

By: LaHood

H.B. No. 4178

A BILL TO BE ENTITLED

AN ACT

relating to the minimum motor vehicle liability insurance coverage requirement for bodily injury or death or for damage to or destruction of property of others.

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

SECTION 1. Section 601.072(a-1), Transportation Code, is amended to read as follows:

(a-1) Effective January 1, 2026 [~~2011~~], the minimum amounts of motor vehicle liability insurance coverage required to establish financial responsibility under this chapter are:

(1) \$50,000 [~~\$30,000~~] for bodily injury to or death of one person in one collision;

(2) \$100,000 [~~\$60,000~~] for bodily injury to or death of two or more persons in one collision, subject to the amount provided by Subdivision (1) for bodily injury to or death of one of the persons; and

(3) \$40,000 [~~\$25,000~~] for damage to or destruction of property of others in one collision.

SECTION 2. Section 601.072(a-1), Transportation Code, as amended by this Act, applies only to establishment of financial responsibility under Chapter 601, Transportation Code, with an insurance policy delivered, issued for delivery, or renewed on or after January 1, 2026. Establishment of financial responsibility with an insurance policy delivered, issued for delivery, or renewed

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1 before January 1, 2026, is governed by the law as it existed
2 immediately before the effective date of this Act, and that law is
3 continued in effect for that purpose.

4 SECTION 3. This Act takes effect September 1, 2025.