

## **BILL ANALYSIS**

H.B. 1020  
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Insurance  
Committee Report (Unamended)

### **BACKGROUND AND PURPOSE**

Texas remains in the top percentile nationally of alcohol-related driving fatalities. Currently, the Department of Public Safety keeps files of SR-22 forms that show the insurance companies of persons convicted of driving while intoxicated (DWI), but these drivers are required to maintain only the minimum coverage required under law for proof of financial responsibility. There is no increase in the amount of required insurance coverage for a subsequent DWI conviction.

According to the Texas Department of Transportation, nearly half of all DWI defendants are repeat offenders. In addition, statistics show that a person previously convicted for DWI is almost twice as likely to be involved in a fatal accident than a person without a previous conviction. H.B. 1020 would require an increase in motor vehicle liability insurance coverage of \$25,000 for each conviction of an offense relating to the operation of a motor vehicle while intoxicated.

### **RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

### **ANALYSIS**

H.B. 1020 amends the Transportation Code to require a person convicted of an offense relating to the operation of a motor vehicle while intoxicated to maintain, in addition to the minimum motor vehicle liability insurance coverage required to establish financial responsibility under the Texas Motor Vehicle Safety Responsibility Act, additional motor vehicle liability insurance coverage in amounts required to increase by \$25,000 for each conviction. The bill provides for the definition of "offense relating to the operating of a motor vehicle while intoxicated" by reference to the Penal Code.

### **EFFECTIVE DATE**

September 1, 2011.