

As Introduced

**128th General Assembly
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H. B. No. 23

Representatives Okey, Stebelton

**Cosponsors: Representatives Huffman, Evans, Murray, Bulp, Skindell,
Hagan, Oelslager, Otterman, Blair, Pillich, Bolon**

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A B I L L

To amend sections 4509.01, 4509.20, 4509.41, and 1
4509.51 of the Revised Code to increase the 2
minimum amounts required for valid proof of 3
financial responsibility. 4

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That sections 4509.01, 4509.20, 4509.41, and 5
4509.51 of the Revised Code be amended to read as follows: 6

Sec. 4509.01. As used in sections 4509.01 to 4509.78 of the 7
Revised Code: 8

(A) "Person" includes every natural person, firm, 9
partnership, association, or corporation. 10

(B) "Driver" means every person who drives or is in actual 11
physical control of a motor vehicle. 12

(C) "License" includes any license, permit, or privilege to 13
operate a motor vehicle issued under the laws of this state 14
including: 15

(1) Any temporary instruction permit or examiner's driving 16
permit; 17

(2) The privilege of any person to drive a motor vehicle 18
whether or not such person holds a valid license; 19

(3) Any nonresident's operating privilege. 20

(D) "Owner" means a person who holds the legal title of a 21
motor vehicle. If a motor vehicle is the subject of a lease with 22
an immediate right of possession vested in the lessee, the lessee 23
is the owner. A person listed as the owner on a certificate of 24
title on which there is a notation of a security interest is the 25
owner. A buyer or other transferee of a motor vehicle who receives 26
the certificate of title from the seller or transferor listing the 27
seller or transferor thereon as the owner with an assignment of 28
title to the buyer or transferee nonetheless is the owner even 29
though a subsequent certificate of title has not been issued 30
listing the buyer or transferee as the owner. 31

(E) "Registration" means registration certificates and 32
registration plates issued under the laws of this state pertaining 33
to the registration of motor vehicles. 34

(F) "Nonresident" means every person who is not a resident of 35
this state. 36

(G) "Nonresident's operating privilege" means the privilege 37
conferred upon a nonresident by the laws of this state pertaining 38
to the operation by such person of a motor vehicle, or the use of 39
a motor vehicle owned by such person, in this state. 40

(H) "Vehicle" means every device by which any person or 41
property may be transported upon a highway, except electric 42
personal assistive mobility devices, devices moved by power 43
collected from overhead electric trolley wires, or used 44
exclusively upon stationary rails or tracks, and except devices 45
other than bicycles moved by human power. 46

(I) "Motor vehicle" means every vehicle propelled by power 47
other than muscular power or power collected from overhead 48

electric trolley wires, except motorized bicycles, road rollers, 49
traction engines, power shovels, power cranes and other equipment 50
used in construction work and not designed for or employed in 51
general highway transportation, hole-digging machinery, 52
well-drilling machinery, ditch-digging machinery, farm machinery, 53
threshing machinery, hay baling machinery, and agricultural 54
tractors and machinery used in the production of horticultural, 55
floricultural, agricultural, and vegetable products. 56

(J) "Accident" or "motor vehicle accident" means any accident 57
involving a motor vehicle which results in bodily injury to or 58
death of any person, or damage to the property of any person in 59
excess of four hundred dollars. 60

(K) "Proof of financial responsibility" means proof of 61
ability to respond in damages for liability, on account of 62
accidents occurring subsequent to the effective date of such 63
proof, arising out of the ownership, maintenance, or use of a 64
motor vehicle in the amount of ~~twelve~~ twenty-five thousand ~~five~~ 65
~~hundred~~ dollars because of bodily injury to or death of one person 66
in any one accident, in the amount of ~~twenty-five~~ fifty thousand 67
dollars because of bodily injury to or death of two or more 68
persons in any one accident, and in the amount of ~~seven~~ 69
twenty-five thousand ~~five-hundred~~ dollars because of injury to 70
property of others in any one accident. 71

