

**As Introduced**

**128th General Assembly  
Regular Session  
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**H. B. No. 23**

**Representatives Okey, Stebelton**

**Cosponsors: Representatives Huffman, Evans, Murray, Bulp, Skindell,  
Hagan, Oelslager, Otterman, Blair, Pillich, Bolon**

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**A B I L L**

To amend sections 4509.01, 4509.20, 4509.41, and 1  
4509.51 of the Revised Code to increase the 2  
minimum amounts required for valid proof of 3  
financial responsibility. 4

**BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:**

**Section 1.** That sections 4509.01, 4509.20, 4509.41, and 5  
4509.51 of the Revised Code be amended to read as follows: 6

**Sec. 4509.01.** As used in sections 4509.01 to 4509.78 of the 7  
Revised Code: 8

(A) "Person" includes every natural person, firm, 9  
partnership, association, or corporation. 10

(B) "Driver" means every person who drives or is in actual 11  
physical control of a motor vehicle. 12

(C) "License" includes any license, permit, or privilege to 13  
operate a motor vehicle issued under the laws of this state 14  
including: 15

(1) Any temporary instruction permit or examiner's driving 16  
permit; 17

(2) The privilege of any person to drive a motor vehicle 18  
whether or not such person holds a valid license; 19

(3) Any nonresident's operating privilege. 20

(D) "Owner" means a person who holds the legal title of a 21  
motor vehicle. If a motor vehicle is the subject of a lease with 22  
an immediate right of possession vested in the lessee, the lessee 23  
is the owner. A person listed as the owner on a certificate of 24  
title on which there is a notation of a security interest is the 25  
owner. A buyer or other transferee of a motor vehicle who receives 26  
the certificate of title from the seller or transferor listing the 27  
seller or transferor thereon as the owner with an assignment of 28  
title to the buyer or transferee nonetheless is the owner even 29  
though a subsequent certificate of title has not been issued 30  
listing the buyer or transferee as the owner. 31

(E) "Registration" means registration certificates and 32  
registration plates issued under the laws of this state pertaining 33  
to the registration of motor vehicles. 34

(F) "Nonresident" means every person who is not a resident of 35  
this state. 36

(G) "Nonresident's operating privilege" means the privilege 37  
conferred upon a nonresident by the laws of this state pertaining 38  
to the operation by such person of a motor vehicle, or the use of 39  
a motor vehicle owned by such person, in this state. 40

(H) "Vehicle" means every device by which any person or 41  
property may be transported upon a highway, except electric 42  
personal assistive mobility devices, devices moved by power 43  
collected from overhead electric trolley wires, or used 44  
exclusively upon stationary rails or tracks, and except devices 45  
other than bicycles moved by human power. 46

(I) "Motor vehicle" means every vehicle propelled by power 47  
other than muscular power or power collected from overhead 48

electric trolley wires, except motorized bicycles, road rollers, 49  
traction engines, power shovels, power cranes and other equipment 50  
used in construction work and not designed for or employed in 51  
general highway transportation, hole-digging machinery, 52  
well-drilling machinery, ditch-digging machinery, farm machinery, 53  
threshing machinery, hay baling machinery, and agricultural 54  
tractors and machinery used in the production of horticultural, 55  
floricultural, agricultural, and vegetable products. 56

(J) "Accident" or "motor vehicle accident" means any accident 57  
involving a motor vehicle which results in bodily injury to or 58  
death of any person, or damage to the property of any person in 59  
excess of four hundred dollars. 60

(K) "Proof of financial responsibility" means proof of 61  
ability to respond in damages for liability, on account of 62  
accidents occurring subsequent to the effective date of such 63  
proof, arising out of the ownership, maintenance, or use of a 64  
motor vehicle in the amount of ~~twelve~~ twenty-five thousand ~~five~~ 65  
~~hundred~~ dollars because of bodily injury to or death of one person 66  
in any one accident, in the amount of ~~twenty-five~~ fifty thousand 67  
dollars because of bodily injury to or death of two or more 68  
persons in any one accident, and in the amount of ~~seven~~ 69  
twenty-five thousand ~~five-hundred~~ dollars because of injury to 70  
property of others in any one accident. 71

