

**WORKING DRAFT**

HOUSE BILL NO. \_\_\_\_\_

Motor vehicle insurance requirements.

Sponsored by: Joint Labor, Health and Social Services  
Interim Committee

A BILL

for

1 AN ACT relating to motor vehicle proof of financial  
2 responsibility; increasing minimum amounts required under  
3 motor vehicle proof of financial responsibility provisions  
4 as specified; and providing for an 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(b)(ii) and 31-9-409(a) are amended to read:

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11 **31-9-102. Definitions.**

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13 (a) As used in this act:

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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) because of  
14 injury to or destruction of property of others in any one  
15 (1) accident;

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

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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) because of injury to or  
22 destruction of property of others in any one (1) accident.

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

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

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6           (ii) Insure the person named and, except for  
7 persons specifically excluded pursuant to W.S. 26-35-105,  
8 any other person, as insured, using any covered motor  
9 vehicle with the express or implied permission of the named  
10 insured against loss from the liability imposed by law for  
11 damages arising out of the ownership, maintenance or use of  
12 the motor vehicle within the United States of America or  
13 the Dominion of Canada, subject to limits exclusive of  
14 interest and costs with respect to each motor vehicle, as  
15 follows: ~~twenty-five thousand dollars (\$25,000.00)~~ fifty  
16 thousand dollars (\$50,000.00) because of bodily injury to  
17 or death of one (1) person in any one (1) accident and,  
18 subject to the limit for one (1) person, ~~fifty thousand~~  
19 ~~dollars (\$50,000.00)~~ one hundred thousand dollars  
20 (\$100,000.00) because of bodily injury to or death of two  
21 (2) or more persons in any one (1) accident and twenty  
22 thousand dollars (\$20,000.00) because of injury to or  
23 destruction of property of others in any one (1) accident.

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