

HB

95

HOUSE COMMITTEE REPORT

(7)

Date Referred to Committee: January 29, 1997

FURTHER REFERRALS:

Judiciary

Date of Committee Action: 2/26/97

The TRANSPORTATION Committee considered:

HB 95

HOUSE BILL NO. 95

MOTOR VEHICLE INSURANCE & LICENSING

"An Act relating to motor vehicle registration, licensing, and insurance; and providing for an effective date."

recommends it be replaced with the following committee substitute CS HB 95 (TRA) the same title a new title

additional referral to _____ Committee
 attached amendment(s)

ADOPTS: _____ Letter of Intent

ATTACHES NEW FISCAL NOTE(S): (Dept) Public Safety APPROVES PREVIOUS: (Dept/Date)
 fiscal note(s) _____ fiscal note(s) _____
 zero fiscal note(s) _____ zero fiscal note(s) _____

SIGNING WITH RECOMMENDATIONS	DP	DNP	NR	AM
<u>Gilbert Kookesh</u> Kookesh	✓			
<u>Dee Hudson</u> Hudson			✓	
<u>Elton</u> Elton			✓	
<u>Jerry Sanders</u> Sanders			✓	
<u>Don Cowdery</u> Cowdery	✓			
<u>Beverly Masick</u> Masick			✓	
<u>W.K. Williams</u> Williams	✓			

CHAIR'S SIGNATURE W.K. Williams
Williams

FISCAL NOTE

STATE OF ALASKA
1997 LEGISLATIVE SESSION

BILL NO: HB 95

Revision Date: _____ Dept. Affected: Public Safety
 Title: An Act relating to motor vehicle registration, BRU: Motor Vehicles
licensing, and insurance... Component: Field Services
 Sponsor: Representative Green Driver Services
 Requestor: (H). TRA COMPONENT SERIAL NO. 500, 501

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

	FY 98	FY 99	FY 00	FY 01	FY 02	FY 03
OPERATING						
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL						
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS CLAIMS						
MISCELLANEOUS						
TOTAL OPERATING	548.1	548.1	548.1	548.1	548.1	548.1

CAPITAL EXPENDITURES						
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CHANGE IN REVENUES (1005) Revenue Code	330.0	330.0	330.0	330.0	330.0	300.0
--	-------	-------	-------	-------	-------	-------

FUNDING: (Thousands of Dollars)

1002 Federal Receipts						
1003 GF Match						
1004 GF	218.1	218.1	218.1	218.1	218.1	218.1
1005 GF/Program Receipts	330.0	330.0	330.0	330.0	330.0	330.0
1006 GF/MHTIA						
Other						
TOTAL	548.1	548.1	548.1	548.1	548.1	548.1

Estimate of current year (FY 97) impact: \$ _____

POSITIONS:

FULL-TIME						
PART-TIME						
TEMPORARY						

ANALYSIS: (Attach a separate page if necessary.)
 SEE ATTACHED

Prepared By: Juanita M. Hensley Phone: 465-2650
 Division: Motor Vehicles Date: 2/24/97
 Approved by Commissioner: *Ronald L. Otte* Date: 2/25/97
 Agency: Ronald L. Otte, Dept. of Public Safety

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STATE OF ALASKA
1997 LEGISLATIVE SESSION

BILL NO: HB 95

Revision Date: _____ Dept. Affected: Public Safety

ANALYSIS CONTINUED:

Current law allows a person to self certify the existence of motor vehicle liability insurance when a person registers a vehicle or is involved in a motor vehicle accident with damage in excess of \$501.00. Statistics show that approximately 12 to 13 percent of all persons involved in motor vehicle crashes in Alaska are uninsured.

This bill establishes an insured motor vehicle data base and allows the Division of Motor Vehicle (DMV) to contract with a third party agent to maintain the insurance data base. This data base can be accessed by DMV when a person is involved in a motor vehicle accident; at the time they are registering a vehicle or reinstating a driver's license. If insurance cannot be verified, DMV can take action to suspend a driver's license or refuse to register the vehicle. It also allows law enforcement statewide to access the data base when they have stopped someone for a traffic violation.

There are approximately 630,000 registered vehicles in the state of Alaska. The bill establishes a fee of \$1.00 per vehicle payable at the time of registration for the maintenance of the data base.

