

1 State of Arkansas  
2 81st General Assembly  
3 Regular Session, 1997  
4 By: Representative DeLay

H.C.R. 1026

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7 **HOUSE CONCURRENT RESOLUTION**

8 REQUESTING A STUDY TO DETERMINE HOW THE ARKANSAS  
9 LEGISLATURE CAN GUARANTEE ELDERLY CITIZENS OF THIS STATE  
10 CONTINUED ACCESS TO TRANSPORTATION THROUGH REGULATION OF  
11 INSURANCE PREMIUMS.

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13 **Subtitle**

14 REQUESTING A STUDY TO DETERMINE HOW THE  
15 ARKANSAS LEGISLATURE CAN GUARANTEE  
16 ELDERLY CITIZENS OF THIS STATE CONTINUED  
17 ACCESS TO TRANSPORTATION THROUGH  
18 REGULATION OF INSURANCE PREMIUMS.

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21 WHEREAS, the Arkansas Legislature has mandated that every Arkansan who  
22 drives an automobile must obtain a policy of automobile insurance; and

23 WHEREAS, many elderly Arkansans who have filed claims on their  
24 automobile insurance have been dropped from coverage or have had their  
25 premiums substantially increased; and

26 WHEREAS, many elderly Arkansans subsist on a fixed income and cannot  
27 afford a substantial increase in their insurance premium; and

28 WHEREAS, a substantial increase in automobile insurance premiums  
29 effectively deprives elderly Arkansans of access to transportation and  
30 subsequently decreases their quality of life,

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32 NOW THEREFORE,

33 BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF THE EIGHTY-FIRST GENERAL  
34 ASSEMBLY OF THE STATE OF ARKANSAS, THE SENATE CONCURRING THEREIN:

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36 That the General Assembly of the State of Arkansas respectfully requests

1 the House and Senate Interim Committees on Insurance and Commerce to conduct a  
2 study to determine how the Arkansas Legislature can guarantee elderly citizens  
3 of this state continued access to transportation through the regulation of  
4 insurance premiums.

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