

House Memorial 30 (HM30) Interlock Taskforce

Friday, December 5, 2025

NMDOT District 3
Auditorium 7500 Pan
American Fwy NE
Albuquerque, NM 87109



Agenda

- Introduction – Task force members
- Purpose of the Interlock Taskforce
- What is the Ignition Interlock license requirement
- What is The Mandatory Financial Responsibility Act
- Interlock Taskforce data information
 - Number of Interlock driver licenses issued
 - Number of Insurances lapsed broken down by age group
 - Number of Interlock drivers that lapsed in insurance coverage
 - Number of Interlock drivers that reinstated
- Information about the data accuracy
- Ignition Interlock Task force Recommendations
- Questions and Answer
- Closing Remarks

Task force members

Shannon Glendenning Director
Transportation Ops DOT

Esteban Trujillo
Sr Business Operations Analyst DOT

Juliet E Casaldue Presentor - Deputy
Director Motor Vehicle Division

Darren Gomez
IT Application Developer III TRD

Purpose of the Interlock Taskforce

HM30 is requesting that an ignition interlock taskforce be established to ensure that drivers using an ignition interlock device are insured at the levels required by the mandatory financial responsibility act.



Ignition Interlock license requirement

Per 66.5.503

A. A person whose driving privilege or driver's license has been revoked or denied or who has not met the ignition interlock license requirement as a condition of reinstatement pursuant to Section [66-5-33.1](#) NMSA 1978 may apply for an ignition interlock license from the division.

B. An applicant for an ignition interlock license shall:

(1) provide proof of installation of the ignition interlock device by a traffic safety bureau-approved ignition interlock installer on any vehicle the applicant drives; and

(2) sign an affidavit acknowledging that:

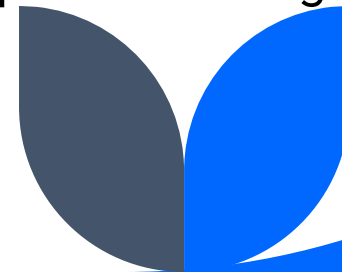
(a) operation by the applicant of any vehicle that is not equipped with an ignition interlock device is subject to penalties for driving with a revoked license

MVD Manual Chapter 10 Reinstatement requirements

Proof of financial responsibility consisting of:

- a) vehicle liability insurance policy or insurance certification;
- b) insurance binder;
- c) state Treasurer's Certificate of Deposit; or
- d) Surety Bond Certificate issued by MVD's Mandatory Insurance Section

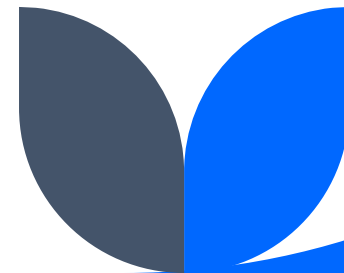
Proof that each motor vehicle to be operated by the applicant is equipped with an ignition interlock device (current contract or receipt for the interlock device)



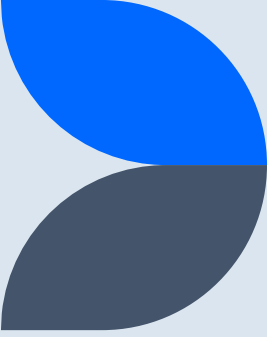
The purpose of the Mandatory Financial Responsibility Act

NMSA 1978 66-5-201-1

The Legislature recognizes that motor vehicle accidents in New Mexico can result in significant and sometimes catastrophic financial hardship. The Mandatory Financial Responsibility Act was enacted to ensure that individuals who own or operate motor vehicles on New Mexico highways are financially able to cover damages arising from motor vehicle accidents. In order to meet this obligation, residents must either demonstrate the ability to respond in damages or obtain a motor vehicle insurance policy that satisfies the requirements of the Act.



The Mandatory Financial Responsibility Act- Vehicle must be insured

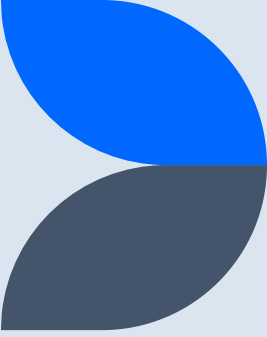


NMSA 1978 66-5-205

A. No owner shall permit the operation of an uninsured motor vehicle, or a motor vehicle for which evidence of financial responsibility as was affirmed to the department is not currently valid, upon the streets or highways of New Mexico unless the vehicle is specifically exempted from the provisions of the Mandatory Financial Responsibility Act.

B. No person shall drive an uninsured motor vehicle, or a motor vehicle for which evidence of financial responsibility as was affirmed to the department is not currently valid, upon the streets or highways of New Mexico unless the person is specifically exempted from the provisions of the Mandatory Financial Responsibility Act.

