ALASKA 99811-0800

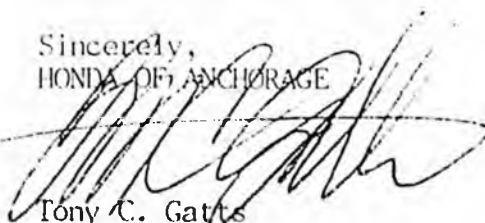
Dear Mr. Walsh,

Enclosed you will find letters from some of my customers and employees (over 100) protesting the insurance legislation introduced by Dave Donley last year.

On the surface this legislation would seem to be well meaning, in depth however the repercussions will result in a negative financial impact that will not only limit the availability of motorcycle users to acquire coverage it will take another revenue and employment source from an already embattled Alaskan economy. The loss of jobs and businesses due to the legislation will be devastating. In my small business alone I provide jobs for 25 Alaskans we are the largest motorcycle dealership in Alaska, more than 60% of our sales are financed. As you know financial organizations require insurance as a prerequisite to a loan. With the withdrawal of the insurance lines carried by the insurance brokers I will not be able to sell to a majority of my customers, many of whom are using a motorcycle as a means of basic transportation as well as an alternate source of transportation. While I may be able to withstand a 50%-60% drop in business most dealers would be forced to close their doors putting a great many people out of work, in an economy already starved for jobs.

Therefore I feel that this legislation should be modified to allow the re-entry of the insurance carriers that have withdrawn from this market.

Sincerely,
HONDA OF ANCHORAGE



Tony C. Gatts
President/Honda of Anchorage
Chairman/Alaska Coalition of Motorcyclists

TCG/gmo

Mr. David J. Walsh
Director of Insurance
Dept. of Commerce and Economic Development
P.O. Box D
Juneau, Alaska 99811-0880

Dear Mr. Walsh

From a motorcyclist's point of view I wish to express my concern about insurance laws that have made it difficult, expensive, and time consuming to get motorcycle insurance. In some cases it is impossible!

As I understand it, legislation introduced by Dave Donley last year has increased the limits to the extent that many insurance companies will no longer write motorcycle insurance - or worse yet have left the State completely. Those who do offer motorcycle insurance only do so if another policy is in effect-(i.e.) house or car policy. This leaves many of us unable to get insurance at all - no car, rental home, etc.

I ask that you investigate this situation and take whatever action is necessary to rectify it. Our riding season is here, and it is short. So, needless to say, time is of the essence.

Thank you for your consideration.

Sincerely yours,

Kim Moslak

KIM Moslak

1000 W. 70th

Anch AK 99578-2110

CC: Representat.ve Dave Donley
Alaska State Legislature
State Capitol
Juneau, Alaska 99801-1182

Mr. David J. Walsh
Director of Insurance
Dept. of Commerce and Economic Development
P.O. Box D
Juneau, Alaska 99811-0800

Dear Mr. Walsh

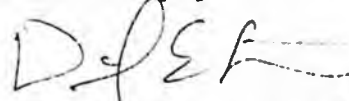
From a motorcyclist's point of view I wish to express my concern about insurance laws that have made it difficult, expensive, and time consuming to get motorcycle insurance. In some cases it is impossible!

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Thank you for your consideration.

Sincerely yours,



David E Stephenson

3212 Amber Bay

Anchorage Ak 99515

CC: Representative Dave Donley
Alaska State Legislature
State Capitol
Juneau, Alaska 99801-1182

Mr. David J. Walsh
Director of Insurance
Dept. of Commerce and Economic Development
P.O. Box D
Juneau, Alaska 99811-0800

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Thank you for your consideration.

Sincerely yours,

April Imhof

April Imhof

11348-A Lower Sunny Cir.

Eagle River, AK.