In January 1997, DMV implemented a law to register vehicles on a biennial basis. Since vehicles will be registered for a two year period instead one year it is estimated the \$1.00 fee will generate approximately \$330.0 in general fund program receipts. This estimate is based on 330,000 vehicles being registered on a yearly basis and the fee collected at that time.

The state of Utah is the only state at this time to use a third party vendor to maintain an insured data base. It is estimated Alaska will be able to contact with a third party vendor to maintain a data base for approximately .87 cents per vehicle registered in the State. The total cost of the program would be \$548.1.

COST

630,000 registered vehicles statewide
y .87 cents cost for maintenance of third party insurance data base, per vehicle registered
\$548.1

REVENUE

330,000 registered vehicles a year based on biennial basis.
\$1.00 per vehicle registration.
\$330.0

LEGAL SERVICES

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Juneau, Alaska 99801-2105

MEMORANDUM

February 5, 1997

SUBJECT: Sectional Summary of HB 95.

TO: Representative Joe Green
Attn: Christy

FROM: Michael F. Ford *M. F.*
Legislative Counsel

You have requested a sectional summary of the above-described bill.

As a preliminary matter, note that a sectional summary of a bill should not be considered an authoritative interpretation of the bill and the bill itself is the best statement of its contents. If you would like an interpretation of the bill as it may apply to a particular set of circumstances, please advise.

Section 1. Requires insurers who issue automobile insurance to provide monthly reports to the Department of Public Safety on auto insurance policies. Specifies the information that must be reported and provides a penalty for failure to report.

Section 2. Allows the Department of Public Safety to electronically verify valid auto insurance or allows a person to provide evidence of insurance. Adds a definition of what constitutes evidence of auto insurance.

Section 3. Allows the department to refuse to register a motor vehicle when the owner fails to provide proof of valid insurance.

Section 4. Establishes an insured motorist identification fee of \$1.

Section 5. Allows the department to establish that a person has required auto insurance by electronic verification.

Section 6. Technical amendment.

Section 7. Allows a peace officer to electronically verify that a person has valid auto insurance as required by law following an accident.

Representative Joe Green

February 5, 1997

Page 2

Section 8. Establishes the insured motorist identification program. Requires the department to contract with a third-party agent to establish a data base and to track compliance with the mandatory insurance provisions of AS 28.22. Imposes reporting and other requirements on the third-party agent. Prohibits disclosure of the information the data base, except as allowed under AS 28.10.505.

Section 9. Effective date.

MFF:gle

97-057.glc

AMENDMENT

OFFERED IN THE HOUSE

BY REPRESENTATIVE GREEN

TO: HB 95

- 1 Page 3, line 19:
- 2 Delete "\$1"
- 3 Insert "\$2"

Failed

Adopted

A M E N D M E N T

OFFERED IN THE HOUSE

BY REPRESENTATIVE GREEN

TO: HB 95

1 Page 3, following line 21:

2 Insert a new bill section to read:

3 **** Sec. 5. AS 28.15.211(e) is amended to read:**

4 (e) At the end of a period of limitation, suspension, or revocation under this
5 chapter, the department may not issue a driver's license or a duplicate driver's license
6 to the licensee until the licensee has complied with AS 28 20 relating to proof of
7 financial responsibility or the department electronically verifies the existence of
8 motor vehicle liability insurance required under AS 28.22.011."

9 Renumber the following bill sections accordingly.

2-21-97

To: 465-3793

From: Michael Lessmeier

Per your request.

485-7793

STATEMENT IN OPPOSITION TO
THE ENACTMENT OF A COMPULSORY AUTOMOBILE LIABILITY
INSURANCE STATUTE IN ALASKA
HEARING BEFORE THE
SENATE LABOR AND COMMERCE COMMITTEE
MAY 31, 1983

Mr. Chairman, members of the Labor and Commerce Committee, my name is Michael Lessmeier. I am a lawyer from Juneau and I am here on behalf of Allstate Insurance Company and State Farm Insurance Company. Both Allstate and State Farm have had a long and generally negative experience with compulsory insurance. We believe compulsory insurance laws, such as the bill before you, aren't needed, create more problems than they solve, don't benefit the general public or our policyholders, will unnecessarily raise premium rates and in the final analysis, don't work.

