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## *Bill Analysis*

*Legislative Service Commission*

### **S.B. 153**

127th General Assembly  
(As Introduced)

**Sens. Schuler, Mumper, Schuring, Spada**

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#### **BILL SUMMARY**

- Increases the minimum dollar amounts of motor vehicle public liability insurance coverage required for a driver to have a valid proof of financial responsibility.

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#### **CONTENT AND OPERATION**

##### **Current law**

Current law requires a person operating a motor vehicle, as a condition of that operation to be able to show proof of financial responsibility to respond in damages arising out of such operation. "No person shall operate, or permit the operation of, a motor vehicle in this state, unless proof of financial responsibility is maintained continuously throughout the registration period with respect to that vehicle, or, in the case of a driver who is not the owner, with respect to that driver's operation of that vehicle." (R.C. 4509.101(A)(1).)

There are various ways that a person may provide proof of financial responsibility including giving a fidelity bond. For most individuals, however, proof of financial responsibility is met by taking out a policy of liability insurance covering the ownership or operation of a motor vehicle.

##### **Increases in minimum dollar amounts**

Under current law, a motor vehicle owner's policy of liability insurance must insure against particular losses for specified amounts of damages as follows: (1) \$12,500 because of bodily injury to or death of one person in any one accident, (2) \$25,000 because of bodily injury to or death of two or more persons in any one accident, and (3) \$7,500 because of injury to property of others in any one accident. (R.C. 4509.01, 4509.20, 4509.41, and 4509.51.)

The bill increases the above amounts as follows: (1) from \$12,500 to \$25,000 because of bodily injury to or death of one person in any one accident, (2) from \$25,000 to \$50,000 because of bodily injury to or death of two or more persons in any one accident, and (3) from \$7,500 to \$15,000 because of injury to property of others in any one accident.

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## **HISTORY**

ACTION	DATE
Introduced	04-24-07

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