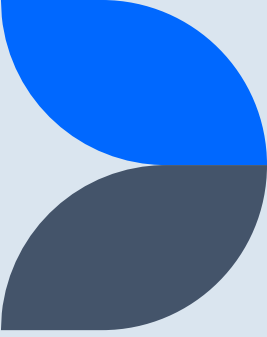
The Mandatory Financial Responsibility Act- Vehicle must be insured



NMSA 1978 66-5-205

D. The provisions of the Mandatory Financial Responsibility Act requiring the deposit of evidence of financial responsibility as provided in Section [66-5-218](#) NMSA 1978, subject to certain exemptions, may apply with respect to persons who have been convicted of or forfeited bail for certain offenses under motor vehicle laws or who have failed to pay judgments or written settlement agreements upon causes of action arising out of ownership, maintenance or use of vehicles of a type subject to registration under the laws of New Mexico.

The Mandatory Financial Responsibility Act- insurer notification requirements; suspension procedures

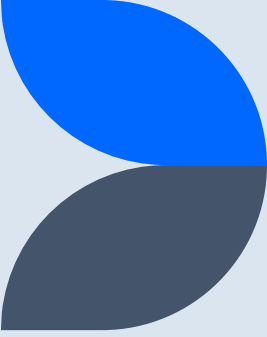


NMSA 1978 66-5-205.1

C. The secretary shall adopt and promulgate rules prescribing the form and use of the sticker required to be issued under Subsection A of this section.

D. The secretary shall adopt and promulgate rules requiring insurance carriers to report canceled, terminated and newly issued motor vehicle insurance policies each month to the department. Information pertaining to each motor vehicle shall be made a part of that vehicle file for one year.

The Mandatory Financial Responsibility Act- insurer notification requirements; suspension procedures

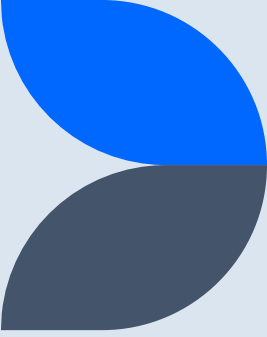


NMSA 1978 66-5-205.1

E. Within ten days of notification by the insurance carrier of a termination or cancellation of a motor vehicle insurance policy, the department shall demand satisfactory evidence from the owner of the motor vehicle that he meets the requirements of the Mandatory Financial Responsibility Act. Failure to provide evidence of financial responsibility within twenty days after the department has mailed its demand for proof:

(1) constitutes reasonable grounds to believe that a person is operating a motor vehicle in violation of the provisions of Section [66-5-205](#) NMSA 1978; and

(2) requires the department to suspend the person's registration as provided in Section [66-5-236](#) NMSA 1978.



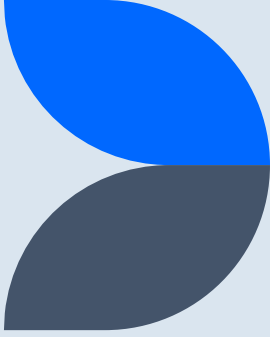
The Mandatory Financial Responsibility Act- Evidence of financial responsibility

NMSA 1978 66-5-208

"Evidence of financial responsibility," as used in the Mandatory Financial Responsibility Act, means evidence of the ability to respond in damages for liability, on account of accidents occurring subsequent to the effective date of the evidence, arising out of the ownership, maintenance or use of a vehicle of a type subject to registration under the laws of New Mexico, in the following amounts:

- A. twenty-five thousand dollars (\$25,000) because of bodily injury to or death of one person in any one accident;
- B. subject to this limit for one person, fifty thousand dollars (\$50,000) because of bodily injury to or death of two or more persons in any one accident;

The Mandatory Financial Responsibility Act- Evidence of financial responsibility



NMSA 1978 66-5-208

- C. ten thousand dollars (\$10,000) because of injury to or destruction of property of others in any one accident; and
- D. if evidence is in the form of a surety bond or a cash deposit, the total amount shall be sixty thousand dollars (\$60,000).



Interlock Taskforce data information

The data provided is from
May 2020 to December
2025

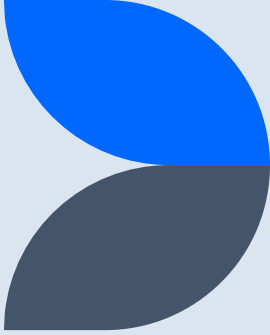


Interlock Taskforce data information – May 2020 to December 2025

- From May 2020 through December 3, 2025, a total of 32,062 interlock driver's licenses were issued. Of those license holders, 3,734 individuals experienced at least one insurance lapse, resulting in a total of 6,445 lapse incidents among that group.

