

Fiscal Impact
2nd Session of the 57th Legislature

Bill No.:

SB 1451

Version:

INT

Author:

Sen. Burns

Date:

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Fiscal Analysis

SB 1451 creates a new type of motor vehicle liability insurance- a non-owner's policy of liability. Such policy would be for a person who does not own a vehicle. The policy would insure the person for damages arising out of the operation or use by the person of any motor vehicle, subject to the same limits of liability required in an owner's or operator's policy. This bill also requires a person to show proof of coverage under a motor vehicle liability policy when applying for a driver license, new or renewal. It requires an insurance company to notify DPS within 10 days of cancelling motor vehicle liability policy. The persons whose policies are cancelled would then have 30 days to provide DPS proof of coverage. If, after the deadline has passed, no proof of coverage has been provided, DPS will revoke the person's driver license.

DPS reports that they do not expect an impact if the insurance policy is only shown and not scanned. Insurance Department also does not expect an impact.

FY'23 Impact: None to minimal

Full Year Impact: None to minimal

Prepared by: Department of Public Safety and the Insurance Department