



Ohio Legislative Service Commission

Bill Analysis

Katie Bentley

H.B. 23

128th General Assembly
(As Introduced)

Reps. Okey and Stebelton, Huffman, Evans, Murray, Bupp, Skindell, Hagan, Oelslager, Otterman, Blair, Pillich, Bolon

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.

CONTENT AND OPERATION

Current law

Current law prohibits a person from operating a motor vehicle or permitting the operation of, a motor vehicle in this state, unless the person maintains proof of financial responsibility 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).)

Current law defines "proof of financial responsibility" as

proof of ability to respond in damages for liability, on account of accidents occurring subsequent to the effective date of such proof, arising out of the ownership, maintenance, or use of a motor vehicle in the amount of \$12,500 because of bodily injury to or death of one person in any one accident, in the amount of \$25,000 because of bodily injury to or death of two or more persons in any one accident, and in the amount of \$7,000 because of injury to property of others in any one accident. (R.C. 4509.01.)

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.

Operation of the bill

The bill increases the amounts necessary to meet proof of financial responsibility requirements 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 \$25,000 because of injury to property of others in any one accident. (R.C. 4509.01, 4509.20, 4509.41, and 4509.51.)

HISTORY

ACTION	DATE
Introduced	02-18-09

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