(L) "Motor-vehicle liability policy" means an "owner's 72  
policy" or an "operator's policy" of liability insurance, 73  
certified as provided in section 4509.46 or 4509.47 of the Revised 74  
Code as proof of financial responsibility, and issued, except as 75  
provided in section 4509.47 of the Revised Code, by an insurance 76  
carrier authorized to do business in this state, to or for the 77  
benefit of the person named therein as insured. 78

**Sec. 4509.20.** (A) A policy or bond does not comply with 79

divisions (A)(5), (A)(6), and (A)(7) of section 4509.19 of the Revised Code unless issued by an insurance company or surety company authorized to do business in this state, except as provided in division (B) of this section, or unless such policy or bond is subject, if the accident has resulted in bodily injury or death, to a limit, exclusive of interest and costs, of not less than ~~twelve~~ twenty-five thousand ~~five-hundred~~ dollars because of bodily injury to or death of one person in any one accident, and, subject to said limit for one person, to a limit of not less than ~~twenty-five~~ fifty thousand dollars because of bodily injury to or death of two or more persons in one accident, and, if the accident has resulted in injury to, or destruction of property, to a limit of not less than ~~seven~~ twenty-five thousand ~~five-hundred~~ dollars because of injury to or destruction of property of others in any one accident.

(B) A policy or bond does not comply with divisions (A) (5), (A) (6), and (A) (7) of section 4509.19 of the Revised Code with respect to any motor vehicle which was not registered in this state or was a motor vehicle which was registered elsewhere than in this state at the effective date of the policy or bond or the most recent renewal thereof, unless the insurance company or surety company issuing such policy or bond is authorized to do business in this state, or if said company is not authorized to do business in this state unless it executes a power of attorney authorizing the registrar of motor vehicles to accept service on its behalf of notice or process in any action upon such policy or bond arising out of such accident.

The registrar may rely upon the accuracy of the information in the required report of a motor vehicle accident as to the existence of insurance or a bond unless the registrar has reason to believe that the information is erroneous.

**Sec. 4509.41.** (A) Judgments are satisfied for the purpose of 111  
sections 4509.01 to 4509.78, ~~inclusive~~, of the Revised Code, in 112  
each of the following cases: 113

(1) When ~~twelve~~ twenty-five thousand ~~five hundred~~ dollars has 114  
been credited upon any judgments in excess of that amount because 115  
of bodily injury to or death of one person as a result of any one 116  
accident; 117

(2) When the sum of ~~twenty-five~~ fifty thousand dollars has 118  
been credited upon any judgments in excess of that amount because 119  
of bodily injury to or death of two or more persons as the result 120  
of any one accident; 121

(3) When ~~seven~~ twenty-five thousand ~~five hundred~~ dollars has 122  
been credited upon any judgments rendered in excess of that amount 123  
because of injury to property of others as a result of any one 124  
accident. 125

(B) Payments made in settlements of any claims because of 126  
bodily injury, death, or property damage arising from such 127  
accident shall be credited in reduction of the amounts provided 128  
for in this section. 129

**Sec. 4509.51.** Subject to the terms and conditions of an 130  
owner's policy, every owner's policy of liability insurance: 131

(A) Shall designate by explicit description or by appropriate 132  
reference all motor vehicles with respect to which coverage is 133  
thereby granted; 134

(B) Shall insure the person named therein and any other 135  
person, as insured, using any such motor vehicles with the express 136  
or implied permission of the insured, against loss from the 137  
liability imposed by law for damages arising out of the ownership, 138  
maintenance, or use of such vehicles within the United States or 139  
Canada, subject to monetary limits exclusive of interest and 140

costs, with respect to each such motor vehicle, as follows:	141
(1) <del>Twelve</del> <u>Twenty-five</u> thousand <del>five hundred</del> dollars because of bodily injury to or death of one person in any one accident;	142 143
(2) <del>Twenty-five</del> <u>Fifty</u> thousand dollars because of bodily injury to or death of two or more persons in any one accident;	144 145
(3) <del>Seven</del> <u>Twenty-five</u> thousand <del>five hundred</del> dollars because of injury to property of others in any one accident.	146 147
<b>Section 2.</b> That existing sections 4509.01, 4509.20, 4509.41, and 4509.51 of the Revised Code are hereby repealed.	148 149