

## HB0136S01 compared with HB0136

~~{deleted text}~~ shows text that was in HB0136 but was deleted in HB0136S01.

inserted text shows text that was not in HB0136 but was inserted into HB0136S01.

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Representative Marsha Judkins proposes the following substitute bill:

### MOTOR VEHICLE INSURANCE REVISIONS

2022 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Marsha Judkins**

Senate Sponsor: \_\_\_\_\_

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#### 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:

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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~~

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

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

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

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

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

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

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

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

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

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

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

(c) in the amount of:

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

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

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

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

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

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

~~{ Section 2. Section 41-1a-203 is amended to read:~~

~~41-1a-203. Prerequisites for registration, transfer of ownership, or registration renewal:~~

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

~~———— (ii) The division shall ensure that mailing of notifications described in Section (1)(a)(i) begins as soon as practicable:~~

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

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

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

~~———— (a) obtain an identification number inspection under Section 41-1a-204;~~

~~———— (b) obtain a certificate of emissions inspection, if required in the current year, as provided under Section 41-6a-1642;~~

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~~—— (c) pay property taxes, the in lieu fee, or receive a property tax clearance under Section 41-1a-206 or 41-1a-207;~~

~~—— (d) pay the automobile driver education tax required by Section 41-1a-208;~~

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

~~—— (f) pay the uninsured motorist identification fee under Section 41-1a-1218, if applicable;~~

~~—— (g) pay the motor carrier fee under Section 41-1a-1219, if applicable;~~

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

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

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

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

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

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

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

~~—— (a) Section 72-1-213.1; or~~

~~—— (b) Section 72-6-118.~~

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