

**MOTOR VEHICLE INSURANCE REVISIONS**

2023 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Marsha Judkins**

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

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**LONG TITLE****General Description:**

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

**Highlighted Provisions:**

This bill:

- increases minimum coverage limits for a motor vehicle insurance policy for liability for bodily injury, death, or property damage caused by an accident; 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

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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



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

29 (1) (a) \$[25,000] ~~H→~~ [50,000] 30,000 ~~←H~~ because of liability for bodily injury to or death  
29a of one person,

30 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 \$ ~~H→~~ [~~H~~]  
31a 65,000 [~~H~~] ~~←H~~

32 ~~H→~~ [100,000] ~~←H~~ because of liability for bodily injury to or death of two or more persons arising  
32a out of

33 the use of a motor vehicle in any one accident; and

34 (c) in the amount of \$[15,000] ~~H→~~ [50,000] 25,000 ~~←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] ~~H→~~ [150,000] 90,000 ~~←H~~ in any one accident whether arising from bodily  
36a injury to or the

37 death of others, or from destruction of, or damage to, the property of others.