99577

CC: Representative Dave Donley
Alaska State Legislature
State Capitol
Juneau, Alaska 99801-1182

Mr. David J. Walsh
Director of Insurance
Dept. of Commerce and Economic Development
P.O. Box D
Juneau, Alaska 99811-0800

Dear Mr. Walsh

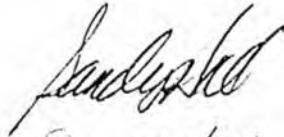
From a motorcyclist's point of view I wish to express my concern about insurance laws that have made it difficult, expensive, and time consuming to get motorcycle insurance. In some cases it is impossible!

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Thank you for your consideration.

Sincerely yours,



SANDY HALL
4701 DENALI ST
ANC 03-7324

CC: Representative Dave Donley
Alaska State Legislature
State Capitol
Juneau, Alaska 99801-1182

Mr. David J. Walsh
Director of Insurance
Dept. of Commerce and Economic Development
P.O. Box D
Juneau, Alaska 99811-0800

Dear Mr. Walsh

From a motorcyclist's point of view I wish to express my concern about insurance laws that have made it difficult, expensive, and time consuming to get motorcycle insurance. In some cases it is impossible!

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I ask that you investigate this situation and take whatever action is necessary to rectify it. Our riding season is here, and it is short. So, needless to say, time is of the essence.

Thank you for your consideration.

Sincerely yours,

Clifford Hartings
1318 Turpin St.
Anchorage AK
99504

CC: Representative Dave Donley
Alaska State Legislature
State Capitol
Juneau, Alaska 99801-1182

REPRESENTATIVE DAVE DONLEY

ALASKA STATE LEGISLATURE
DISTRICT ELEVEN
SEAT A

3111 "C" STREET, SUITE 450
ANCHORAGE, ALASKA 99503
(907) 561-7629 (FAX) 562-4376



CHAIRMAN
JUDICIARY COMMITTEE
VICE CHAIRMAN
REGULATION REVIEW COMMITTEE
MEMBER
RULES COMMITTEE
LABOR AND COMMERCE COMMITTEE

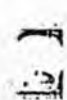
HB 305 Repeal Sunset Provisions of Auto Insurance Law

This bill would repeal the sunset provisions of the mandatory insurance law. These provisions were put into the original bill because there were some concerns about the effect of mandatory insurance on rates. The compromise reached at that time was to put a sunset provision in the bill so that the legislature could revisit the issue.

Mandatory automobile insurance has been a success. Automobile insurance rates have gone down. It regularly scores 80% plus favorable rating in public opinion surveys. If anything, the public has asked for the law to be strengthened.

The time has come to cease viewing mandatory auto insurance as an experiment and make it the permanent law of the state.

DD/bb



BILL NO: HB 305

DATE: 5/6/91

TITLE: "An Act repealing provisions. . .mandatory motor vehicle insurance law"

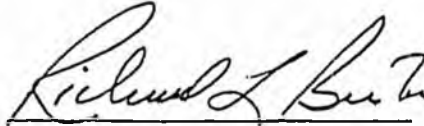
CONTACT: Juanita Hensley
Driver Services (DMV)
465-4335

DEPARTMENT OF PUBLIC SAFETY

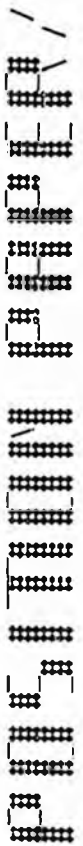
HB 305 repeals the "sunset clauses" of the current Mandatory Insurance Law, which is scheduled to be repealed effective January 1, 1994. Repeal of the sunset clauses would allow the present law to remain in effect indefinitely, until amended or repealed by the legislature.

The current Mandatory Insurance Law has had a positive effect on the number of uninsured motorists. Statistics show that for the six months of 1989 that the law was in effect, 11.2% of drivers involved in accidents were uninsured. In 1990, 11.9% of drivers involved in accidents were uninsured. For the period of January through April of 1991, only 9.2% of drivers involved in accidents were uninsured.

