

WEST VIRGINIA LEGISLATURE

2025 REGULAR SESSION

Introduced

House Bill 3321

By Delegates Flanigan, Pritt, Funkhouser, Roop, and

Marple

[Introduced March 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 increasing the state minimums for auto insurance.

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 because of bodily injury to or death of one person in any one accident, and,~~
6 ~~subject to the limit for one person, in the amount of \$40,000 because of bodily injury to or death of~~
7 ~~two or more persons in any one accident, and in the amount of \$10,000 because of injury to or~~
8 ~~destruction of property of others in any one accident.~~

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

19 (b) Beginning January 1, 2026, "proof of financial responsibility" means proof of ability to
20 respond in damages for liability, on account of accident occurring subsequent to the effective date
21 of the proof, arising out of the ownership, operation, maintenance, or use of a motor vehicle, trailer

22 or semitrailer in the amount of \$50,000 because of bodily injury to or death of one person in any
23 one accident, and, subject to the limit for one person, in the amount of \$100,000 because of bodily
24 injury to or death of two or more persons in any one accident, and in the amount of \$50,000
25 because of injury to or destruction of property of others in any one accident: *Provided*, That proof
26 of financial responsibility provided by an insurance policy in effect on December 31, 2025 in the
27 minimum amounts required in subdivision (a) of this section shall continue to provide adequate
28 proof of financial responsibility required by §17D-1-1 *et seq.* of this code until the policy expires or
29 is _____ renewed.

NOTE: The purpose of this bill is to increase the state minimums for auto insurance.

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