

HOUSE BILL NO. HB0008

Motor vehicle insurance requirements.

Sponsored by: Joint Transportation, Highways and Military Affairs Interim Committee

A BILL

for

1 AN ACT relating to the Motor Vehicle Safety-Responsibility
2 Act; increasing the minimum required insurance coverage for
3 motor vehicles, as specified; and providing for an
4 effective date.

5

6 *Be It Enacted by the Legislature of the State of Wyoming:*

7

8 **Section 1.** W.S. 31-9-102(a)(xi), 31-9-202(d),
9 31-9-405(a) and (b)(ii), 31-9-409(a) and 31-10-101 are
10 amended to read:

11

12 **31-9-102. Definitions.**

13

14 (a) As used in this act:

15

1 (xi) "Proof of financial responsibility" means
2 evidence of ability to respond in damages for liability,
3 resulting from accidents occurring subsequent to the
4 effective date of the proof, arising out of the ownership,
5 maintenance or use of a motor vehicle, in the amount of
6 ~~twenty-five thousand dollars (\$25,000.00)~~ fifty thousand
7 dollars (\$50,000.00) because of bodily injury to or death
8 of one (1) person in any one (1) accident, and subject to
9 the limit for one (1) person, in the amount of ~~fifty~~
10 ~~thousand dollars (\$50,000.00)~~ one hundred thousand dollars
11 (\$100,000.00) because of bodily injury to or death of two
12 (2) or more persons in any one (1) accident, and in the
13 amount of ~~twenty thousand dollars (\$20,000.00)~~ twenty-five
14 thousand dollars (\$25,000.00) because of injury to or
15 destruction of property of others in any one (1) accident;

16

17 **31-9-202. Suspension of license and registration**
18 **after accident report; exclusions and security**
19 **requirements.**

20

21 (d) No insurance policy or surety bond is effective
22 under this section unless issued by an insurance company or
23 surety company authorized to do business in this state,
24 except that if the motor vehicle was not registered in this

1 state, or was a motor vehicle which was registered
2 elsewhere than in this state at the effective date of the
3 policy or bond, or the most recent renewal thereof, the
4 policy or bond is not effective under this section unless
5 the insurance company or surety company if not authorized
6 to do business in this state executes a power of attorney
7 authorizing the division to accept service on its behalf of
8 notice or process in any action upon the policy or bond
9 arising out of the accident. Every policy or bond shall be
10 subject, if the accident has resulted in bodily injury or
11 death, to a limit, exclusive of interest and costs, of not
12 less than ~~twenty-five thousand dollars (\$25,000.00)~~ fifty
13 thousand dollars (\$50,000.00) because of bodily injury to
14 or death of one (1) person in any one (1) accident and,
15 subject to the limit for one (1) person, to a limit of not
16 less than ~~fifty thousand dollars (\$50,000.00)~~ one hundred
17 thousand dollars (\$100,000.00) because of bodily injury to
18 or death of two (2) or more persons in any one (1)
19 accident, and, if the accident has resulted in injury to or
20 destruction of property, to a limit of not less than ~~twenty~~
21 ~~thousand dollars (\$20,000.00)~~ twenty-five thousand dollars
22 (\$25,000.00) because of injury to or destruction of
23 property of others in any one (1) accident.

24

1 **31-9-405. "Liability policy" defined; required**
2 **coverage; additional clauses.**

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4 (a) As used in this act "liability policy" means an
5 owner's or an operator's policy of liability insurance,
6 certified as provided in W.S. 31-9-403 or 31-9-404 as proof
7 of financial responsibility, and issued, except as
8 otherwise provided in W.S. 31-9-404, by an insurance
9 carrier authorized to transact business in this state, to
10 or for the benefit of the person named as insured. For the
11 purposes of this act, "liability policy" shall also include
12 the uninsured coverage required by W.S. 31-10-101, and
13 every provision of law referencing liability policy
14 requirements of this act shall be interpreted to include
15 coverage required by W.S. 31-10-101.

16

17 (b) An owner's policy of liability insurance shall:

18

19 (ii) Insure the person named and, except for
20 persons specifically excluded pursuant to W.S. 26-35-105,
21 any other person, as insured, using any covered motor
22 vehicle with the express or implied permission of the named
23 insured against loss from the liability imposed by law for
24 damages arising out of the ownership, maintenance or use of

1 the motor vehicle within the United States of America or
2 the Dominion of Canada, subject to limits exclusive of
3 interest and costs with respect to each motor vehicle, as
4 follows: ~~twenty five thousand dollars (\$25,000.00)~~ fifty
5 thousand dollars (\$50,000.00) because of bodily injury to
6 or death of one (1) person in any one (1) accident and,
7 subject to the limit for one (1) person, ~~fifty thousand~~
8 ~~dollars (\$50,000.00)~~ one hundred thousand dollars
9 (\$100,000.00) because of bodily injury to or death of two
10 (2) or more persons in any one (1) accident and ~~twenty~~
11 ~~thousand dollars (\$20,000.00)~~ twenty-five thousand dollars
12 (\$25,000.00) because of injury to or destruction of
13 property of others in any one (1) accident.

14

15 **31-9-409. Cash and securities deposited with state**
16 **treasurer.**

17

18 (a) Proof of financial responsibility may be
19 evidenced by the certificate of the state treasurer that
20 the person named therein has deposited with him ~~twenty five~~
21 ~~thousand dollars (\$25,000.00)~~ fifty thousand dollars
22 (\$50,000.00) in cash, or securities as provided by W.S.
23 9-4-821 or as may legally be purchased for trust funds of a
24 market value of ~~twenty five thousand dollars (\$25,000.00)~~

1 fifty thousand dollars (\$50,000.00). The state treasurer
2 shall not accept any deposit and issue a certificate
3 therefor and the division shall not accept the certificates
4 unless accompanied by evidence that there are no
5 unsatisfied judgments of any character against the
6 depositor in the county where the depositor resides.

7

8 **31-10-101. Required coverage.**

9

10 No policy insuring against loss resulting from liability
11 imposed by law for bodily injury or death suffered by any
12 natural person arising out of the ownership, maintenance or
13 use of a motor vehicle shall be delivered or issued for
14 delivery in this state with respect to any motor vehicle
15 registered or principally garaged in this state unless
16 coverage is provided therein, ~~or supplemental thereto,~~ in
17 limits for bodily injury or death as provided by W.S.
18 31-9-102(a)(xi), under provisions approved by the insurance
19 commissioner for the protection of persons insured
20 thereunder or legally entitled to recover damages from
21 owners or operators of uninsured motor vehicles because of
22 bodily injury, sickness or disease, including death
23 resulting therefrom. ~~The named insured may reject the~~
24 ~~coverage. Unless the named insured requests the coverage in~~

1 ~~writing, the coverage need not be provided in or~~
2 ~~supplemental to a renewal policy where the named insured~~
3 ~~had rejected the coverage in connection with the policy~~
4 ~~previously issued to him by the same insurer.~~

5

6 **Section 2.** This act is effective July 1, 2005.

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(END)