

## REVISE AUTO INSURANCE MINIMUM REQUIREMENTS

### LEGISLATOR NOTICE

The Legislative Services Division is required to offer a brief history on the subject matter of a bill draft request prior to drafting (5-4-105, MCA; [Chapter 309, Laws of 2017](#)). The history must include related legislation introduced over the last five sessions and hyperlinks to the bill, hearing information, and fiscal notes. The legislation links below open to the page showing the status and history of bills introduced on this topic in the past. The bill text and any related fiscal notes can be accessed through the link at the top of that page.

**Legislation can be complex and this history is not intended to be exhaustive. Please contact the drafter of the requested bill for more information.**

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### Background Materials and Research

**Topic Summary:** 61-6-301 MCA, requires minimum insurance coverage for all automobiles operating in Montana. 61-6-103 MCA, provides minimum insurance requirements. As of the 2019 Legislative session, the minimum requirements are \$25,000 because of bodily injury to or death of one person in any one accident and subject to the limit for one person; \$50,000 because of bodily injury to or death of two or more persons in any one accident; and \$20,000 because of injury to or destruction of property of others in any one accident.

**Legislative Services Division Materials:** Memo to Revenue and Transportation Interim Committee re: Mileage-based Motor Vehicle Insurance. <https://leg.mt.gov/content/Publications/Legal-Opinions/Committee-info/0430100113JFCA.pdf>

**Other Materials:** **Montana's Minimum Liability Insurance Law for Motor Vehicles:**  
<https://dojmt.gov/driving/insurance-and-verification/>

### Introduced Legislation

2017

[HB 238](#) -- (H) Died in Process -- AN ACT REVISING PENALTIES FOR NONCOMPLIANCE WITH MANDATORY MOTOR VEHICLE LIABILITY INSURANCE LAWS; AND AMENDING SECTION 61-6-304, MCA.

[HB 544](#) -- (H) Died in Process -- AN ACT REVISING LAWS PERTAINING TO UNINSURED AND UNDERINSURED MOTORIST COVERAGE FOR MOTOR VEHICLE LIABILITY POLICIES; REQUIRING THE INSURED TO ACCEPT OR REJECT UNDERINSURED MOTOR VEHICLE LIABILITY INSURANCE AT THE

ISSUANCE OR RENEWAL OF A POLICY; DEFINING "UNDERINSURED MOTOR VEHICLE"; AND AMENDING SECTION 33-23-201, MCA.

[HB 581](#) -- (H) Died in Standing Committee -- AN ACT CREATING THE UNINSURED MOTORIST VICTIM RESTITUTION FUND; PROVIDING DEFINITIONS; PROVIDING ELIGIBILITY REQUIREMENTS; PROVIDING FOR FUNDING; PROVIDING A STATUTORY APPROPRIATION; AMENDING SECTIONS 3-10-601, 17-7-502, 46-18-251, AND 61-6-304, MCA; AND PROVIDING APPLICABILITY DATES.

## 2015

[HB 375](#) -- Chapter Number Assigned -- AN ACT INCREASING MOTOR VEHICLE LIABILITY INSURANCE MINIMUM REQUIREMENTS FOR PROPERTY DAMAGE; AMENDING SECTION 61-6-103, MCA; AND PROVIDING AN APPLICABILITY DATE.

[HB 549](#) -- (S) Died in Standing Committee -- A BILL FOR AN ACT ENTITLED: "AN ACT REVISING MANDATORY MOTOR VEHICLE INSURANCE LAWS TO INCLUDE CERTAIN MOTORCYCLES; AND AMENDING SECTION 61-6-303, MCA.

## 2013

[SB 6](#) -- (S) Died in Standing Committee -- AN ACT REQUIRING A VEHICLE OPERATOR WHO DOES NOT PROVIDE PROOF OF MOTOR VEHICLE LIABILITY INSURANCE OR AN INDEMNITY BOND TO SURRENDER THE LICENSE PLATES UNDER CERTAIN CONDITIONS; PROVIDING FOR THE RETURN OF THE LICENSE PLATES; AND AMENDING SECTION 61-6-302, MCA.

