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H.324

Introduced by Representative Willhoit of St. Johnsbury

Referred to Committee on

Date:

Subject: Insurance; automobile; minimum liability coverage

Statement of purpose of bill as introduced: This bill proposes to increase the amount of automobile liability coverage.

An act relating to automobile minimum liability coverage

It is hereby enacted by the General Assembly of the State of Vermont:

Sec. 1. 23 V.S.A. § 800(a) is amended to read:

(a) No owner of a motor vehicle required to be registered, or operator required to be licensed or issued a learner's permit, shall operate or permit the operation of the vehicle upon the highways of the State without having in effect an automobile liability policy or bond in the amounts of at least ~~\$25,000.00~~ \$100,000.00 for one person and ~~\$50,000.00~~ \$300,000.00 for two or more persons killed or injured and \$10,000.00 for damages to property in any one crash. In lieu thereof, evidence of self-insurance in the amount of ~~\$115,000.00~~ \$350,000.00 must be filed with the Commissioner of Motor Vehicles, and shall be maintained and evidenced in a form prescribed by the Commissioner. The Commissioner may require that evidence of financial

1 responsibility be produced before motor vehicle inspections are performed
2 pursuant to the requirements of section 1222 of this title.

3 Sec. 2. 2015 Acts and Resolves No. 50, Sec. 6 is amended to read:

4 Sec. 6. 23 V.S.A. § 800(a) is amended to read:

5 (a) No owner of a motor vehicle required to be registered, or operator
6 required to be licensed or issued a learner's permit, shall operate or permit the
7 operation of the vehicle upon the highways of the State without having in
8 effect an automobile liability policy or bond in the amounts of at least
9 ~~\$25,000.00~~ \$100,000.00 for one person and ~~\$50,000.00~~ \$300,000.00 for two or
10 more persons killed or injured and \$10,000.00 for damages to property in any
11 one crash. In lieu thereof, evidence of self-insurance in the amount of
12 ~~\$115,000.00~~ \$350,000.00 must be filed with the Commissioner of Motor
13 Vehicles, and shall be maintained and evidenced in a form prescribed by the
14 Commissioner. The Commissioner may adopt rules governing the standards
15 for insurance identification cards. The Commissioner may also require that
16 evidence of financial responsibility be produced before motor vehicle
17 inspections are performed pursuant to the requirements of section 1222 of this
18 title.

19 Sec. 3. 23 V.S.A. § 941(c) is amended to read:

20 (c) The coverages under subsections (a) and (b) of this section for new or
21 renewed policies shall be not less than ~~\$50,000.00~~ \$100,000.00 for one person

1 and ~~\$100,000.00~~ \$300,000.00 for two or more persons killed or injured. If the
2 limits of liability coverage in the policy are greater than ~~\$50,000.00~~
3 \$100,000.00 for one person and ~~\$100,000.00~~ \$300,000.00 for two or more
4 persons injured or killed, the limits of uninsured motorist insurance shall be the
5 same, unless the policyholder otherwise directs.

6 Sec. 4. EFFECTIVE DATE

7 This act shall take effect on passage and shall apply to all policies offered or
8 renewed on or after July 1, 2017.