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COMPULSORY AUTOMOBILE INSURANCE

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Compulsory automobile liability insurance has been discussed, pro and con, since 1920 when the automobile first began to be a social force to reckon with. Massachusetts is the only state ever to have adopted any legislation to require evidence of financial responsibility as a prerequisite to obtaining a motor vehicle license. (The text of the Massachusetts law is appended.) Great Britain, Switzerland, and the Scandinavian countries have one form or another of compulsory motor vehicle insurance.

A total of 44* of the states (including District of Columbia) in the United States have safety or financial responsibility acts. The main point of distinction lies in the fact that under financial responsibility laws a person is not required to give proof of his financial responsibility until after he has had an accident or violation. Also, it is impossible under the financial responsibility laws to press a claim for damages from a non-insured person who causes an accident.

The Massachusetts plan of compulsory automobile liability insurance was enacted in 1925 and became effective on January 1, 1927. The plan was the result of studies conducted over a six-year period. Such a law comes under broad state powers to regulate travel on the highways in the public interest. The Massachusetts law does not apply, however, to accidents happening on parking lots or in private lots and alleys. Neither does it apply to federally- or state-owned vehicles, or to public emergency vehicles.

The rates under a compulsory system would undoubtedly be higher, since people are much more likely to pursue claims when they are assured of payment.

Wisconsin's financial responsibility law was enacted in 1945. The Motor Vehicle Department says that 83 or 84 per cent of the vehicles involved in accidents in Wisconsin are insured.

Wisconsin has studied the possibility of a compulsory automobile liability insurance law since the early 1920's, with the first bill having been introduced in the 1923 legislature. A summary of such bills from 1923-1949 appears at the end of this report.

On the following pages are listed the various arguments presented by those in favor of and by those against the Massachusetts plan.

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*Louisiana, Mississippi, Texas and South Carolina do not; Massachusetts has compulsory insurance.

Arguments For Compulsory Automobile Insurance

1. A person must present evidence of financial responsibility before he is permitted to register his car in Massachusetts, not after his first accident, as in most financial responsibility states.

2. Compensation is assured to all victims of negligent operators of motor vehicles.

3. Accidents have not increased in comparison with increases in other states.

4. It covers 95 per cent of all accidents.

5. It is exceptional when insurance companies are compelled to accept undesirable risks. This is done in the so-called "voluntary assigned risk" states.

6. Increased litigation has not led to court congestion because of pre-trial procedures which encourage waiving of juries and settlements before trial.

Because Massachusetts motor vehicle owners led the nation in 1949 in highway safety, the 1950 individual rates on compulsory liability insurance were reduced in amounts varying from 30 cents to $6.70, or an aggregate saving of $600,000. In 1949 rate reductions aggregated $700,000. (New York Times, Sept. 27, 1949)

7. Many cars are not insured in other states.

8. The automobile has created a new social problem. Common law on negligence is not as applicable to auto accidents as to other types of accidents.

Arguments Against Compulsory Automobile Insurance

1. It has increased accidents and has led to laxity and indifference in the enforcement of traffic laws.

2. It has promoted fraud and racketeering as to claims.

3. It has not accomplished its advertised objective of providing universal 100 per cent security for those with just and legal claims.

4. It has injected politics into the making of insurance rates, which are unfair to stock companies.

5. It has enormously increased litigation and court congestion.

6. It has compelled insurance companies to accept undesirable risks.

7. No protection from hit-run drivers. (Not in other places either)

8. Increased costs for the driving public.

9. Law does not apply to visiting motorist.
A check of 8 stations in Wisconsin in 1949 revealed that during the entire year 18.7% of all motor vehicles were from out of the state and during the summer 24.8% were from other states. (Data from Highway Commission)

10. American spirit is opposed to compulsion.

11. Some, especially insurance companies, fear a trend toward a state insurance fund, which they feel is paternalistic and socialistic.

12. Such a plan should be used only against the individual who is actually shown to be reckless or careless, as evidenced by conviction for certain violations of traffic laws.

13. Law does not apply on private roads.

14. Only about 16% of the cars involved in accidents do not now have coverage. This is less than the number of foreign cars traveling in the state so we have probably reached the saturation point.

