

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

House Bill 5505

By Delegate Kyle

[Introduced February 13, 2026; 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 minimum liability insurance coverage requirements for motor vehicles.

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) 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~~
17 \$100,000 because of bodily injury to or death of one person in any one accident, and, subject to
18 the limit for one person, in the amount of \$300,000 because of bodily injury to or death of two or
19 more persons in any one accident, and in the amount of \$100,000 because of injury to or
20 destruction of property of others in any one accident: *Provided*, That proof of financial
21 responsibility provided by an insurance policy in effect on December 31, 2026 in the minimum

- 22 amounts required in subdivision (a) of this section shall continue to provide adequate proof of
- 23 financial responsibility required by this chapter until the policy expires or is renewed.

NOTE: The purpose of this bill is to increase minimum liability insurance coverage requirements for motor vehicles.

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