The Department of Public Safety supports this bill.



Richard L. Burton
Commissioner



HOUSE COMMITTEE REPORT

Date Referred: April 26, 1991

FURTHER REFERRALS:

Judiciary
Finance

Date of Committee Action: 5/15/91

The TRANSPORTATION Committee considered:

HB 305

HOUSE BILL NO. 305

REPEAL SUNSET PROVISIONS OF AUTO INS. LAW

An Act repealing provisions of law that would repeal the mandatory motor vehicle insurance law."

RECOMMENDATIONS:

to be replaced with _____ [] the same title
[] a new title

[] have attached amendments(s)

[] do pass

[] do not pass

[] no recommendations

[] individual recommendations

[] additional referral to the _____ Committee

ADOPTS: _____ letter of Intent

ATTACHES NEW FISCAL NOTE(S): (Dept)

APPROVES PREVIOUS: (Dept/Date)

[] fiscal impact _____

[] fiscal note(s) _____

[] zero fiscal note DPS

[] zero fiscal note(s) _____

SIGNING DO PASS	DP	OTHER RECOMMENDATIONS	DNP	NR	AM
<i>Jimmy Mack</i>	<i>α</i>	<i>Bill Hudson</i>		<input checked="" type="checkbox"/>	
<i>Gene Rubina</i>	<i>α</i>				
<i>Hait Phillips</i>	<i>x</i>				
<i>Richard Sobey</i>	<i>*</i>				

Richard Sobey
CHAIRMAN'S SIGNATURE

I USE COMMITTEE REPO!

(7) Date Referred: May 9, 1991 FURTHER REFERRALS: Finance

Date of Committee Action: 3/11/92

The JUDICIARY Committee considered: HB 305

HOUSE BILL NO. 305 REPEAL SUNSET PROVISIONS OF AUTO INS. LAW

"An Act repealing provisions of law that would repeal the mandatory motor vehicle insurance law."

- RECOMMENDATIONS: the same title
 be replaced with _____ a new title
- have attached amendments(s)
 - do pass
 - do not pass
 - no recommendations
 - individual recommendations
 - additional referral to the _____ Committee

ADOPTS: _____ letter of Intent

ATTACHES NEW FISCAL NOTE(S): (Dept) APPROVES PREVIOUS: (Dept/Date)

- fiscal impact _____
- fiscal note(s) _____
- zero fiscal note Public Safety/DMV 1/13/92
- zero fiscal note(s) _____

SIGNING DO PASS	DP	OTHER RECOMMENDATIONS	DNP	NR	AM
<u>Dave Douley</u>	X				
<u>Mark Hankley</u>	X				
<u>Mike Miller</u>	X				
<u>Kevin Pat Parnell</u>	✓				
<u>Th Ellis</u>	X				
<u>Perry Martin</u>	X				

Dave Douley
CHAIRMAN'S SIGNATURE

FISCAL NOTE

STATE OF ALASKA
1992 LEGISLATIVE SESSION

BILL NO. HB 305

Revision Date: _____ Department Affected: Public Safety
 Title: An Act repealing provisions BRU: Motor Vehicles
mandatory motor vehicle insurance law Component: Driver Services
 Sponsor: House Judiciary
 Requestor: House Judiciary COMPONENT SERIAL NO.

5	0	0
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EXPENDITURES/REVENUES: (Thousands of Dollars) (inflation not included)

OPERATING	FY 93	FY 94	FY 95	FY 96	FY 97	FY 98
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 FUND SOURCE:	-0-	-0-	-0-	-0-	-0-	-0-
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FUNDING: (Thousands of Dollars)

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

POSITIONS:

FULL-TIME	0	0	0	0	0	0
PART-TIME	0	0	0	0	0	0
TEMPORARY	0	0	0	0	0	0

Estimate of current year impact: None

ANALYSIS: (Attach a separate page if necessary.)