Bibliography

Illinois Legislative Council, "Financial Responsibility in Motor Accidents", Springfield, Publication No. 41, September 1941.

Report of the Legislative Council, State of Connecticut, Public Document 96, December 6, 1948.

Reports of the Joint Legislative Committee to Investigate Automobile Insurance, State of New York, Legislative Document (1937) No. 84, Legislative Document (1938) No. 91, and Legislative Document (1939) No. 63.

Wisconsin Bar Association, "Should Wisconsin Adopt Compulsory Automobile Insurance?", Round Table Discussion at 1930 Convention.

Wisconsin Legislative Reference Library, "Summary of Measures Introduced in Wisconsin Legislatures Relating to Automobile Liability Insurance, 1923-1949"

Clippings on automobile insurance in files of Legislative Reference Library.

Appendix I

Compulsory Motor Vehicle Liability Insurance

(Annotated Laws of Massachusetts, Chapter 90--
Motor Vehicles and Aircraft Sections 34A-34J)

34A. Definitions.--The following words, as used in sections thirty-four A to thirty-four J, inclusive, shall have the following meanings:--

"Certificate", the certificate of an insurance company authorized to issue in the commonwealth a motor vehicle liability policy, stating that it has issued to the applicant for registration of a motor vehicle such a policy which covers such motor vehicle, conforms to the provisions of section one hundred and thirteen A of chapter one hundred and seventy-five and runs for a period at least coterminous with that of such registration or that it has executed a binder, as defined in said section one hundred and thirteen A, under and in conformity with said section covering such motor vehicle pending the issue of a motor vehicle liability policy; or the certificate of a surety company authorized to transact business in the commonwealth under section one hundred and five of said chapter one hundred and seventy-five as surety, stating that a motor vehicle liability bond, payable to the commonwealth, which covers such motor vehicle, conforms to the provisions of said section one hundred and thirteen A, and runs for a period at least coterminous with such registration, has been executed by such applicant as principal and by such surety company as surety; or the certificate of the state treasurer stating that cash or securities have been deposited with said treasurer as provided in section thirty-four D.

"Guest occupant" or "guest occupant of such motor vehicle", any person, other than an employee of the owner or registrant of a motor vehicle or of a person responsible for its operation with the owner's or registrant's express or implied consent, being in or upon, entering or leaving the same, except a passenger for hire in the case of a motor vehicle registered as a taxicab or otherwise for carrying passengers for hire.

"Motor vehicle", shall, in addition to the meaning prescribed by section one, include a trailer, as defined by said section one.

"Motor vehicle liability bond", a bond conditioned that the obligor shall within thirty days after the rendition thereof satisfy all judgments rendered against him or against any person responsible for the operation of the obligor's motor vehicle with his express or implied consent in actions to recover damages for bodily injuries, including death at any time resulting therefrom, and judgments rendered as aforesaid for consequential damages consisting of expenses incurred by a husband, wife, parent or guardian for medical, nursing, hospital or surgical services in connection with or on account of such bodily injuries or death, sustained during the term of said bond by any person, other than a guest occupant of such motor vehicle or any employee of the owner or registrant of such vehicle or of such other person responsible as aforesaid who is entitled to payments or benefits under

the provisions of chapter one hundred and fifty-two, and arising out of the ownership, operation, maintenance, control or use upon the ways of the commonwealth of such motor vehicle, to the amount or limit of at least five thousand dollars on account of injury to or death of any one person, and subject to such limits as respects injury to or death of one person, of at least ten thousand dollars on account of any one accident resulting in injury to or death of more than one person.

