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1981 Assembly Bill 81

CHAPTER 284, Laws of 1981

AN ACT to amend 344.01 (2) (d), 344.15 (1), 344.33 (2) and 632.32 (4) (a) 1 of the statutes, relating to minimum liability limits for liability arising out of the use of a motor vehicle.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

SECTION 1. 344.01 (2) (d) of the statutes is amended to read:

344.01 (2) (d) "Proof of financial responsibility" or "proof of financial responsibility for the future" means proof of ability to respond in damages for liability on account of accidents occurring subsequent to the effective date of such proof, arising out of the maintenance or use of a motor vehicle in the amount of \$15,000 \$25,000 because of bodily injury to or death of one person in any one accident and, subject to such limit for one person, in the amount of \$30,000 \$50,000 because of bodily injury to or death of 2 or more persons in any one accident and in the amount of \$10,000 because of injury to or destruction of property of others in any one accident.

SECTION 2. 344.15 (1) of the statutes is amended to read:

344.15 (1) No policy or bond is effective under s. 344.14 unless issued by an insurer authorized to do an automobile liability or surety business in this state, except as provided in sub. (2), or unless the policy or bond is subject, if the accident has resulted in bodily injury or death, to a limit, exclusive of interest and costs, of not less than \$15,000 \$25,000 because of bodily injury to or death of one person in any one accident and, subject to that limit for one person, to a limit of not less than \$30,000 \$50,000 because of bodily injury to or death of 2 or more persons in any one accident and, if the accident has resulted in injury to or destruction of property, to a limit of not less than \$10,000 because of injury to or destruction of property of others in any one accident.

SECTION 3. 344.33 (2) of the statutes is amended to read:

344.33 (2) MOTOR VEHICLE LIABILITY POLICY. A motor vehicle policy of liability insurance shall insure the person named therein using any motor vehicle with the express or implied permission of the owner, against loss from the liability imposed by law for damages arising out of the maintenance or use of the motor vehicle within the United States of America or the Dominion of Canada, subject to the limits exclusive of interest and costs, with respect to each such motor vehicle as follows: \$15,000 \$25,000 because of bodily injury to or death of one person in any one accident and, subject to such limit for one person, \$30,000 \$50,000 because of bodily injury to or death of 2 or more persons in any one accident, and \$10,000 because of injury to or destruction of property of others in any one accident.

SECTION 4. 632.32 (4) (a) 1 of the statutes is amended to read:

632.32 (4) (a) 1. For the protection of persons injured who are legally entitled to recover damages from owners or operators of uninsured motor vehicles because of bodily injury, sickness or disease, including death resulting therefrom, in limits of at least

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\$15,000 \$25,000 per person and \$30,000 \$50,000 per accident. The insurer may increase the coverage limits provided under this paragraph up to the bodily injury liability limits provided in the policy.

SECTION 5. Initial applicability. (1) The treatment of sections 344.01 (2) (d), 344.15 (1) and 344.33 (2) of the statutes by this act applies:

- (a) Except as provided by paragraph (b), to motor vehicles rented or used for driver's education and the issuance of licenses or reinstatement of operating privileges and any other purpose under chapters 340 to 350 and 351 of the statutes on and after the effective date of this act.
- (b) Only to accidents occurring, liability incurred and judgments arising from motor vehicle accidents occurring on or after the effective date of this act.
- (2) The treatment of section 632.32 (4) (a) 1 of the statutes by this act applies to policies issued or renewed on or after the effective date of this act.

SECTION 6. Effective date. This act takes effect on the first day of the 7th month commencing after its publication.