
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE RESOLUTION

No. 478 Session of
1996

INTRODUCED BY MICOZZIE, COLAFELLA, CIVERA, COLAIZZO, O'BRIEN,
J. TAYLOR, CARN, ROEBUCK AND JAMES, NOVEMBER 19, 1996

REFERRED TO COMMITTEE ON RULES, NOVEMBER 19, 1996

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

14 WHEREAS, The \$300 fine has failed as a deterrent because it
15 is perceived as being too small a penalty when compared to the
16 annual cost of automobile insurance needed to satisfy financial
17 responsibility. This is particularly true in metropolitan
18 Philadelphia, where recent reports estimate the percentage of

1 registered but uninsured motor vehicles at 27%; and

2 WHEREAS, The structure of the existing law makes enforcement
3 by local police departments difficult, and public awareness of
4 the financial consequences of uninsured motor vehicles to the
5 citizens of this Commonwealth is minimal; and

6 WHEREAS, The need for a multifaceted approach involving more
7 effective enforcement at the local level, a comprehensive public
8 education program and increased penalties for failure to operate
9 a motor vehicle with financial responsibility is obvious;
10 therefore be it

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

19 RESOLVED, That the task force consist of a bipartisan panel
20 composed of members of the House of Representatives, district
21 attorneys, police officials, automobile insurers, insurance
22 agents, consumers and representatives of the Department of
23 Transportation; and be it further

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

30 RESOLVED, That the Insurance Committee report to the House of

1 Representatives on activities, findings and recommendations of
2 the task force in six months and issue interim reports to the
3 House of Representatives as the Insurance Committee deems
4 necessary.