"Motor vehicle liability policy", a policy of liability insurance which provides indemnity for or protection to the insured and any person responsible for the operation of the insured's motor vehicle with his express or implied consent against loss by reason of the liability to pay damages to others for bodily injuries, including death at any time resulting therefrom, or consequential damages consisting of expenses incurred by a husband, wife, parent or guardian for medical, nursing, hospital or surgical services in connection with or on account of such bodily injuries or death, sustained during the term of said policy by any person, other than a guest occupant of such motor vehicle or of any employee of the owner or registrant of such vehicle or of such other person responsible as aforesaid who is entitled to payments or benefits under the provisions of chapter one hundred and fifty-two, and arising out of the ownership, operation, maintenance, control or use upon the ways of the commonwealth of such motor vehicle, to the amount or limit of at least five thousand dollars on account of injury to or death of any one person, and, subject to such limits as respects injury to or death of one person, of at least ten thousand dollars on account of any one accident resulting in injury to or death of more than one person, or a binder as defined in section one hundred and thirteen A of said chapter one hundred and seventy-five providing indemnity or protection as aforesaid pending the issue of such a policy.

34B. Certificates; Acceptance, Form, Copies; Penalties.--The registrar shall accept a certificate as defined in section thirty-four A from any person applying for registration of a motor vehicle.

Such certificate of an insurance or surety company shall, except as hereinafter provided, be in a form prescribed by the commissioner of insurance, shall contain the recitals required by said section thirty-four A and, if at the time of the execution thereof the schedule of premium charges and classifications of risks for the year for which registration is sought have been fixed and established under section one hundred and thirteen B of chapter one hundred and seventy-five shall state the rate at which and the classification under which the motor vehicle liability policy or bond referred to therein was issued or executed and the amount of the premium thereon and whether or not said premium is at the rate fixed and established as aforesaid, and each such certificate shall contain such other information as said commissioner may require. Such a certificate shall be executed in the name of the company by one of its officers, or by an employee of the company duly authorized by it by a writing, in a form prescribed by said commissioner, filed in the office of said commissioner and not

theretofore revoked by a writing filed as aforesaid, or by an insurance agent of the company licensed under chapter one hundred and seventy-five to solicit applications for and to negotiate motor vehicle liability policies or bonds, or on behalf of such an insurance agent by one of his agents or employees authorized by such insurance agent by an unrevoked writing as aforesaid, in form and filed as hereinbefore provided. The signature of the person authorized by any such writing shall be written on the margin thereof. No other person shall execute or issue such a certificate. Whoever issues or executes a certificate in a form other than that prescribed by said commissioner shall be punished by a fine of not less than fifty nor more than five hundred dollars.

The registrar shall, when preparing his record of each registration, furnish a copy of such record to the company appearing signatory to the certificate accompanying the application for such registration.

If such a certificate, whether or not conforming to the foregoing requirements of this section, is executed in the name of a company by a person hereinbefore specified, or is so executed by any other person in violation of this section under authorization of the company, and is filed with the registrar in connection with the registration of a motor vehicle, the company shall be estopped to deny the issue or validity of such certificate or that a motor vehicle liability policy or bond has in fact been issued or executed as set forth in such certificate.

The certificate which the state treasurer shall issue upon receipt of cash or securities under section thirty-four D or thirty-four F shall be in such form and shall contain such information as the registrar may prescribe.

Whoever issues or alters without authority or forges any certificate as defined in said section thirty-four A or issues such certificate knowing that the policy or bond therein described has not in fact been issued or executed or is not in force or that the cash or securities have not been deposited, or whoever knowing that such certificate has been issued or altered without authority or forged that the policy or bond described therein has not in fact been issued or executed or is not in force or that the cash or securities have not been deposited files such certificate with the registrar, shall be punished by a fine of not more than one thousand dollars or by imprisonment for not more than one year or both.

34C. Policy or Bond Covering More Than One Motor Vehicle or Trailer.—Any person applying for the registration of more than one motor vehicle under section two or three, or any manufacturer or dealer or repairman applying for registration of motor vehicles under section five, may, in lieu of procuring a separate policy or bond covering each motor vehicle, furnish a single motor vehicle liability policy or bond covering all motor vehicles owned or controlled

by him, in which the amounts or limits of indemnity as provided in section thirty-four A for a motor vehicle liability policy or bond shall apply to each motor vehicle covered thereunder.

