

**BILL SUMMARY**  
2<sup>nd</sup> Session of the 59<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>HB3632</b>
<b>Version:</b>	<b>FA1</b>
<b>Request Number:</b>	<b>10177</b>
<b>Author:</b>	<b>Rep. McDugle</b>
<b>Date:</b>	<b>3/7/2024</b>
<b>Impact:</b>	<b>\$0</b>

**Research Analysis**

The floor substitute for HB 3632 prohibits the at-fault owner or operator of an uninsured vehicle from making a claim on the insurance policies of the other parties involved in an accident. The owner or operator of an uninsured vehicle must provide proof of insurance coverage on the day before the accident to be eligible for any insurance payouts or claims.

**CHANGES IN FLOOR SUBSTITUTE FROM INTRODUCED:**

The floor substitute clarifies that the right to sue another party is prohibited for uninsured drivers who are determined to be at fault in an accident.

Prepared By: Autumn Mathews

**Fiscal Analysis**

The floor amendment to HB 3632 prohibits uninsured motor vehicle owners or operators from making an insurance policy claim on the insurance policy of any other party involved in an accident. This measure has no direct fiscal or revenue considerations for the state.

Prepared By: Jay St Clair, House Fiscal Staff

**Other Considerations**

None.