

## Alabama Senate votes to raise auto insurance requirements

by AP-News

MONTGOMERY, Ala. (AP) — The state Senate is ready to raise the minimum amount of auto liability insurance that Alabamians must buy.

The Senate voted 33-0 Thursday for a bill that would increase the limits for the first time since 1983.

"This is a change long overdue," the bill's sponsor, Sen. Roger Bedford, D-Russellville, said.

Currently, state law requires motorists to carry liability insurance that provides \$20,000 coverage for the injury or death of one person, \$40,000 for multiple injuries or deaths, and \$10,000 for property damage.

Bedford's bill, which he has worked out with insurance companies and plaintiff lawyers, would raise that to \$25,000 for a single person, \$50,000 for multiple people, and \$25,000 for property damage.

"You can't get a truck or car for \$10,000 now," the senator said.

The bill still must pass the House and be signed by the governor to take effect.

Last year, the Legislature passed a similar bill by Bedford, but Gov. Bob Riley vetoed it. Riley said the legislation would have taken effect immediately upon his signature, and insurance companies needed time to adjust their policies.

This session, Bedford's bill provides that. It would apply in 90 days to new insurance coverage and in 180 to renewals.

At Alfa Insurance, spokesman Dave Rickey said the company supports Bedford's bill.

He said higher limits for liability coverage would affect 6.5 percent of the company's customers because most already buy more than the minimum amount of coverage.

But he said 90 percent of Alfa's customers buy the minimum amount for uninsured motorist coverage. That amount would also be raised by Bedford's bill to the same level as liability coverage. Alfa estimates the average customer would have to pay an extra \$13.20 annually for the higher uninsured motorist coverage.

Uninsured motorist coverage kicks in when the driver at fault in an accident has no insurance and too little insurance to cover all the damage.

Bedford said his next goal involving auto insurance is to increase enforcement of the state law requiring motorists to carry liability insurance.

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By PHILLIP RAWLS

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