34D. Deposit of Cash, etc., in Lieu of Bond or Policy; Interest; Payments upon Executions; Additional Deposit.--The applicant for registration may, in lieu of procuring a motor vehicle liability bond or policy, deposit with the state treasurer cash in the amount of five thousand dollars or bonds, stocks or other evidences of indebtedness satisfactory to said treasurer of a market value of not less than five thousand dollars as security for the payment by such applicant or by any person responsible for the operation of such applicant's motor vehicle with his express or implied consent of all judgments rendered against such applicant or against such person in actions to recover damages for bodily injuries, including death at any time resulting therefrom, and judgments rendered as aforesaid for consequential damages consisting of expenses incurred by a husband, wife, parent or guardian for medical, nursing, hospital or surgical services in connection with or on account of such bodily injuries or death, sustained during the term of registration by any person, other than a guest occupant of such motor vehicle or any employee of the owner or registrant of such motor vehicle or of such other person responsible as aforesaid who is entitled to payments or benefits under the provisions of chapter one hundred and fifty-two and arising out of the ownership, operation, maintenance, control or use upon the ways of the commonwealth of such motor vehicle, to the amount or limit of at least five thousand dollars on account of any such judgment. The depositor shall be entitled to the interest accruing on his deposit and to the income payable on the securities deposited and may from time to time with the consent of the state treasurer change such securities. Upon presentation to the state treasurer by an officer qualified to serve civil process of an execution issued on any such judgment against the registrant or other person responsible as aforesaid, said treasurer shall pay, out of the cash deposited by the registrant as herein provided, the amount of the execution, including costs and interest, up to but not in excess of five thousand dollars. If the registrant has deposited bonds, stocks or other evidences of indebtedness, the state treasurer shall, on presentation of an execution as aforesaid, cause the said securities or such part thereof as may be necessary to satisfy the judgment to be sold at public auction, giving the registrant three days' notice in writing of the time and place of said sale, and from the proceeds of said sale the state treasurer shall, after paying the expenses thereof, satisfy the execution as hereinbefore provided when a cash deposit has been made. Any payment upon an execution by the state treasurer in accordance with the provisions of this section shall discharge him from all official and personal liability whatever to the registrant to the extent of such payment. The state treasurer shall, whenever the amount of such deposit from any cause falls below the amount required by this section, require, at the option of the registrant, the deposit of

additional cash or securities up to the amount required by this section or a motor vehicle liability bond or policy as provided in this chapter. Money or securities deposited with the state treasurer under the provisions of this section shall not be subject to attachment or execution except as provided in this section. The state treasurer shall deposit any cash received under the provisions of this section in a savings bank or the savings department of a trust company or of a national bank within the commonwealth.

34E. Receipt for and Retention of Cash, etc. So Deposited.--The state treasurer shall give to the applicant for registration a receipt on a form prescribed by said treasurer of the amount of cash or securities deposited by him with said treasurer under section thirty-four D or thirty-four F. The state treasurer shall retain such cash or securities deposited as aforesaid and shall not deliver the same or the balance thereof to the registrant or his order until the expiration of the time within which actions, the payment of judgments in which are secured by such deposit, may be brought against the registrant or the person responsbile for the operation of the registrant's motor vehicle with his express or implied consent, nor in any case if a written notice is filed with the state treasurer stating that such an action has been brought against the registrant or other person responsible as aforesaid, until payment is made as provided in section thirty-four D or satisfactory evidence is presented to said treasurer that such action is finally disposed of.

34F. Notice to Registrar, etc., upon Service of Writ; Penalty.--The registrant of a motor vehicle who deposits cash or securities as provided in this section or in section thirty-four D or the person responsible for the operation of the registrant's motor vehicle with his express or implied consent shall immediately upon the service of any writ or summons in any action the payment of the judgment in which is secured by such deposit, give written notice to the registrar and the state treasurer of the bringing of such action in such form as the registrar may prescribe, and thereupon the registrar may require the giving of a motor vehicle liability bond or policy or may require the deposit of further cash or securities as additional security for the payment of judgments in any other such actions. Whoever fails to give the notice required by this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars or by imprisonment for not more than one year or both.

The state treasurer shall forthwith give written notice to the registrar of the failure of a registrant to maintain a deposit as required by this section and section thirty-four D.

