

MOTOR VEHICLE INSURANCE REVISIONS

2022 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Marsha Judkins

Senate Sponsor: _____

LONG TITLE

General Description:

This bill amends provisions related to motor vehicle insurance rates and proof of insurance coverage to register a vehicle.

Highlighted Provisions:

This bill:

- ▶ increases the minimum allowed motor vehicle insurance coverage limits immediately and on certain future dates;
- ▶ requires a proof of insurance as a prerequisite to registering a motor vehicle; and
- ▶ makes technical changes.

Money Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

AMENDS:

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

41-1a-203, as last amended by Laws of Utah 2021, Chapter 59

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

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



28 **31A-22-304. Motor vehicle liability policy minimum limits.**

29 [Policies] A policy containing motor vehicle liability coverage may not limit the
30 insurer's liability under that coverage below the following:

31 (1) (a) (i) until December 31, 2022, \$25,000 because of liability for bodily injury to or
32 death of one person, arising out of the use of a motor vehicle in any one accident;

33 (ii) beginning on January 1, 2023, and until December 31, 2027, \$35,000 because of
34 liability for bodily injury or death of one person, arising out of the use of a motor vehicle in any
35 one accident; and

36 (iii) beginning on January 1, 2028, and thereafter, \$45,000 because of liability for
37 bodily injury or death of one person, arising out of the use of a motor vehicle in any one
38 accident;

39 (b) subject to the limit for one person in Subsection (1)(a), in the amount of:

40 (i) until December 31, 2022, \$65,000 because of liability for bodily injury to or death
41 of two or more persons arising out of the use of a motor vehicle in any one accident; [and]

42 (ii) beginning on January 1, 2023, and until December 31, 2027, \$78,000 because of
43 liability for bodily injury to or death of two or more persons arising out of the use of a motor
44 vehicle in any one accident; and

45 (iii) beginning on January 1, 2028, and thereafter, \$90,000 because of liability for
46 bodily injury to or death of two or more persons arising out of the use of a motor vehicle in any
47 one accident; and

48 (c) in the amount of:

49 (i) until December 31, 2022, \$15,000 because of liability for injury to, or destruction
50 of, property of others arising out of the use of a motor vehicle in any one accident; [or]

51 (ii) beginning on January 1, 2023, and until December 31, 2027, \$20,000 because of
52 liability for injury to, or destruction of, property of others arising out of the use of a motor
53 vehicle in any one accident; and

54 (iii) beginning on January 1, 2028, and thereafter, \$30,000 because of liability for
55 injury to, or destruction of, property of others arising out of the use of a motor vehicle in any
56 one accident; or

57 (2) (a) until December 31, 2022, \$80,000 in any one accident whether arising from
58 bodily injury to or the death of others, or from destruction of, or damage to, the property of

59 others[-];

60 (b) beginning on January 1, 2023, and until December 31, 2027, \$100,000 in any one
61 accident whether arising from bodily injury to or the death of others, or from destruction of, or
62 damage to, the property of others; and

63 (c) beginning on January 1, 2028, and thereafter \$120,000 in any one accident whether
64 arising from bodily injury to or the death of others, or from destruction of, or damage to, the
65 property of others.

66 Section 2. Section **41-1a-203** is amended to read:

67 **41-1a-203. Prerequisites for registration, transfer of ownership, or registration**
68 **renewal.**

69 (1) (a) (i) Except as provided in Subsection (1)(b), the division shall mail a notification
70 to the owner of a vehicle at least 30 days before the date the vehicle's registration is due to
71 expire.

72 (ii) The division shall ensure that mailing of notifications described in Section (1)(a)(i)
73 begins as soon as practicable.

74 (b) (i) The division shall provide a process for a vehicle owner to choose to receive
75 electronic notification of the pending expiration of a vehicle's registration.

76 (ii) If a vehicle owner chooses electronic notification, the division shall notify by email
77 the owner of a vehicle at least 30 days before the date the vehicle's registration is due to expire.

78 (2) Except as otherwise provided, before registration of a vehicle, an owner shall:

79 (a) obtain an identification number inspection under Section [41-1a-204](#);

80 (b) obtain a certificate of emissions inspection, if required in the current year, as
81 provided under Section [41-6a-1642](#);

82 (c) pay property taxes, the in lieu fee, or receive a property tax clearance under Section
83 [41-1a-206](#) or [41-1a-207](#);

84 (d) pay the automobile driver education tax required by Section [41-1a-208](#);

85 (e) pay the applicable registration fee under Part 12, Fee and Tax Requirements;

86 (f) pay the uninsured motorist identification fee under Section [41-1a-1218](#), if
87 applicable;

88 (g) pay the motor carrier fee under Section [41-1a-1219](#), if applicable;

89 (h) pay any applicable local emissions compliance fee under Section [41-1a-1223](#); ~~and~~

90 (i) obtain and provide proof of owner's or operator's security as required in Chapter
91 12a, Part 3, Owner's or Operator's Security Requirement; and

92 [~~(i)~~] (j) pay the taxes applicable under Title 59, Chapter 12, Sales and Use Tax Act.

93 (3) In addition to the requirements in Subsection (1), an owner of a vehicle that has not
94 been previously registered or that is currently registered under a previous owner's name shall
95 apply for a valid certificate of title in the owner's name before registration.

96 (4) The division may not issue a new registration, transfer of ownership, or registration
97 renewal under Section 73-18-7 for a vessel or outboard motor that is subject to this chapter
98 unless a certificate of title has been or is in the process of being issued in the same owner's
99 name.

100 (5) The division may not issue a new registration, transfer of ownership, or registration
101 renewal under Section 41-22-3 for an off-highway vehicle that is subject to this chapter unless
102 a certificate of title has been or is in the process of being issued in the same owner's name.

103 (6) The division may not issue a registration renewal for a motor vehicle if the division
104 has received a hold request for the motor vehicle for which a registration renewal has been
105 requested as described in:

106 (a) Section 72-1-213.1; or

107 (b) Section 72-6-118.