

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE RESOLUTION

No. 51

Session of
1997

INTRODUCED BY MICOZZIE, KENNEY, FICHTER, DEMPSEY, TIGUE, RUBLEY,
L. I. COHEN, COLAIZZO, DeLUCA, COLAFELLA, BUXTON, DRUCE,
REINARD, REBER, THOMAS, SHANER, DIGIROLAMO, VANCE, GODSHALL,
MANDERINO, JAROLIN, ADOLPH, SCHRODER, MILLER, PETRONE,
HERSHEY, WOJNAROSKI, HENNESSEY, ROBERTS, STABACK, BROWNE,
MAITLAND, WALKO, VAN HORNE, FAIRCHILD, ZIMMERMAN, SAINATO,
READSHAW, LEH, SATHER, YOUNGBLOOD, M. N. WRIGHT, FARGO,
CURRY, OLASZ, TRELLO, BELARDI, WOGAN, SAYLOR, SEYFERT, WAUGH,
HERMAN, MELIO, E. Z. TAYLOR, McCALL, BARRAR, PETTIT, JOSEPHS,
D. W. SNYDER, ROONEY, EGOLF, CIVERA, BOSCOLA, BELFANTI,
HALUSKA, ITKIN, GANNON, O'BRIEN, RAYMOND, CARN, GEIST,
HORSEY, RAMOS AND ROSS, FEBRUARY 11, 1997

AS AMENDED, HOUSE OF REPRESENTATIVES, APRIL 16, 1997

A RESOLUTION

1 Directing the Insurance Committee to form a task force to
2 develop solutions to eliminate uninsured motor vehicles from
3 operating on Pennsylvania highways.

4 WHEREAS, The 1990 amendments to the Motor Vehicle Financial
5 Responsibility Law (75 Pa.C.S. Ch. 17) reaffirmed the
6 requirement that all Pennsylvanians who own motor vehicles are
7 required to maintain continuous financial responsibility to
8 legally operate their vehicles; and

9 WHEREAS, The 1990 amendments made operating a motor vehicle
10 without insurance a summary offense, which subjected the
11 convicted operator to pay a \$300 fine. The fine was to serve as
12 a deterrent and encourage motorists to maintain financial
13 responsibility; and

1 WHEREAS, The \$300 fine has failed as a deterrent because it
2 is perceived as being too small a penalty when compared to the
3 annual cost of automobile insurance needed to satisfy financial
4 responsibility. This is particularly true in metropolitan
5 Philadelphia, where recent reports estimate the percentage of
6 registered but uninsured motor vehicles at 27%; and

7 WHEREAS, The structure of the existing law makes enforcement
8 by local police departments difficult, and public awareness of
9 the financial consequences of uninsured motor vehicles to the
10 citizens of this Commonwealth is minimal; and

11 WHEREAS, The need for a multifaceted approach involving more
12 effective enforcement at the local level, a comprehensive public
13 education program and increased penalties for failure to operate
14 a motor vehicle with financial responsibility is obvious;
15 therefore be it

16 RESOLVED, That the House of Representatives, recognizing the
17 importance of the eradication of uninsured motor vehicles from
18 Pennsylvania roads to protect the safety of all motorists,
19 direct the Insurance Committee to appoint a task force to
20 conduct a study of the problem and develop solutions that will
21 improve enforcement and public education and provide effective
22 penalties with the goal of eliminating uninsured motor vehicles
23 from our highways; and be it further

24 ~~RESOLVED, That the task force consist of a bipartisan panel~~ <—
25 ~~composed of members of the House of Representatives, district~~
26 ~~attorneys, police officials, automobile insurers, insurance~~
27 ~~agents, consumers and representatives of the Department of~~
28 ~~Transportation; and be it further~~

29 RESOLVED, THAT THE TASK FORCE BE COMPOSED OF A BIPARTISAN <—
30 PANEL CONSISTING OF 20 PERSONS, AS FOLLOWS: THE CHAIRPERSON AND

1 THE MINORITY CHAIRPERSON OF THE INSURANCE COMMITTEE OF THE HOUSE
2 OF REPRESENTATIVES; TWO MEMBERS OF THE HOUSE OF REPRESENTATIVES,
3 AS APPOINTED BY THE SPEAKER OF THE HOUSE OF REPRESENTATIVES; TWO
4 MEMBERS OF THE HOUSE OF REPRESENTATIVES, AS APPOINTED BY THE
5 MINORITY LEADER; ONE MEMBER OF THE INSURANCE COMMITTEE OF THE
6 HOUSE OF REPRESENTATIVES, AS APPOINTED BY THE CHAIRPERSON OF THE
7 COMMITTEE; ONE MEMBER OF THE INSURANCE COMMITTEE, AS APPOINTED
8 BY THE MINORITY CHAIRPERSON OF THE COMMITTEE; FOUR
9 REPRESENTATIVES OF THE AUTOMOBILE INSURANCE INDUSTRY, TWO TO BE
10 APPOINTED BY THE SPEAKER OF THE HOUSE OF REPRESENTATIVES AND TWO
11 TO BE APPOINTED BY THE MINORITY LEADER OF THE HOUSE OF
12 REPRESENTATIVES; TWO DISTRICT ATTORNEYS, ONE TO BE APPOINTED BY
13 THE SPEAKER OF THE HOUSE OF REPRESENTATIVES AND ONE TO BE
14 APPOINTED BY THE MINORITY LEADER OF THE HOUSE OF
15 REPRESENTATIVES; TWO REPRESENTATIVES OF THE DEPARTMENT OF
16 TRANSPORTATION, AS APPOINTED BY THE SECRETARY OF TRANSPORTATION;
17 ONE REPRESENTATIVE OF THE PENNSYLVANIA STATE POLICE AND ONE
18 REPRESENTATIVE OF THE PHILADELPHIA POLICE, AS APPOINTED BY THE
19 GOVERNOR; TWO MEMBERS OF THE GENERAL PUBLIC, AS APPOINTED BY THE
20 GOVERNOR; AND BE IT FURTHER

21 RESOLVED, That the task force may hold hearings, take
22 testimony and make its investigations at such places as it deems
23 necessary in this Commonwealth. The chairman of the Insurance
24 Committee, as chairman of the task force, shall have power to
25 administer oaths and affirmations to witnesses appearing before
26 the task force; and be it further

27 RESOLVED, That the Insurance Committee report to the House of
28 Representatives on activities, findings and recommendations of
29 the task force in six months and issue interim reports to the
30 House of Representatives as the Insurance Committee deems

1 necessary.