34G. Proceedings if Judgment against Principal on Bond is Not Satisfied.--If a judgment rendered against the principal on a motor vehicle liability bond or against any person responsible for the operation of the principal's motor vehicle with his express or implied consent is not satisfied within thirty days after its rendition, the judgment creditor may for his use and benefit and at his sole expense bring an action in the name of the commonwealth against the surety company executing the bond.

34H. Revocation of Registration upon Cancellation of Policy or Bond, etc.; Exceptions.--In the event that the registrar receives written notice, in conformity with section one hundred and thirteen A of chapter one hundred and seventy-five, from the owner of a motor vehicle cancelling the motor vehicle liability policy or bond covering the same, he shall revoke the registration of such motor vehicle on the effective date of the cancellation as specified in such notice unless not later than two days prior to such effective date the registrar shall have received a new certificate covering the same motor vehicle. The registrar shall, forthwith upon receiving written notice in conformity with said section one hundred and thirteen A from an insurance or surety company purporting to cancel such a policy or bond issued or executed by it, give written notice to the owner of the motor vehicle covered by said policy or bond that the registration thereof will be revoked as of the final effective date of the cancellation as specified in the notice given by such company in case the owner does not file a complaint under section one hundred and thirteen D of said chapter one hundred and seventy-five that he is aggrieved by the issue of such notice, or as specified in an order of the board of appeal on motor vehicle liability policies and bonds affirming such cancellation under said section one hundred and thirteen D in case the owner does not claim an appeal from such order, or as specified in a decree of the superior court or a justice thereof affirming such cancellation on such appeal, or as specified in such a decree ordering a cancellation of such a policy or bond after its reinstatement by said board of appeal, unless not later than two days prior to such effective date as finally specified the registrar shall have received a new certificate covering the same motor vehicle.

The registrar shall forthwith upon receipt of a notice under section thirty-four F of the failure of the owner of a motor vehicle to maintain a deposit, or of a notice under section one hundred and thirteen C of said chapter one hundred and seventy-five of the cessation of the authority of an insurance or surety company to issue or execute motor vehicle liability policies or bonds in the commonwealth, send written notice to the owner of the motor vehicle covered by such deposit or to every owner of a motor vehicle covered by a motor vehicle liability policy or bond issued or executed by such a company that the registration thereof will be revoked, unless within five days after the sending of said notice he shall file with the registrar a new certificate; provided, that if the authority of such a company to issue or execute motor vehicle liability policies or bonds in the commonwealth ceases by reason of its merger or consolidation with another company so authorized, and it is proved to the satisfaction of the commissioner of insurance that the new or continuing company has assumed all the obligations and liabilities of such company under any and all such policies and bonds issued by it, such notice of the registrar will not be required with respect to policies or bonds so issued previous to the date of merger or consolidation.

Upon failure of the owner of a motor vehicle to file a new certificate as required by this section, the registrar shall immediately revoke the registration thereof; provided, that if a new certificate as aforesaid is filed prior to the final effective date of the cancellation of the existing policy or bond, he may in his discretion rescind such revocation.

Any notice required by this section to be given by the registrar shall be deemed sufficient if mailed by the registrar, or any person authorized by him to send such notice, postage prepaid, to the address given on the application for registration, and an affidavit of the registrar or such person that such notice has been mailed as aforesaid shall be prima facie evidence thereof.

The registrar shall, upon receipt of an attested copy of a finding and order of said board of appeal, or of a decree of the superior court or a justice thereof, ordering the reinstatement of a motor vehicle liability policy or bond, forthwith rescind the revocation of the registration of the motor vehicle covered thereby.

34I. Registrar to Keep Records and Books.—The registrar shall keep such records and books and publish and distribute such forms and information as will facilitate the operation of the provisions of the eight preceding sections, and shall, upon the request of any person, furnish the name of the insurance or surety company issuing the policy or executing as surety the bond covering any particular motor vehicle or of any particular person appearing on his records as registrant of the same.

34J. Penalty for Operating, etc., Motor Vehicle Knowing That Policy, etc., Has not been provided, etc.—Whoever operates or permits to be operated a motor vehicle which is subject to the provisions of section one A during such time as the motor vehicle liability policy or bond or deposit required by the provisions of this chapter has not been provided and maintained in accordance therewith shall be punished by a fine of not less than one hundred nor more than five hundred dollars or by imprisonment for not more than one year.

