

Representative Marsha Judkins proposes the following substitute bill:

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; 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

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

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

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

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

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

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

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

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

46 (c) in the amount of:

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

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

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

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

57 others[-];

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

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