

# FINAL BILL REPORT

## HB 1014

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Synopsis as Enacted

**Brief Description:** Concerning financial responsibility of motorcycle operators.

**Sponsors:** Representatives Jenkin, Kirby, Harris, Bergquist, Stanford, Sells, Barkis, Eslick and Rude.

**House Committee on Consumer Protection & Business**  
**Senate Committee on Transportation**  
**Senate Committee on Financial Institutions, Economic Development & Trade**

**Background:**

Insurance Requirement.

No person may operate a motor vehicle required to be registered in the state unless the person is insured under a motor vehicle liability policy, self-insured, covered by a certificate of deposit, or covered by a liability bond.

A motor vehicle liability policy or bond must be issued by an insurance or surety company authorized to do business in the state. The policy or bond must provide a minimum coverage level of \$25,000 for bodily injury or death of a single person in any one accident, \$50,000 for bodily injury or death of two or more people in any one accident, and \$10,000 for injury to or destruction of property of others in any one accident.

In lieu of the liability insurance or bond a person may be self-insured or be covered by a certificate of deposit. To be self-insured, a person must have more than 25 vehicles registered in that person's name and the Department of Licensing (DOL) must find that the person possesses the ability to pay a judgment obtained against him or her. To be covered by a certificate of deposit, the DOL will issue a certificate of deposit to the person named once that person has deposited \$60,000 in cash or securities that may legally be purchased by savings banks or for trust funds for a market value of \$60,000.

Proof of insurance or the equivalent for motor vehicle operation must be provided at the request of a law enforcement officer. When asked to do so by a law enforcement officer, failure to display this proof for motor vehicle operation is a traffic infraction.

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*

The insurance requirements do not apply to: motorcycles, motor-driven cycles (motorcycles or scooters with a motor that produces no greater than 5 brake horsepower); mopeds (produce no greater than 2 brake horsepower and not capable of exceeding a speed of 30 miles per hour); wheeled all-terrain vehicles; motor vehicles registered with collector vehicle license plates (must be at least 30 years old and operated primarily as a collector vehicle); motor vehicles registered with honorary consult special license plates (for honorary consuls or official representatives of foreign governments that are United States citizens); state or publicly owned vehicles; and common carriers and contract carriers registered with the Washington Utilities and Transportation Commission.

**Summary:**

Persons operating a motorcycle must meet the insurance or equivalent requirements for registered motor vehicles.

**Votes on Final Passage:**

House	70	26
Senate	42	1

**Effective:** July 28, 2019