

## 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.