The real question is whether the cost of compulsory insurance justifies the realistic benefit we can hope to achieve from it. We believe the answer to this question is no and we want to explain why.

The theoretical goal of compulsory insurance is to guarantee that innocent victims of automobile accidents are compensated for their injuries. But we know that the enactment of compulsory insurance

does not guarantee that these people will be so compensated. Compulsory insurance has never in any state reached the objectives sought by its sponsors.

One of the reasons compulsory insurance has not been effective, is that uninsured drivers are generally made up of those who can't afford insurance, have no drivers license, do not register their vehicles, are driving stolen vehicles or vehicles involved in hit-and-run accidents. Many of these people will not purchase liability insurance regardless of whether there is a compulsory law. Others in this category include out-of-state drivers and new residents with vehicles registered elsewhere. Most of these people will continue to remain uninsured even after passing a compulsory law and this is shown by experience in other states.

For example, California spent \$2.32 million to increase the percentage of its insured drivers by five (5) percent. Maryland spent \$1.5 million to increase its percentage of insured drivers by the same five (5) percent. South Carolina paid \$1.3 million for an eight (8) percent increase. Massachusetts, which has had a compulsory insurance law longer than any other state, still has an estimated 10 -15 percent level of uninsured drivers. Current estimates of uninsured drivers in compulsory states still range from five (5) percent to 15 percent, depending upon the level of enforcement.

Nor is the concept of compulsory insurance related to safety. The enactment of a compulsory insurance law won't reduce the number of accidents. By its very nature, compulsory insurance relates to what happens after an accident. Compulsory insurance laws simply require insurance, they do not provide a means to remove high-risk drivers from the road.

We do not believe that uncompensated injuries are reduced by the enactment of a compulsory law. We believe that on the average, insured car occupants will receive injuries from uninsured motorists at about the same rate after enactment of compulsory legislation as they do before passage of these laws. Although compulsory legislation may increase the insured population by a small percentage, we do not believe it will result in a measurable reduction in the number of bodily injuries caused by financially irresponsible drivers.

Even if we were to assume there would be a decrease in the number of bodily injuries caused by financially irresponsible drivers, the question still is whether the benefit we can realistically expect from compulsory insurance is worth the cost and we believe the cost will be significant. For example, we know there will be a significant administrative cost to the State of Alaska simply to implement and enforce the compulsory insurance legislation before you. In effect, in a time of declining state revenues, virtually a whole new

bureaucracy will have to be created to implement and enforce this legislation. The administrative cost to the public is an important concern, particularly when there are other pressing needs in this state.

The second cost aspect of this legislation that must be considered is the effect on premium rates of policyholders. We believe premium rates of everyone will increase significantly because administrative costs of the industry will increase, companies in effect will be forced to take almost all applicants, the bill does away with policy defenses in certain situations, the pure premium cost in a compulsory state has been shown to increase much more rapidly than the pure premium cost in a non-compulsory state, and finally, the cost of compulsory insurance will probably lead to more claims and more litigation.

Other costs which are impossible to quantify, include the social cost to people who can't afford insurance, and the inconvenience of adding another layer of intrusion by government into people's lives. Most people currently buy insurance because they feel they need it. Liability insurance has traditionally been purchased by people who have assets to protect, not to protect others. In other words, people who, in the past, had few assets, had very little incentive to purchase liability insurance. A report, Profile of Uninsured Motorists in California showed that geographic areas with high

rates of uninsureds had significantly lower median incomes, and a higher incidence of poverty level than areas with low rates of uninsured drivers. A 1981 study by the All-Industry Research Advisory Council asked households with one or more uninsured vehicles why the vehicles were uninsured. Forty percent of the people surveyed listed cost as the reason. The next major reason, "car not currently in use", was only 16 percent of the total response. In short, requiring insurance of low-income households will not compel them to purchase something they simply cannot afford. Dr. John Hall of Georgia State University testified before South Carolina's Joint-Legislative Automobile Liability Insurance Study Committee in December of 1979. Dr. Hall said:

As a practical matter, the economically disadvantaged have less real need for liability insurance to protect their own interests. As a practical matter, these persons tend to be judgment proof. In any event, they tend to be unaware of the benefits which a liability policy provides. They perceive the liability insurance policy as taking care of other people. They must pay a high premium for insurance which provides benefits for others as a condition precedent to having the right to drive. Because of their economic status, most often they are unable to purchase insurance to provide for their own injuries, and those of their families, in accidents where they are at fault. The compulsory liability insurance system forces these people to pay high premiums relative to their income for benefits for others when they cannot themselves afford adequate benefits to cover their own losses.

