

HB 3432 -- LIABILITY INSURANCE AND LIMITS FOR CERTAIN TORT CLAIMS

SPONSOR: Burton

Currently, the Commissioner of Administration and the governing body of each political subdivision of the State may purchase liability insurance for tort claims made against the State or the political subdivision, but the maximum amount of such coverage must not exceed \$2 million dollars for all claims arising out of a single occurrence and \$300,000 for any one person in a single accident or occurrence. The liability of the State and its public entities must not exceed \$2 million dollars for all claims arising out of a single accident or occurrence and must not exceed \$300,000 for any one person in a single accident or occurrence. If the amount awarded to or settled upon multiple claimants exceeds \$2 million, any party may apply to any circuit court to apportion to each claimant their proportional share of the maximum liability of the State or political subdivision, except that the share must not exceed \$300,000. These provisions do not apply to worker's compensation.

This bill raises the maximum amounts in each instance:

- (1) From \$2 million to \$5 million as to a single occurrence; and
- (2) From \$300,000 to \$2 million as to one person in a single accident or occurrence.