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Senate of Pennsylvania

DATE: February 25, 2011

TO: All Senators

FROM: Vincent J. Hughes 

SUBJECT: Co-sponsorship- definition of "Financial Responsibility"

In the near future, I will be introducing legislation to amend the definition of "financial responsibility" contained in Section 1702 of Title 75 (Vehicles) of Pennsylvania Consolidated Statutes by increasing the minimum amounts of liability insurance an individual would be obligated to carry on their automobiles.

Under Pennsylvania's tort laws, a party injured in an automobile accident is entitled to compensation for injuries caused by the operation of an automobile. The Motor Vehicle Financial Responsibility Law outlines the minimum amount of liability insurance required currently to be \$15,000 and \$30,000 per accident. If an injured party's damages exceed \$15,000, they may sue to recover the damages from the registered owner of the automobile.

My legislation would increase the minimum amount of liability insurance individuals would be required to carry under the law from \$15,000 to \$30,000 and for two people from \$30,000 to \$60,000. I am proposing the increase to, in part, adjust for the rate of inflation. Last session this legislation was SB 1460.

The co-sponsors of SB 1460 were: Fontana, Tartaglione, Leach and Washington.

If you would like to co-sponsor this legislation please contact Jackie Hopp at jhopp@pasenate.com.