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Vehicle Registration and Insurance Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Jason B. Kyle

Senate Sponsor: Brady Brammer

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LONG TITLE**Committee Note:**

5 The Revenue and Taxation Interim Committee recommended this bill.

6 Legislative Vote: 10 voting for 0 voting against 8 absent

General Description:8 This bill amends a provision to require a vehicle owner to maintain liability insurance on a
9 vehicle if the vehicle is operated on a highway, not merely registered.**Highlighted Provisions:**

11 This bill:

12 ▶ amends a provision to require a vehicle owner to maintain liability insurance on a vehicle
13 if the vehicle is operated on a highway, not merely registered.**Money Appropriated in this Bill:**

15 None

Other Special Clauses:

17 None

Utah Code Sections Affected:**AMENDS:**20 **41-12a-301**, as last amended by Laws of Utah 2025, Chapter 294

21

22 *Be it enacted by the Legislature of the state of Utah:*23 Section 1. Section **41-12a-301** is amended to read:**41-12a-301 . Definitions -- Requirement of owner's or operator's security --****Exceptions.**

26 (1) As used in this section:

27 (a) "Highway" means the same as that term is defined in Section 41-1a-102.

28 (b) "Local education agency" or "LEA" means the same as that term is defined in
29 Section 53E-1-102.

30 (c) "Quasi-public road or parking area" means the same as that term is defined in Section

31 41-6a-214.

32 (2) Except as provided in Subsection (5):

33 (a) every resident owner of a motor vehicle shall maintain owner's or operator's security
34 in effect at any time that the motor vehicle is operated on a highway or on a
35 quasi-public road or parking area [or registered] within the state; and

36 (b) every nonresident owner of a motor vehicle that has been physically present in this
37 state for:

38 (i) 90 or fewer days during the preceding 365 days shall maintain the type and
39 amount of owner's or operator's security required in his place of residence, in
40 effect continuously throughout the period the motor vehicle remains within Utah;
41 or
42 (ii) more than 90 days during the preceding 365 days shall thereafter maintain
43 owner's or operator's security in effect continuously throughout the period the
44 motor vehicle remains within Utah.

45 (3)(a) Except as provided in Subsection (5), the state and all of [its] the state's political
46 subdivisions and their respective departments, institutions, or agencies shall maintain
47 owner's or operator's security in effect continuously for their motor vehicles.

48 (b) Any other state is considered a nonresident owner of its motor vehicles and is subject
49 to Subsection (2)(b).

50 (4) The United States, any political subdivision of it, or any of its agencies may maintain
51 owner's or operator's security in effect for their motor vehicles.

52 (5) Owner's or operator's security is not required for any of the following:

53 (a) off-highway vehicles registered under Section 41-22-3 when operated either:

54 (i) on a highway designated as open for off-highway vehicle use; or
55 (ii) in the manner prescribed by Subsections 41-22-10.3(1) through (3);

56 (b) off-highway implements of husbandry operated in the manner prescribed by
57 Subsections 41-22-5.5(3) through (5);

58 (c) electric assisted bicycles as defined under Section 41-6a-102;

59 (d) motor assisted scooters as defined under Section 41-6a-102;

60 (e) electric personal assistive mobility devices as defined under Section 41-6a-102; or

61 (f) an LEA, for a school bus that the LEA authorizes a state entity or political
62 subdivision of the state to use.

63 (6) If an LEA authorizes a state entity or political subdivision of the state to use a school
64 bus:

65 (a) the state entity or political subdivision shall maintain owner's or operator's security
66 during the term of the school bus use in an amount that is greater than or equal to any
67 governmental immunity liability limit;

68 (b) the state entity or the political subdivision shall indemnify and defend the LEA for
69 any claim that arises from the school bus use including a claim directed at the LEA,
70 unless the claim arises from the sole negligence of the LEA; and

71 (c) if the school district maintains owner's or operator's security for the school bus
72 during the term of school bus use, the owner's and operator's security maintained by
73 the state entity or political subdivision of the state is primary to the owner's and
74 operator's security maintained by the LEA.

75 **Section 2. Effective Date.**

76 This bill takes effect on May 6, 2026.