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| H.B. 595
136th General Assembly	Bill Analysis

Version: As Introduced

Primary Sponsors: Reps. Mohamed and Williams

Austin C. Strohacker, Attorney

SUMMARY

- Requires motor vehicle liability insurance policies to include uninsured motorist coverage.

DETAILED ANALYSIS

Uninsured motorist coverage required

Under current law, a motor vehicle liability insurance policy for a motor vehicle registered or principally garaged in this state may, but is not required to, include uninsured and underinsured motorist coverage. The bill requires such a policy to include coverage for uninsured motorists. Coverage for underinsured motorists remains optional. The bill does not specify whether this requirement applies to contracts already in effect upon the bill's effective date, which could conflict with the Ohio Constitution's prohibition against laws impairing the obligation of contracts. Continuing law defines the following for purposes of uninsured or underinsured motorist coverage:

- "Motor vehicle," unless otherwise defined in the insurance policy or any endorsement to the policy, means a self-propelled vehicle designed for use and principally used on public roads, including, for example, an automobile, truck, semi-tractor, motorcycle, and bus. "Motor vehicle" excludes various machines, such as, for example, a trolley or streetcar.

- "Uninsured motorist" means an owner or operator of a motor vehicle if any of various conditions are met, such as, for example, if there exists no bodily injury liability bond or insurance policy covering the owner's or operator's liability to the insured.

- ▪ "Underinsured motorist" excludes the owner or operator of a motor vehicle that has applicable liability coverage in the policy under which the underinsured motorist coverage is provided.[1]

HISTORY

Action	Date
Introduced	11-18-25

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[1] R.C. 3937.18; Ohio Constitution, Article II, Section 28.