



Ohio Legislative Service Commission

Sub. Bill Comparative Synopsis

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H.B. 279

131st General Assembly
(H. Insurance)

This table summarizes how the latest substitute version of the bill differs from the immediately preceding version. It addresses only the topics on which the two versions differ substantively. It does not list topics on which the two bills are substantively the same.

Topic	Previous Version (LSC 131 1047-2)	Sub. Version (LSC 131 1047-6)
No cause of action for noneconomic damages	Establishes that a driver who fails to maintain proof of financial responsibility under continuing Motor Vehicle Law has no cause of action for damages for noneconomic loss sustained as the proximate result of a motor vehicle accident (<i>R.C. 4509.105(A)</i>).	Same, but limited to drivers who in the seven years preceding the accident have had the driver's operating privileges and driver's license impounded under continuing law for failure to maintain proof of financial responsibility (<i>R.C. 4509.105(A)</i>).
Exceptions	States that the bill's provisions do not apply if the noneconomic loss sustained by the driver is caused by an individual who pleads guilty to or is convicted of any of the following: <ul style="list-style-type: none"> • Operating a motor vehicle under the influence of alcohol or drugs; • Failure to stop after an accident involving property of others; • Committing a felony at the time of the accident (<i>R.C. 4509.105(B)</i>). 	Similar, but instead, the noneconomic loss must be caused by an individual who pleads guilty to or is convicted of either of the following: <ul style="list-style-type: none"> • An offense that is four or six points under continuing Motor Vehicle Law; • Texting while driving (<i>R.C. 4509.105(B)</i>).

Topic	Previous Version (LSC 131 1047-2)	Sub. Version (LSC 131 1047-6)
	<p>Excepts the following from the bill's provisions:</p> <ul style="list-style-type: none"> • An action for wrongful death; • A driver who fails to maintain proof of financial responsibility for 30 or fewer days immediately preceding the accident (<i>R.C. 4509.105(C)</i>). 	<p>Excepts the following from the bill's provisions:</p> <ul style="list-style-type: none"> • Same; • An individual who is under 18 at the commencement of the action (<i>R.C. 4509.105(C)</i>).
<p>Penalties for driving without proof of financial responsibility</p>	<p>Modifies the license suspension penalties for offenders driving without proof of financial responsibility to Class D suspension (six months) for first-time offenders and Class C suspension (one year) for an offender with three or more violations within five years. Current law makes it a Class F suspension (until conditions are met) for first-time violators and a Class B suspension (two years) for offenders with three or more violations within five years (<i>R.C. 4509.101(A)(2)</i>).</p> <p>Increases the financial responsibility reinstatement fee from \$100 to \$250 for first-time violators, from \$300 to \$500 for second-time violators, and from \$600 to \$1,000 for violators with three or more offenses (<i>R.C. 4509.101(A)(5)(a)</i>).</p> <p>Specifies that, if a first- or second-time violator (within a five-year period) files proof of financial responsibility with the Registrar of Motor Vehicles within six months of the incident, the Registrar must terminate the license suspension and refund the reinstatement fee (<i>R.C. 4509.101(L)(3)</i>).</p>	<p>No provision.</p> <p>No provision.</p> <p>No provision.</p>



Topic	Previous Version (LSC 131 1047-2)	Sub. Version (LSC 131 1047-6)
	Requires a violator who receives a Class C suspension for three or more violations of driving without proof of financial responsibility in a five-year period to file and maintain proof of financial responsibility with the Registrar for five years in the form of a certificate of insurance (<i>R.C. 4509.45(D)(2)</i>).	No provision.

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