 No fiscal impact upon the Division of Motor Vehicles is anticipated.

Prepared By: Juanita Hensley Phone: 465-4335
 Division: Motor Vehicles Date: 1/9/92
 Approved by Commissioner: Richard L. Burton
 Agency: Department of Public Safety Date: 1/13/92

STATE OF ALASKA
 1991 LEGISLATIVE SESSION

Revision Date: _____
 Title: "An Act repealing provisions . . .
 mandatory motor vehicle insurance law"
 Sponsor: House Judiciary
 Requestor: House Transportation

Department Affected: Public Safety
 BRU: Motor Vehicles
 Component: Driver Services

COMPONENT SERIAL NO.

	5	0	0
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EXPENDITURES/REVENUES: (Thousands of Dollars) (Inflation not Included)

OPERATING	FY 92	FY 93	FY 94	FY 95	FY 96	FY 97
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-
REVENUE	-0-	-0-	-0-	-0-	-0-	-0-

FUNDING: (Thousands of Dollars)

GENERAL FUND						
FEDERAL FUNDS						
OTHER/PROG RCPT						
TOTAL	-0-	-0-	-0-	-0-	-0-	-0-

POSITIONS:

FULL-TIME	0	0	0	0	0	0
PART-TIME	0	0	0	0	0	0
TEMPORARY	0	0	0	0	0	0

Estimate of current year impact None

ANALYSIS: (Attach a separate page if necessary)

No fiscal impact upon the Division of Motor Vehicles is anticipated.

Prepared by: Juanita Hensley Phone: 465-4335
 Division: Division of Motor Vehicles Date: 5/6/91
 Approved by Commissioner: Richard L. Burton Richard L. Burton
 Agency: Department of Public Safety Date: 5/6/91

HOUSE COMMITTEE REPORT

(7)
Date Referred:

FURTHER REFERRALS:

Date of Committee Action: 5/4/92

The JUDICIARY Committee considered:

HB 305

HOUSE BILL NO. 305

REPEAL SUNSET PROVISIONS OF AUTO INS. LAW

"An Act repealing provisions of law that would repeal the mandatory motor vehicle insurance law."

RECOMMENDATIONS:

be replaced with CS HB 305 (JUD) the same title a new title

have attached amendments(s)

do pass

do not pass

no recommendations

individual recommendations

additional referral to the _____ Committee

ADOPTS: _____ letter of Intent

ATTACHES NEW FISCAL NOTE(S): (Dept)

APPROVES PREVIOUS: (Dept/Date)

fiscal impact _____

fiscal note(s) Commerce 3-25-92 DPS 3/13/92

zero fiscal note _____

zero fiscal note(s) Law 3-25-92

SIGNING DO PASS	DP	OTHER RECOMMENDATIONS	DNP	NR	AM
<i>Dave Donley</i>	✓				
<i>John Eells</i>	X				
<i>Tom Hunter</i>	✓	<i>Kevin Pat Parnell</i>		✓	
<i>Terry Martin</i>	✓				
<i>Mike Miller</i>	✓				

Dave Donley
CHAIRMAN'S SIGNATURE

FISCAL NOTE

No. 4

Bill Version: HB 305

(H) Publish Date: 3-25-92

STATE OF ALASKA
1992 LEGISLATIVE SESSION

Revision Date: _____

Department Affected: Department of Law

Title: "...repealing...law that would repeal the mandatory motor vehicle insurance law."

BRU: Prosecution

Sponsor: House Judiciary Committee

Component: All

Requestor: House Judiciary Committee

COMPONENT SERIAL

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Expenditures/Revenues: (Thousands of Dollars)

85 through 91

OPERATING	FY 93	FY 94	FY 95	FY 96	FY 97	FY 98
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL						
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS						
MISCELLANEOUS						
TOTAL OPERATING	0.0	0.0	0.0	0.0	0.0	0.0

CAPITAL						
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REVENUE FUND SOURCE:						
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FUNDING: (Thousands of Dollars)

GENERAL FUND	0.0	0.0	0.0	0.0	0.0	0.0
FEDERAL FUNDS						
OTHER FUND SOURCE:						
TOTAL						

POSITIONS:

FULL-TIME	0.0	0.0	0.0	0.0	0.0	0.0
PART-TIME						
TEMPORARY						

Estimate of current year impact: _____

ANALYSIS: (Attach a separate page if necessary.)