Appendix II

Compulsory Automobile Insurance, Bills Introduced in Wisconsin Legislatures, 1923-1951

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1923

206,A. (Pederson)--Provides that the owner of a motor vehicle shall submit an affidavit that he has procured $1,000 or more of liability insurance before motor vehicle license shall be issued. Insurance companies shall notify secretary of state of cancellation of any policy, and thereupon the secretary of state shall revoke motor vehicle license.
Indefinitely postponed.

256, S. (Titus)--Requires owner of motor vehicle to submit a $2,000 liability insurance policy or proof of ownership of $2,000 worth of unincumbered property in this state before a motor vehicle license shall be issued to him.
Indefinitely postponed.

1925

289, A. (Brooks)--Provides that the owner of a motor vehicle shall submit an affidavit that he has procured liability insurance not less than $5,000 for one person injured and not less than $10,000 for one accident before a motor vehicle license shall be issued. Requires insurance companies to notify secretary of state of cancellation of policies. Upon notification of cancellation, the secretary of state shall revoke motor vehicle license.
Returned to author.

82, S. (Titus)--Same as Bill No. 256, S., 1923 session.
Indefinitely postponed.

182, S. (Padway)--Provides no vehicle shall be registered unless the applicant shall file with the secretary of state a personal bond with at least two sureties, a corporate bond, or a policy of insurance in the sum of $1,000.
Nonconcurred in by assembly.

1927

121, A. (Gehrmann)--Providing that before a certificate of registration may be issued the owner of a motor vehicle must file evidence with the secretary of state that he has procured a motor vehicle liability and property damage policy covering the operation of such vehicle, with limits of $5,000 to any one person and $10,000 for any one accident in cases of injury to persons and of $1,000 in cases of damages to property. Such insurance to be carried with private insurance companies. In lieu of insurance a motor vehicle owner might file a statement with the secretary of state establishing that he is the owner of at least $10,000 of unincumbered property not exempt from execution.
Indefinitely postponed.

1927--cont.

136, A. (Schauer)--Same provisions as Bill No. 121, A. except that insurance required was limited to $1,000 for both injuries to persons and injuries to property, and that the amount of unincumbered property required to be scheduled to secure exemption from insurance was $2,000.
Indefinitely postponed.

623, A. (A. J. Miller)--Requiring all motor vehicle owners to establish that they are carrying a personal liability and property damage policy, with limits of at least $5,000 to any one person and $10,000 for any accident for personal injuries and of $1,000 for property damage, before they can secure an automobile license. Such insurance to be carried either with private insurance companies, or with the state automobile liability fund created in this bill. This state automobile liability fund would really be a state owned and operated automobile insurance company. Initial rate of insurance in state automobile liability fund, $20 for passenger cars of 2,400 lbs. or less, $25 for cars weighing between 2,400 and 4,000 lbs. and $30 for heavier passenger automobiles, with higher rates for trucks, taxis, buses, etc. These initial rates to be raised or lowered after first year in accordance with the experience in this state.
Indefinitely postponed.

112, S. (Gettelman)--Creating a state automobile liability fund with which all automobile owners were required to insure before being granted an automobile license. Policies required to have limits of $5,000 to any person and $10,000 for any accident for personal injuries and of $1,000 for property. Fund to be administered and rates to be fixed by the Commissioner of Insurance.
Indefinitely postponed.

185, S. (Polokowski)--Providing a system of indemnity to persons in motor vehicle accidents along the lines of the workmen's compensation act. Owners of motor vehicles to insure their liability with state fund created by bill.
Indefinitely postponed.

1929

456, A. (Woller)--Provides for the requirement that before a certificate of registration may be issued the owner of a motor vehicle must file a $1,000 liability bond or liability insurance policy with the secretary of state. Provides for revocation of motor vehicle registration if the owner's bond or policy expires during the year.
Indefinitely postponed.

1929--cont.

67, S. (Polokowski)--Similar to Bill No. 185, S., 1927 session.
Indefinitely postponed.

