

# HOUSE RESEARCH

## Bill Summary

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**Version:** As introduced

**Authors:** Gazelka

**Subject:** Automobile insurance

**Analyst:** Thomas R. Pender, 651-296-1885

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### Background

This bill involves "non-economic detriment" caused by a motor vehicle accident. That term is defined in law as "all dignitary losses suffered by any person as a result of injury arising out of the ownership, maintenance, or use of a motor vehicle including pain and suffering, loss of consortium, and inconvenience."

#### Section

- 1 Uninsured motorist; ineligibility to recover damages for non-economic detriment.**  
Provides that a person injured in a motor vehicle accident who was the owner of an uninsured vehicle involved in the accident cannot sue for compensation for "non-economic detriment," which means what is commonly called "pain and suffering." The person could still sue to recover medical expenses, lost earnings, and other miscellaneous out-of-pocket costs. Makes the bill effective January 1, 2007, and apply to injuries occurring on or after that date.