HOUSE RESEARCH

Bill Summary

FILE NUMBER: H.F. 765   **DATE:** February 15, 2008

         Version: First Engrossment

         Authors: Loeffler and others

         Subject: Enforcement of mandatory auto insurance law

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Overview

This bill provides a process for developing a proposal to create a statewide electronic database for use in enforcing the requirement that all motor vehicles in Minnesota be insured. Minnesota law requires insurance for no-fault medical and wage loss, liability for personal injury and property damage, and uninsured and underinsured motorist coverage. Insurance for collision and comprehensive damage to the insured vehicle is not required by law but is required by lenders.

Section

1   **Motor vehicle insurance database.**

         Subd. 1.   Requires the commissioner of public safety, in consultation with the committee created in subdivision 4 and the state Office of Enterprise Technology, to create a proposal for an electronic database. The database would be a means of monitoring the insurance status of every motor vehicle registered in Minnesota .

         Subd. 2. Goals of database system. States that the goals of the database are reducing the number of uninsured drivers, reducing enforcement costs, compatibility with similar systems in other states, and reducing concerns about identity theft.

         Subd. 3. Features to be included in the proposal.   Describes what the proposal must include and consider.

         Subd. 4. Advisory committee. Creates an advisory committee to be involved in

Section

the creation of the proposal. Specifies that the governor will appoint its members, who will represent interests specified in the bill.