(L) "Motor-vehicle liability policy" means an "owner's 72
policy" or an "operator's policy" of liability insurance, 73
certified as provided in section 4509.46 or 4509.47 of the Revised 74
Code as proof of financial responsibility, and issued, except as 75
provided in section 4509.47 of the Revised Code, by an insurance 76
carrier authorized to do business in this state, to or for the 77
benefit of the person named therein as insured. 78

Sec. 4509.20. (A) A policy or bond does not comply with 79

divisions (A)(5), (A)(6), and (A)(7) of section 4509.19 of the Revised Code unless issued by an insurance company or surety company authorized to do business in this state, except as provided in division (B) of this section, or unless such policy or bond is subject, if the accident has resulted in bodily injury or death, to a limit, exclusive of interest and costs, of not less than ~~twelve~~ twenty-five thousand ~~five-hundred~~ dollars because of bodily injury to or death of one person in any one accident, and, subject to said limit for one person, to a limit of not less than ~~twenty-five~~ fifty thousand dollars because of bodily injury to or death of two or more persons in one accident, and, if the accident has resulted in injury to, or destruction of property, to a limit of not less than ~~seven~~ twenty-five thousand ~~five-hundred~~ dollars because of injury to or destruction of property of others in any one accident.

(B) A policy or bond does not comply with divisions (A) (5), (A) (6), and (A) (7) of section 4509.19 of the Revised Code with respect to any motor vehicle which was not registered in this state or was a motor vehicle which was registered elsewhere than in this state at the effective date of the policy or bond or the most recent renewal thereof, unless the insurance company or surety company issuing such policy or bond is authorized to do business in this state, or if said company is not authorized to do business in this state unless it executes a power of attorney authorizing the registrar of motor vehicles to accept service on its behalf of notice or process in any action upon such policy or bond arising out of such accident.

The registrar may rely upon the accuracy of the information in the required report of a motor vehicle accident as to the existence of insurance or a bond unless the registrar has reason to believe that the information is erroneous.

Sec. 4509.41. (A) Judgments are satisfied for the purpose of 111
sections 4509.01 to 4509.78, ~~inclusive~~, of the Revised Code, in 112
each of the following cases: 113

(1) When ~~twelve~~ twenty-five thousand ~~five hundred~~ dollars has 114
been credited upon any judgments in excess of that amount because 115
of bodily injury to or death of one person as a result of any one 116
accident; 117

(2) When the sum of ~~twenty-five~~ fifty thousand dollars has 118
been credited upon any judgments in excess of that amount because 119
of bodily injury to or death of two or more persons as the result 120
of any one accident; 121

(3) When ~~seven~~ twenty-five thousand ~~five hundred~~ dollars has 122
been credited upon any judgments rendered in excess of that amount 123
because of injury to property of others as a result of any one 124
accident. 125

(B) Payments made in settlements of any claims because of 126
bodily injury, death, or property damage arising from such 127
accident shall be credited in reduction of the amounts provided 128
for in this section. 129

Sec. 4509.51. Subject to the terms and conditions of an 130
owner's policy, every owner's policy of liability insurance: 131

(A) Shall designate by explicit description or by appropriate 132
reference all motor vehicles with respect to which coverage is 133
thereby granted; 134

(B) Shall insure the person named therein and any other 135
person, as insured, using any such motor vehicles with the express 136
or implied permission of the insured, against loss from the 137
liability imposed by law for damages arising out of the ownership, 138
maintenance, or use of such vehicles within the United States or 139
Canada, subject to monetary limits exclusive of interest and 140

costs, with respect to each such motor vehicle, as follows:	141
(1) Twelve <u>Twenty-five</u> thousand five hundred dollars because of bodily injury to or death of one person in any one accident;	142 143
(2) Twenty-five <u>Fifty</u> thousand dollars because of bodily injury to or death of two or more persons in any one accident;	144 145
(3) Seven <u>Twenty-five</u> thousand five hundred dollars because of injury to property of others in any one accident.	146 147
Section 2. That existing sections 4509.01, 4509.20, 4509.41, and 4509.51 of the Revised Code are hereby repealed.	148 149