

# **WEST VIRGINIA LEGISLATURE**

## **2025 REGULAR SESSION**

**Introduced**

### **House Bill 2202**

By Delegate Steele

[Introduced February 12, 2025; referred to the  
Committee on Finance]

1 A BILL to amend and reenact §17D-4-2 of the Code of West Virginia, 1931, as amended, relating  
2 to proof of financial responsibility and increasing mandatory insurance coverage limits.

*Be it enacted by the Legislature of West Virginia:*

**ARTICLE 4. PROOF OF FINANCIAL RESPONSIBILITY FOR THE FUTURE.**

**§17D-4-2. "Proof of financial responsibility" defined.**

1 As used in this chapter:

2 (a) "Proof of financial responsibility" means proof of ability to respond in damages for  
3 liability, on account of accident occurring subsequent to the effective date of the proof, arising out  
4 of the ownership, operation, maintenance or use of a motor vehicle, trailer or semitrailer in the  
5 amount of ~~\$20,000~~ \$25,000 because of bodily injury to or death of one person in any one accident,  
6 and, subject to the limit for one person, in the amount of ~~\$40,000~~ \$50,000 because of bodily injury  
7 to or death of two or more persons in any one accident, and in the amount of ~~\$10,000~~ \$25,000  
8 because of injury to or destruction of property of others in any one accident.

9 (b) Beginning January 1, ~~2016~~ 2026, "proof of financial responsibility" means proof of  
10 ability to respond in damages for liability, on account of accident occurring subsequent to the  
11 effective date of the proof, arising out of the ownership, operation, maintenance, or use of a motor  
12 vehicle, trailer or semitrailer in the amount of ~~\$25,000~~ \$50,000 because of bodily injury to or death  
13 of one person in any one accident, and, subject to the limit for one person, in the amount of  
14 ~~\$50,000~~ \$100,000 because of bodily injury to or death of two or more persons in any one accident,  
15 and in the amount of ~~\$25,000~~ \$50,000 because of injury to or destruction of property of others in  
16 any one accident: *Provided*, That proof of financial responsibility provided by an insurance policy  
17 in effect on December 31, ~~2015~~ 2025, in the minimum amounts required in subdivision (a) of this  
18 section shall continue to provide adequate proof of financial responsibility required by this chapter  
19 until the policy expires or is renewed.

NOTE: The purpose of this bill is to increase mandatory insurance coverage limits.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.