

AN ACT

relating to minimum insurance coverage amounts to establish evidence of financial responsibility under the Texas Motor Vehicle Safety Responsibility Act and to providing information with regard to compliance with the Act.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Section 601.072, Transportation Code, is amended to read as follows:

Sec. 601.072. MINIMUM COVERAGE AMOUNTS; EXCLUSIONS.

(a) Effective April 1, 2008, the ~~[The]~~ minimum amounts of motor vehicle liability insurance coverage required to establish financial responsibility under this chapter are:

(1) \$25,000 ~~[\$20,000]~~ for bodily injury to or death of one person in one accident;

(2) \$50,000 ~~[\$40,000]~~ for bodily injury to or death of two or more persons in one accident, subject to the amount provided by Subdivision (1) for bodily injury to or death of one of the persons; and

(3) \$25,000 ~~[\$15,000]~~ for damage to or destruction of property of others in one accident.

(a-1) Effective January 1, 2011, the minimum amounts of motor vehicle liability insurance coverage required to establish financial responsibility under this chapter are:

(1) \$30,000 for bodily injury to or death of one person

1 in one accident;

2 (2) \$60,000 for bodily injury to or death of two or
3 more persons in one accident, subject to the amount provided by
4 Subdivision (1) for bodily injury to or death of one of the persons;
5 and

6 (3) \$25,000 for damage to or destruction of property
7 of others in one accident.

8 (b) The coverage required under this section [~~Subsection~~
9 ~~(a)~~] may exclude, with respect to one accident:

10 (1) the first \$250 of liability for bodily injury to or
11 death of one person;

12 (2) the first \$500 of liability for bodily injury to or
13 death of two or more persons, subject to the amount provided by
14 Subdivision (1) for bodily injury to or death of one of the persons;
15 and

16 (3) the first \$250 of liability for property damage to
17 or destruction of property of others.

18 (c) The Texas Department of Insurance shall establish an
19 outreach program to inform persons of the requirements of this
20 chapter and the ability to comply with the financial responsibility
21 requirements of this chapter through motor vehicle liability
22 insurance coverage. The commissioner, by rule, shall establish the
23 requirements for the program. The program must be designed to
24 encourage compliance with the financial responsibility
25 requirements, and must be made available in English and Spanish.

26 (d) Subsection (a) and this subsection expire December 31,
27 2010.

1 SECTION 2. This Act applies only to a motor vehicle
2 liability insurance policy that is delivered, issued for delivery,
3 or renewed on or after April 1, 2008. A policy delivered, issued
4 for delivery, or renewed before April 1, 2008, is governed by the
5 law as it existed immediately before the effective date of this Act,
6 and that law is continued in effect for that purpose.

7 SECTION 3. This Act takes effect September 1, 2007.

President of the Senate

Speaker of the House

I hereby certify that S.B. No. 502 passed the Senate on April 12, 2007, by the following vote: Yeas 31, Nays 0; and that the Senate concurred in House amendments on May 18, 2007, by the following vote: Yeas 30, Nays 0.

Secretary of the Senate

I hereby certify that S.B. No. 502 passed the House, with amendments, on May 15, 2007, by the following vote: Yeas 138, Nays 5, one present not voting.

Chief Clerk of the House

Approved:

Date

Governor