

HB 1847 -- Uninsured Motorists

Sponsor: Nance

This bill changes the laws regarding uninsured motorists. In its main provisions, the bill:

- (1) Requires a nonresident motorist to maintain financial responsibility that meets the requirements of his or her state;
- (2) Specifies that if an owner fails to provide proof of financial responsibility, his or her vehicle will be towed, at the owner's expense, and held until the State Highway Patrol receives confirmation of reimbursement to any accident victims and proof of acquiring or reinstating financial responsibility or insurance. A reinstatement fee of \$100 will be charged;
- (3) Requires motorists found guilty of failing to meet the financial responsibility requirements to carry for two years a SR-22 form filed by their insurance company to the Department of Revenue stating that they have automobile liability coverage;
- (4) Increases the reinstatement fee for a suspended license for failing to maintain financial responsibility from \$20 to \$100 for a first offense and from \$200 to \$500 for a second offense within two years and increases the reinstatement fee from \$150 to \$1,000 for a suspended license due to providing false proof of financial responsibility;
- (5) Requires the department, in consultation with other agencies, to establish and implement a financial responsibility verification system for the verification of financial responsibility of vehicle owners in the state. The system must provide an electronic means for law enforcement to verify a vehicle owner's current financial responsibility status;
- (6) Requires companies providing financial liability insurance in the state to provide the department with the necessary information or access to its databases in order to carry out the verification system; and
- (7) Creates the Uninsured Motorist Fee Fund for any fines collected for failure to comply with the financial responsibility requirements to be used for implementing and operating the financial verification system.

The provisions regarding the verification system will expire six years from the effective date.