Age Groups	Insurance lapsed once	Total number of Insurance lapse
18-20	37	62
21-25	353	587
25-50	2585	4438
50+	759	1358
Total	3734	6445

Interlock Taskforce data information – May 2020 to December 2025



Age Groups	Has experienced at least one lapse
18-20	37
Reinstated	7
Did not reinstate	30
21-25	353
Reinstated	154
Did not reinstate	199
25-50	2585
Reinstated	1705
Did not reinstate	880
50+	759
Reinstated	482
Did not reinstate	277
Total	3734

Insurance Lapsed Broken down by age.

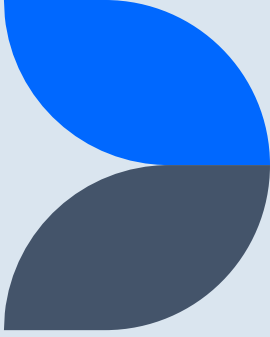
Total with lapsed insurance:
3,734

Reinstated: 2,348

Not reinstated: 1,386

Percentage that did not reinstate their insurance coverage: $\approx 37.1\%$

Interlock Taskforce data information – May 2020 to December 2025



Average days that an individual went before reinstating their insurance coverage.

The average length of lapsed insurance coverage was 145 days.

Age Groups	Average length of lapsed insurance coverage
18-20	127.3
21-25	137.1
25-50	154.9
50+	160.2

Information about the data accuracy

The accuracy of the data is limited because it is based on comparing two separate systems matching the address on the interlock license to the address of the vehicle in the insurance database. We made our best effort to identify any insurance lapsed vehicles that could be associated with an interlock license holder.



Interlock Taskforce Recommendations

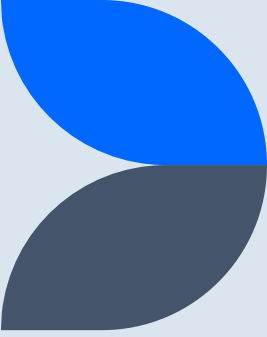
Per HM30, the ignition interlock task force is requested to develop recommendations that will ensure drivers holding ignition interlock licenses maintain the insurance coverage required under the Mandatory Financial Responsibility Act while operating a motor vehicle on New Mexico roads.



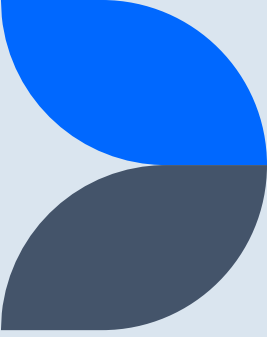
Interlock Taskforce Recommendations

From May 2020 to December 2025 – Synopsis

- 20.1% of all interlock driver's licenses issued had at least one lapse in car insurance coverage that was not reinstated in the last 5 years and 6 months.
- The data may not accurately reflect if all interlock drivers were accounted for because:
 - The comparison was in two different systems comparing addresses only.
 - The interlock drivers license could have one address while the vehicle insured has a different address.
- The mandatory financial responsibility act does notify all drivers when insurance is not being reported to the state.



Interlock Taskforce Recommendations



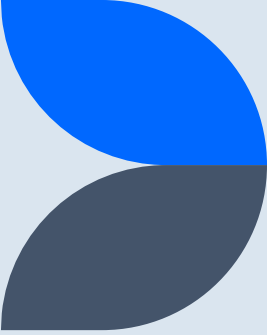
From May 2020 to December 2025 – Synopsis continued

- If insurance is not reinstated, the vehicle registration is suspended and the individual must pay a \$30 reinstatement fee.
- Registration may be reinstated once proof of insurance is provided and the \$30 fee is paid.
- Interlock license holders are required to have both valid insurance and an ignition interlock device on any vehicle they operate.
- MVD requires an interlock contract from the vendor that includes the vehicle's VIN.

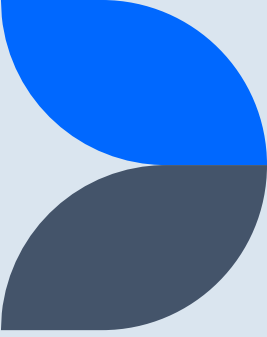
Interlock Taskforce Recommendations

Moving forward:

1. The MVD will provide the State of New Mexico accurate data on how many interlock driver licenses were issued and out of those how many had a vehicle that lapsed in insurance coverage.
2. Update the MVD Driver System to link each interlock license holder to the specific vehicle(s) equipped with an interlock device by VIN.
3. Revise the Affidavit for Ignition Interlock to include:
 - The vehicle identification number (VIN).
 - A requirement that the vehicle remain continuously insured until the interlock license holder reinstates full driving privileges.
 - A requirement that the interlock license holder notify MVD if they change the vehicle they are driving.



Interlock Taskforce Recommendations



Moving forward continued:

4. Additionally, the task force acknowledges that several of the recommendations would require substantial updates to MVD systems and processes. Implementing these changes would carry significant costs, and additional funding will be necessary to support the system enhancements needed to fully achieve the goals outlined in HM30.

Q & A





Thank you

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