Dr. Hall concluded:

For these reasons, it appears morally and socially wrong to require liability insurance on a compulsory basis as a condition precedent to enjoying the privilege of automobile driving and ownership.

Not only does compulsory legislation extract a disproportionate cost from low-income groups, but it raises the price level of everyone's insurance. Compulsory insurance thus imposes the additional higher premium and administrative costs on those currently insured, which in any event is the vast majority of the driving public, to get at the remaining minority, those currently uninsured.

So the question remains, is the cost to everyone worth the realistic benefit we can hope to achieve. Bodies investigating compulsory insurance in other states have said no, primarily for the same reasons. In 1981 a Tennessee Subcommittee studying automobile compulsory insurance laws made the following recommendation:

Our findings reveal that despite considerable and varied enforcement efforts in other states, including the adoption of no-fault, no state has devised a workable or cost-effective enforcement system. In addition, experience in other states indicate the adoption of compulsory insurance in Tennessee would only increase the percentage of insured drivers from the current 80 percent to 85 percent. More importantly, the cost of liability insurance plus uninsured motorist coverage in Tennessee is less than the same coverage in any compulsory state, and considerably less than the same coverage in any compulsory no-fault state. The responsible motorist should

not pay more for insurance coverage nor be subjected to harrassment in a futile effort to enforce a compulsory insurance law.

November 19, 1981 letter from the Tennessee Subcommittee Studying Automobile Compulsory Insurance Laws.

A similar conclusion was reached by the State Auditor of Wisconsin on March 10, 1981:

Experience in other states indicates that mandatory insurance programs do not substantially reduce the number of uninsured motorists and the cost of administering such a program is more than double the cost of the safety responsibility program.

March 10, 1981 letter from the State Auditor of Wisconsin.

If our goal is to guarantee compensation for victims of financially irresponsible motorists, we can achieve that goal more efficiently and effectively through compulsory uninsured and under-insured legislation. If every person who bought insurance included this coverage, careful drivers would be protected regardless of whether the at-fault other party had liability insurance. Only those who chose not to purchase this coverage would be without protection.

Uninsured motorist coverage is provided by companies to pay for bodily injury damages to the policyholder caused by an uninsured motorist. Virtually every state with a compulsory liability insurance law also requires insurers to offer uninsured motorist coverage, which in effect indicates a lack of faith in

the effectiveness of compulsory insurance legislation. By purchasing uninsured motorist coverage, a vehicle owner is assuring that all drivers and passengers in the insured automobile will have protection against losses caused by an uninsured motorist. Compulsory automobile insurance cannot make this promise.

Compared to the cost of liability insurance, uninsured motorist coverage is very inexpensive. We urge each of you to look at your own policies to gain an idea of its cost. Furthermore, a compulsory uninsured and under-insured requirement does not impose the administrative cost to either the public or private sector that compulsory liability insurance legislation would impose.

In sum, we believe compulsory liability insurance, if enacted, will prove to be both costly and burdensome to the State of Alaska, and the insurance industry. Ultimately it will prove to be both costly and burdensome to our policyholders and to members of the general public. We urge this committee to seriously consider the cost and effectiveness of compulsory insurance before recommending such a program. We believe there are other alternatives available which cost much less and achieve much more.

Alaska State Legislature

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Representative Joe Green
District 10

SPONSOR STATEMENT

House Bill 95 - Creating an Insured Motorist Database

Auto accidents, even minor ones can be traumatizing, but that trauma continues long after the crash when the driver responsible for the accident carries no insurance. In 1995, the number of motor vehicle accidents in Alaska involving uninsured drivers was 2,166. When medical bills cannot be paid because uninsured motorists are at fault, we are all adversely affected as taxpayers when Medicaid is needed to help cover the costs. This legislation has been introduced to decrease the number of irresponsible, uninsured motorists and helps protect law abiding drivers.

