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for bodily injury, death, or property damage caused by an accident, beginning at a future date; • provides an exception to the increase in coverage limits for a self-insured, private rental fleet; 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:	MOTOR VEHICLE INSURANCE REVISIONS
Chief Sponsor: Marsha Judkins Senate Sponsor: Lincoln Fillmore 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, beginning at a future date; • provides an exception to the increase in coverage limits for a self-insured, private rental fleet; 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:	2023 GENERAL SESSION
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, beginning at a future date; • provides an exception to the increase in coverage limits for a self-insured, private rental fleet; 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:	STATE OF UTAH
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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, beginning at a future date; • provides an exception to the increase in coverage limits for a self-insured, private rental fleet; 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:	General Description:
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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:	Money Appropriated in this Bill:
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Be it enacted by the Legislature of the state of Utah:	AMENDS:
	31A-22-304, as last amended by Laws of Utah 2008, Chapter 371
	Section 1. Section 31A-22-304 is amended to read:

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29	31A-22-304. Motor vehicle liability policy minimum limits.
30	(1) [Policies] A policy issued or renewed on or before December 31, 2024, containing
31	motor vehicle liability coverage may not limit the insurer's liability under that coverage below
32	the following:
33	$[\underbrace{(1)}]$ (a) $\underline{(i)}$ \$25,000 because of liability for bodily injury to or death of one person,
34	arising out of the use of a motor vehicle in any one accident;
35	$[\underline{(b)}]$ (ii) subject to the limit for one person in Subsection (1)(a)(i), in the amount of
36	\$65,000 because of liability for bodily injury to or death of two or more persons arising out of
37	the use of a motor vehicle in any one accident; and
38	[(c)] (iii) in the amount of \$15,000 because of liability for injury to, or destruction of,
39	property of others arising out of the use of a motor vehicle in any one accident; or
40	[(2)] (b) \$80,000 in any one accident whether arising from bodily injury to or the death
41	of others, or from destruction of, or damage to, the property of others.
42	(2) Subject to Subsection (3), a policy issued or renewed on or after January 1, 2025,
43	containing motor vehicle liability coverage may not limit the insurer's liability under that
44	coverage below the following:
45	(a) (i) \$30,000 because of liability for bodily injury to or death of one person, arising
46	out of the use of a motor vehicle in any one accident;
47	(ii) subject to the limit for one person in Subsection (2)(a)(i), in the amount of \$65,000
48	because of liability for bodily injury to or death of two or more persons arising out of the use of
49	a motor vehicle in any one accident; and
50	(iii) in the amount of \$25,000 because of liability for injury to, or destruction of,
51	property of others arising out of the use of a motor vehicle in any one accident; or
52	(b) \$90,000 in any one accident whether arising from bodily injury to or the death of
53	others, or from destruction of, or damage to, the property of others.
54	(3) Notwithstanding Subsection (2), for a policy for a self-insured, private rental fleet,
55	the policy containing motor vehicle liability coverage may not limit the insurer's liability under

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56	that coverage below the following:
57	(a) (i) \$25,000 because of liability for bodily injury to or death of one person, arising
58	out of the use of a motor vehicle in any one accident;
59	(ii) subject to the limit for one person in Subsection (3)(a)(i), in the amount of \$65,000
60	because of liability for bodily injury to or death of two or more persons arising out of the use of
61	a motor vehicle in any one accident; and
62	(iii) in the amount of \$15,000 because of liability for injury to, or destruction of,
63	property of others arising out of the use of a motor vehicle in any one accident; or
64	(b) \$80,000 in any one accident whether arising from bodily injury to or the death of
65	others, or from destruction of, or damage to, the property of others.