This bill repeals provisions of law that would have repealed the mandatory motor vehicle insurance law, and it will not have fiscal impact on the Department of Law.

Prepared by: Richard I. Peques / Director
Division: Administrative Services

Phone: 465-3672
Date: March 10, 1992

Approved by Commissioner: Charles E. Cole, Attorney General
Agency: Department of Law

Date: March 10, 1992

Distribution (by preparer): Leg. Fin., Legislative Sponsor, Requestor, OMB/DBR, Gov. Legis. Ofc., & Impacted Agency(ies).

COMMITTEE COPY

STATE OF ALASKA
1992 LEGISLATIVE SESSION

No. 3

Jill Version: HB 305

(H) Publish Date: 3-25-92

Revision Date: 4/26/91 Department Affected: Commerce & Economic Dev.
 Title: Repeal Sunset Provisions of BRU: Insurance
Auto Insurance Law Component: Operations
 Sponsor: House Judiciary Committee
 Requestor: _____ COMPONENT SERIAL NO.

0	3	5	4
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EXPENDITURES/REVENUES: (Thousands of Dollars)

OPERATING	FY 93	FY 94	FY 95	FY 96	FY 97	FY 98
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 FUND SOURCE:	0	0	0	0	0	0
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FUNDING: (Thousands of Dollars)

GENERAL FUND						
FEDERAL FUNDS						
OTHER FUND SOURCE:						
TOTAL	0	0	0	0	0	0

POSITIONS:

FULL-TIME	0	0	0	0	0	0
PART-TIME						
TEMPORARY						

Estimate of current year impact: _____

ANALYSIS: (Attach a separate page if necessary.)
 No fiscal impact.

Prepared By: Joan Brown, Administrative Officer Phone: 465-2597
 Division: Insurance Date: 3/19/92
 Approved by Commissioner: Glenn A. Olds *Glenn A. Olds* Date: 3-19-92
 Agency: Commerce and Economic Development Date: 3/19/92

STATE OF ALASKA
1992 LEGISLATIVE SESSION

Revision Date: _____ Department Affected: Public Safety
 Title: An Act repealing provisions... mandatory motor vehicle insurance law BRU: Motor Vehicles
 Component: Driver Services
 Sponsor: House Judiciary
 Requestor: House Judiciary COMPONENT SERIAL NO.

5	0	0
---	---	---

EXPENDITURES/REVENUES: (Thousands of Dollars) (inflation not included)

OPERATING	FY 93	FY 94	FY 95	FY 96	FY 97	FY 98
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-
---------	-----	-----	-----	-----	-----	-----

REVENUE	-0-	-0-	-0-	-0-	-0-	-0-
FUND SOURCE:						

FUNDING: (Thousands of Dollars)

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

POSITIONS:

FULL-TIME	0	0	0	0	0	0
PART-TIME	0	0	0	0	0	0
TEMPORARY	0	0	0	0	0	0

Estimate of current year impact: None

ANALYSIS: (Attach a separate page if necessary.)

No fiscal impact upon the Division of Motor Vehicles is anticipated.

Prepared By: Juanita Hensley Phone: 465-4335

Division: Motor Vehicles Date: 1/9/92

Approved by Commissioner: Richard L. Burton

Agency: Department of Public Safety Date: 1/13/92

Distribution (by preparer): Leg. Fin., Legislative Sponsor, Requestor, OMB/DBR, Gov. Legis. Ofc., & Impacted Agency(ies).