HB 95 will allow the Department of Public Safety to create and maintain an insured motorist identification database for the purpose of verifying compliance with the mandatory motor vehicle insurance provisions of AS 28.22. The program will cross-index drivers licenses and vehicle registrations with insurance policy records, provided monthly by all insurance companies doing business in Alaska. Using this database, a statewide list of uninsured motorists will be generated and warning letters will be mailed, requiring motorists to provide proof of insurance or to obtain insurance. The database system will also allow peace officers making routine traffic stops to electronically verify that a person has valid auto insurance.

The Department will contract with a third-party agent to establish the insured motorist identification database. To provide confidentiality of records, a provision in the bill prohibits public disclosure of the information in the database. The cost for maintaining the database will be covered by a surcharge on all vehicle registrations.

The uninsured motorist database has had a significant impact on the uninsured motorist population in Utah. Since its implementation in 1995, statistical data show that Utah's uninsured motorist population of 322,898 (23.18% of all Utah registered vehicles) have been reduced by 43% to under 140,000 motorists. Applying Utah's percentages to Alaska's 630,423 currently registered vehicles, some 145,000 vehicles may be uninsured. A 43% reduction like Utah had would result in 64,298 fewer uninsured motorists on Alaska's highways.



STATE OF UTAH
UTAH STATE TAX COMMISSION
UTAH DEPARTMENT OF PUBLIC SAFETY

John Smith
123 First Street
Anytown. Anywhere

Dear Motorist:

In surveying the registered vehicles in Utah, there are insured vehicles registered to the owner above. However, there are one or more vehicles showing as uninsured. **We believe it is quite possible that all of the vehicles are, in fact, insured.** It may be that there has not been an insurance record submitted by the insurance company on the vehicle(s) listed below. Or, due to differences in registration and insurance applications an insurance policy cannot be matched to the vehicle(s). It is also possible that there is a change in the vehicle(s) status, i.e. sold, transferred or no longer in service. We want to make certain that the vehicle(s) does not continue to show uninsured incorrectly in the event it is detained by law enforcement. Listed below is the vehicle(s) we show as being uninsured. Please help us clear up this matter by following these simple instructions:

- **IF YOU DO HAVE INSURANCE:** Please have your insurance agent fax or mail us the declaration page or equivalent and we will immediately update the database. ***Always reference the code(s) listed below.***
- **IF YOU DO NOT HAVE INSURANCE:** You must purchase insurance immediately if your vehicle is being operated on public roadways. Then, simply have your insurance agent fax or mail us the binder, declaration page or equivalent and we will make certain your records are updated immediately. We will also track the policy with your insurance company to make certain they report it accurately. ***Always reference the code(s) listed below.***
- **IF THERE HAS BEEN A CHANGE IN THE VEHICLE STATUS:** Simply call (801) 531-9664 and leave the ***code(s) listed below*** . . . we'll take care of the rest.

Thank you for your help. You can have your agent fax the information (801) 531-0312 . . . give us a call (801) 531-9664 . . . or mail it to P.O. Box 3478, Salt Lake City, UT 84110. If it is more convenient, you can always leave your phone number and we'll get back with you. We look forward to hearing from you. Thank you for helping us make a real difference in the *decline* of uninsured vehicles on Utah roads!

MAKE

YEAR

REFERENCE CODE



STATE OF UTAH
UTAH STATE TAX COMMISSION
UTAH DEPARTMENT OF PUBLIC SAFETY

John Smith
123 First Street
Anytown, Anywhere

RE: 45 DAY NOTICE

Dear Motorist:

A letter was sent to the above address as a result of the State of Utah's Uninsured Motorist Letter Campaign. As of now, a response has not been received on the below listed vehicle(s). By law, we must notify you once again. If you appear inaccurately on the database you could be subject to enforcement provisions such as: Citation - Impoundment - Registration Revocation. We don't want this to happen.

You are not being accused of being without insurance. However, the vehicle(s) below do show uninsured on the database. For your protection and that of the driving public, vehicles driven on public roadways must appear insured on the database.

Therefore, notice is hereby given that information pertaining to the vehicle(s) status must be submitted to the State of Utah Uninsured Motorist Database within 45 days.

