



**NEW MEXICO
BUSINESS COALITION**

P.O. Box 95735
Albuquerque, NM 87199
(505) 235-6323

RE: Oppose **HB 97 Insurance Against Uninsured Motorists**

Mr./Madame Chair and Committee Members:

The New Mexico Business Coalition (NMBC) represents hundreds of businesses and thousands of New Mexicans. We focus on making New Mexico a better place to live and work, with abundant good-paying jobs to provide for our families.

NMBC strongly opposes HB 97, Insurance Against Uninsured Motorists with proposed amendments to Sections 66-5-208 and 66-5-301 NMSA 1978, which mandate underinsured motorist coverage in all auto insurance policies.

New Mexico, with one of if not the highest poverty rate in the nation, is already burdened by a 43% increase in insurance premiums since 2019, rising from \$1,498 to \$2,149 annually based on Bankrate 2024 analysis. This bill could force compliant drivers to pay an additional \$215–\$430 per year according to projections based on the rising and current premiums in New Mexico. Forcing New Mexicans who are following the law to cover uninsured motorists is an unfair penalty on those struggling to afford coverage in one of the nation's poorest states.

To reiterate, this legislation would exacerbate the financial strain on responsible New Mexicans who should not bear the cost of others' non-compliance. With the highest rate in the country of uninsured drivers, the focus by lawmakers should be on enforcing mandatory insurance laws rather than raising premiums for those who follow the rules. Fully funded law enforcement efforts and stringent compliance checks that require proof of insurance by the Department of Motor Vehicles would reduce the uninsured driver problem without punishing law-abiding citizens.

I urge you to reject HB 97 and prioritize solutions that address the root cause of uninsured driving.

Thank you for considering my comments,

A handwritten signature in blue ink that reads "Carla J. Sonntag".

Carla J. Sonntag
President and CEO