

## Senate Resolution 1125

By: Senators Staton of the 18th, Harp of the 29th, Rogers of the 21st and Shafer of the 48th

## A RESOLUTION

1 Creating the Senate Study Committee on Uninsured Motorist Coverages; and for other  
2 purposes.

3 WHEREAS, Georgia has experienced and continues to experience a problem with uninsured  
4 and underinsured motorists driving in this state; and

5 WHEREAS, no matter how well a person or company insures against a loss caused by such  
6 person or company as a result of a motor vehicle accident, it is difficult and costly to protect  
7 against losses caused by another motorist who is not insured or only minimally insured; and

8 WHEREAS, while individuals who have separate motor vehicle accident liability policies  
9 covering their vehicles have had the advantage of being able to stack the uninsured motorist  
10 coverages under their policies and take advantage of the increased coverages, most small  
11 businesses in this state have not been able to avail themselves of that option; and

12 WHEREAS, there is a need to review the issue of uninsured motorist coverage, the amounts  
13 of minimum insurance coverage, and the issue of stacking uninsured motorist coverages to  
14 ensure that all drivers in Georgia are protected against financial loss in the case of a motor  
15 vehicle accident.

16 NOW, THEREFORE, BE IT RESOLVED BY THE SENATE that there is created the Senate  
17 Study Committee on Uninsured Motorist Coverages to be composed of five members of the  
18 Senate to be appointed by the Senate Committee on Assignments. The Senate Committee  
19 on Assignments shall designate a member of the committee as chairperson of the committee.  
20 The chairperson shall call all meetings of the committee.

21 BE IT FURTHER RESOLVED that the committee shall undertake a study of the conditions,  
22 needs, issues, and problems mentioned above or related thereto and recommend any actions  
23 or legislation that the committee deems necessary or appropriate. The committee may

1 conduct such meetings at such places and at such times as it may deem necessary or  
2 convenient to enable it to exercise fully and effectively its powers, perform its duties, and  
3 accomplish the objectives and purposes of this resolution. The members of the committee  
4 shall receive the allowances authorized for legislative members of interim legislative  
5 committees but shall receive the same for not more than five days unless additional days are  
6 authorized. The funds necessary to carry out the provisions of this resolution shall come  
7 from the funds appropriated to the Senate. In the event that the committee makes a report  
8 of its findings and recommendations with suggestions for proposed legislation, if any, such  
9 report shall be made on or before December 31, 2006. The committee shall stand abolished  
10 on December 31, 2006.