- IF YOU DO HAVE INSURANCE: Please have your insurance agent fax or mail us the current declaration page or equivalent and we will immediately update the database. Always reference the code(s) listed below.
- IF YOU DO NOT HAVE INSURANCE: You must purchase insurance immediately if your vehicle is being operated on public roadways. Then, simply have your insurance agent fax or mail us the binder, declaration page or equivalent and we will make certain your records are updated immediately. We will also track the policy with your insurance company. Always reference the code(s) listed below.
- IF THERE HAS BEEN A CHANGE IN THE VEHICLE STATUS: Simply call (801) 531-9654, or outside the Wasatch Front call us toll free 1-800-867-4167, leave the code(s) listed below and follow the voice mail instructions.

Thank you for your help. You can have your agent fax the information (801) 531-0312.. give us a call (801) 531-9664, or outside the Wasatch Front call us toll free 1-800-867-4167.. or mail it to P.O. Box 3478, Salt Lake City, UT 84110. If it is more convenient, you can always leave your phone number and we'll get back with you. We look forward to hearing from you. Thank you for helping us make a real difference in the decline of uninsured vehicles on Utah roads!

MAKE

YEAR

REFERENCE CODE

Information from

THE ALASKA TRAUMA REGISTRY

The Alaska Trauma Registry is an information system which includes all patients of injury or poisoning, admitted to a hospital in Alaska for one or more days, or died in the emergency department (including "dead on arrival".)

The following distribution represents the primary payer billed for hospital charges associated with motor vehicle traffic crashes that occurred on the highway and resulted in patient admission to a hospital or declared dead in the emergency department, from 1991 through 1994 (four years of complete statewide data.)

<u>Payer</u>	<u>Number</u>	<u>Percent</u>
Private Insurance	744	29%
No Insurance	549	21%
Indian Health Service	322	12%
Automotive Insurance	255	10%
Medicaid	201	8%
Military	175	7%
Medicare	108	4%
Champus	72	3%
Worker's Comp	58	2%
General Relief Medical	9	<1%
Welfare	+	<1%
Other	15	<1%
Unknown	96	4%
<hr/> Total	<hr/> 2605	<hr/> 100%

Section of Community Health and Emergency Medical Services
Alaska Department of Health and Social Services
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NEWS

Get uninsured drivers off road

As I was pleased to read the article in Sunday's paper concerning the success of the uninsured motorists ID data base that has been online since July. The article reported that since the program went into effect, 32,300 motorists have obtained auto insurance after receiving a warning letter from the state. Unfortunately, 320,000 motorists were identified as not having insurance. The number of uninsured motorists in Utah who have their cars and trucks registered is way too high.

Rep. Kelly Atkinson, D-West Jordan, has worked hard to change the lax Utah attitude toward mandatory auto insurance. I applaud his efforts in getting the motorists ID data base online, and it is refreshing to see Utah motorists in compliance with the mandatory auto insurance laws. Utahns will no longer be able to obtain auto insurance simply to register a vehicle and then let the coverage lapse a few months down the road.

The uninsured motorists ID data base has been a victory for me personally. Last December, my three children and I were hit head-on by an uninsured motorist on Minersville Highway in Escalante, Utah. Our injuries were severe. Two of the children were life-flighted to Primary Children's Medical Center with extensive facial fractures. My daughter and I were in the Valley View Medical Center with serious injuries. I had auto insurance, and we were all wearing seat belts.

The other driver, driving with no insurance, sustained no injuries. He was cited for several violations. At that time, the fine for driving without insurance was \$150. My medical bills to date have exceeded \$120,000 and are continuing to climb. My car was totaled and has yet to be replaced.

I have little use of my right leg and was out of work for nine months. My insurance company paid \$70,000 in medical bills. Medicaid (for all of us as taxpayers) has picked up the remainder of the tab. The other driver filed bankruptcy and received his license back from the Motor Vehicle Division three days later. Although under the Vehicle Responsibility Act he should have paid for the damages and filed an SR22 insurance form before obtaining a license again, the bankruptcy fulfilled his obligation to me, according to the court.

The only solace I feel in my entire situation is the victory that laws are changing. With the new data base, it will be less likely that my situation will happen to others. I find it ironic that I am a single mother raising four children and have always paid for my insurance. It is time that the 320,000 Utahns who think auto insurance is an option, not a mandatory law, contact an insurance agent and get auto coverage.

Janeen Grimshaw
Escalante