1931

169, A. (Slagg)--Requires the filing of a $2,000 liability bond or insurance policy before motor vehicle registration will be issued. Provides for revocation of registration upon expiration of bond or policy. Fine of $25 to $100 or imprisonment of 30 days.
Indefinitely postponed.

275, A. (Hilker)--Requires a sufficient bond or insurance policy (amount to be determined by secretary of state) to be on file as a motor vehicle registration requirement. Revocation of registration upon expiration of bond or policy. Fine of $50 to $500 or six months.
Indefinitely postponed.

31, S. (Polokowski)--Identical to Bill No. 67, S., 1929 session.

171, S. (Hall)--Requires the filing of a $5,000 bond or liability insurance policy for damage to one person and $10,000 bond or liability insurance policy for damage in one accident as a requirement of motor vehicle registration. Exempts police and fire protection vehicles of municipalities. Provides for a fine of $50 to $100 and imprisonment of 60 days to 6 months.
Indefinitely postponed.

JT. Res. 26, A. (Busby)--Provides for a referendum in April 1932 on the question "Shall a law be enacted providing for compulsory automobile insurance?"
Indefinitely postponed.

1933

Jt. Res. 94, S. (Shearer)--Provides for an interim committee composed of three senators and three assemblymen to study problem of compulsory automobile insurance.
Jt. Res. 97. Committee reported in 1935.

1935

383, A. (Sigman and Olson)--Provides for compulsory automobile liability insurance. Issuance of motor vehicle registration license contingent upon owner submitting to secretary of state evidence of having $1,000 of liability insurance.
Indefinitely postponed.

176, S. (Severson)--Identical to Bill No. 383, A.
Indefinitely postponed.

1937

None

1939

43, A (Bichler)--Provides that a $2,000 liability bond or insurance policy must be filed and maintained with the secretary of state before a motor vehicle license shall be issued to the owner.
Action incomplete due to sine die adjournment.

1941

322, A. (Bichler)--Provides requirement of $1,000 property insurance and $5,000 and $10,000 personal liability insurance before issuance of motor vehicle licenses in Wisconsin.
Action incomplete due to sine die adjournment.

423, A. (Hilker)--Provides that no vehicle be registered except a $2,000 bond or insurance policy be filed by the owner to cover damages which may arise from negligent operation of the vehicle.
Action incomplete due to sine die adjournment.

1943

271, S. (Hilker)--Providing for compulsory automobile liability insurance.
Indefinitely postponed.

216, A. (Feierstein)--Providing for compulsory motor vehicle insurance.
Indefinitely postponed.

337, A. (Rohan)--Relating to motor vehicle financial responsibility and requiring proof for registration.
Indefinitely postponed.

1945

55, A. (Rundell)--Relating to compulsory motor vehicle insurance.

1947

None.

1949

None.

1951

328,S. (Schlabach--Provides that no automobile license be issued under Chapter 85 without applicant's proof of coverage by public liability insurance in amount not less than $20,000; policy cancellations require voiding and collection of license; violations to be punished by fines, imprisonment, or both.
Indefinitely postponed.

343,S. (Gettelman)--Provides that no motor vehicle be registered unless and until proof of financial responsibility is furnished.
Indefinitely postponed.

400,A. (Peterson)--Provides, with certain exceptions, that no vehicle be registered without filing of bond or insurance policy to cover death, injury, and property damage; cancellation of bond or policy shall lead to cancellation of registration unless new bond or policy is filed; violations shall be punished by fines, imprisonment, or both; certain risks are required to be accepted by designated insurers, with all other insurers required to be reinsurers; casualty rates may not be raised without state approval; insurers must accept risks and reinsurance provisions of this act, to do business in Wisconsin.
Indefinitely postponed.

1953

50, S. (Legislative Council), relating to the extension of the safety responsibility law to include an impoundment feature... Indefinitely postponed.

655, S. (Chapter 332), (Committee on Legislative Procedure), relating to a study of various aspects of motor vehicle insurance coverage...

1955

435, A. (Riehle), to make liability insurance coverage compulsory for all vehicle owners. Indefinitely postponed.

596, A. (Romell), to require compulsory inspection and insurance coverage of all motor vehicles. Indefinitely postponed.