## 2011

[SB 259](#) -- (S) Died in Standing Committee -- AN ACT REQUIRING A VEHICLE OPERATOR WHO DOES NOT PROVIDE PROOF OF MOTOR VEHICLE LIABILITY INSURANCE OR AN INDEMNITY BOND TO SURRENDER THE LICENSE PLATES UNDER CERTAIN CONDITIONS; PROVIDING FOR THE RETURN OF THE LICENSE PLATES; AND AMENDING SECTION 61-6-302, MCA.

[HB 243](#) -- (S) Died in Standing Committee -- AN ACT REVISING LAWS ON UNINSURED MOTORISTS; INCREASING FINES FOR A SECOND OR SUBSEQUENT OFFENSE OF FAILING TO MAINTAIN LIABILITY INSURANCE; CHANGING FROM THE FOURTH CONVICTION OF DRIVING WITHOUT INSURANCE TO THE SECOND CONVICTION THE POINT AT WHICH A DRIVER'S LICENSE IS SUSPENDED AND NOT REINSTATED UNTIL THE DEPARTMENT OF JUSTICE IS GIVEN PROOF THAT THE DRIVER HAS OBTAINED THE REQUIRED INSURANCE; PROVIDING THAT THE INSURANCE MAY NOT BE CANCELED UNTIL 10 DAYS AFTER NOTICE OF CANCELLATION IS GIVEN TO THE DEPARTMENT OF JUSTICE; AND AMENDING SECTIONS 61-6-131 AND 61-6-304, MCA.

[HB 367](#) -- Chapter Number Assigned -- AN ACT DELAYING IMPLEMENTATION OF THE MOTOR VEHICLE LIABILITY INSURANCE VERIFICATION PROGRAM; DELAYING USE OF THE SYSTEM FOR VEHICLE REGISTRATION PURPOSES UNTIL JANUARY 1, 2013; GRANTING THE DEPARTMENT OF JUSTICE RULEMAKING AUTHORITY TO DETERMINE A SCHEDULE FOR IMPLEMENTING THE PROGRAM;

AMENDING SECTIONS 61-3-303, 61-3-312, 61-6-105, 61-6-157, AND 61-6-302, MCA; AND PROVIDING AN IMMEDIATE EFFECTIVE DATE.

**2009**

[HB 323](#) -- (H) Died in Standing Committee -- AN ACT REVISING THE LAW ON UNINSURED MOTORISTS; PROVIDING 15 BUSINESS DAYS TO PROVIDE PROOF OF FINANCIAL RESPONSIBILITY FOR A PERSON WHO IS REQUIRED TO MAINTAIN PROOF OF FINANCIAL RESPONSIBILITY AND WHO FAILED TO SHOW PROOF OF FINANCIAL RESPONSIBILITY UPON DEMAND; INCREASING FINES FOR A SECOND OR SUBSEQUENT OFFENSE OF FAILING TO MAINTAIN LIABILITY INSURANCE; CHANGING FROM THE FOURTH CONVICTION OF DRIVING WITHOUT INSURANCE TO THE FIRST CONVICTION THE POINT AT WHICH A DRIVER'S LICENSE IS SUSPENDED AND NOT REINSTATED UNTIL THE DEPARTMENT OF JUSTICE IS GIVEN PROOF THAT THE DRIVER HAS OBTAINED THE REQUIRED INSURANCE; PROVIDING HOW THE PROOF IS GIVEN; PROVIDING THAT THE INSURANCE MAY NOT BE CANCELED UNTIL 10 DAYS AFTER NOTICE OF CANCELLATION IS GIVEN TO THE DEPARTMENT OF JUSTICE; AND AMENDING SECTIONS 61-6-302 AND 61-6-304, MCA.

[SJ 16](#) -- (S) Filed with Secretary of State -- A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN INTERIM STUDY TO INVESTIGATE THE ISSUES OF UNDERINSURED AND UNINSURED MOTORISTS IN MONTANA, CALCULATE THE COST TO MONTANA'S CITIZENS, AND PRESENT FINDINGS AND RECOMMENDATIONS TO THE 62ND LEGISLATURE.