HCS HB 2453 -- MOTOR VEHICLE FINANCIAL RESPONSIBILITY

SPONSOR: Francis

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Ways and Means by a vote of 10 to 0. Voted "Do Pass" by the Standing Committee on Rules- Administrative Oversight by a vote of 6 to 0.

The following is a summary of the House Committee Substitute for HB 2453.

This bill repeals the requirement that certain notices provided under the Motor Vehicle Financial Responsibility Enforcement and Compliance Incentive Program specify that the minimum penalty for a violation includes four license points (Section 303.425, RSMo).

The bill also limits, to five years after implementation, the Department of Revenue's obligation to provide the legislature with annual reports regarding the Motor Vehicle Financial Responsibility Enforcement and Compliance Incentive Program (Section 303.425).

The bill specifies that an advisory council for the Department of Revenue's Motor Vehicle Financial Responsibility Verification System will serve in an advisory capacity as the Department may request, and will expire one year after implementation of the Program (Section 303.430).

The bill provides that the Department of Revenue's Motor Vehicle Financial Responsibility Verification System will be implemented no later than December 31, 2027 or as soon as technologically possible following development and maintenance of the Department's electronic titling and registration system, rather than January 1, 2025 (Section 303.440).

This bill is similar to SB 1304 (2024).

The following is a summary of the public testimony from the committee hearing. The testimony was based on the introduced version of the bill.

PROPONENTS: Supporters say that this bill will allow the Department of Revenue to fully implement this program. Currently, our state courts are clogged with claims against those without insurance who cause an accident. Supporters further say that this bill would give uninsured motorists a chance to purchase motor vehicle insurance at a rate that is more affordable, while at the same time preventing insurance fraud.

Testifying in person for the bill were Representative Francis; and Missouri Insurance Coalition.

OPPONENTS: There was no opposition voiced to the committee.

OTHERS: Others testifying on the bill say applying the four points that come with No Proof of Insurance driving infraction to the correct driving record can be difficult because the car pulled over might be owned by several people or entities.

Testifying in person on the bill was Joshua W Shewmaker, Department Of Revenue.

Written testimony has been submitted for this bill. The full written testimony and witnesses testifying online can be found under Testimony on the bill page on the House website.