

1 **MOTOR VEHICLE INSURANCE AMENDMENTS**

2 2021 GENERAL SESSION

3 STATE OF UTAH

4 **Chief Sponsor: Marsha Judkins**

5 Senate Sponsor: _____

7 **LONG TITLE**

8 **General Description:**

9 This bill increases minimum coverage limits on liability coverage for a motor vehicle
10 insurance policy.

11 **Highlighted Provisions:**

12 This bill:

- 13 ▶ increases minimum coverage limits for a motor vehicle insurance policy for liability
- 14 for bodily injury, death, or property damage caused by an accident; and
- 15 ▶ makes technical changes.

16 **Money Appropriated in this Bill:**

17 None

18 **Other Special Clauses:**

19 This bill provides a special effective date.

20 **Utah Code Sections Affected:**

21 AMENDS:

22 **31A-22-304**, as last amended by Laws of Utah 2008, Chapter 371

24 *Be it enacted by the Legislature of the state of Utah:*

25 Section 1. Section **31A-22-304** is amended to read:

26 **31A-22-304. Motor vehicle liability policy minimum limits.**

27 [~~Policies~~] A policy containing motor vehicle liability coverage may not limit the



28 insurer's liability under that coverage below the following:

29 (1) (a) [~~\$25,000~~] ~~H~~→ [\$100,000] \$50,000 ←~~H~~ because of liability for bodily injury to or
29a death of one
30 person, arising out of the use of a motor vehicle in any one accident;

31 (b) subject to the limit for one person in Subsection (1)(a), in the amount of [~~\$65,000~~]
32 ~~H~~→ [\$200,000] \$100,000 ←~~H~~ because of liability for bodily injury to or death of two or more
32a persons arising out of
33 the use of a motor vehicle in any one accident; and

34 (c) in the amount of [~~\$15,000~~] ~~H~~→ [\$45,000] \$30,000 ←~~H~~ because of liability for injury to,
34a or destruction

35 of, property of others arising out of the use of a motor vehicle in any one accident; or

36 (2) [~~\$80,000~~] \$150,000 in any one accident whether arising from bodily injury to or the
37 death of others, or from destruction of, or damage to, the property of others.

38 Section 2. **Effective date.**

39 This bill takes effect on January 1, ~~H~~→ [~~2021~~] 2022 ←~~H~~ .