

**Senator Lincoln Fillmore** proposes the following substitute bill:

**MOTOR VEHICLE INSURANCE REVISIONS**

2023 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Marsha Judkins**

Senate Sponsor: Lincoln Fillmore

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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, 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



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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.**

(1) ~~[Policies]~~ A policy issued or renewed on or before December 31, 2024,  
containing motor vehicle liability coverage may not limit the insurer's liability under that  
coverage below the following:

~~[(+)]~~ ~~(a)~~ ~~[(a)]~~ (i) \$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;

~~[(b)]~~ (ii) subject to the limit for one person in Subsection (1)(a)(i), in the amount of  
\$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

~~[(c)]~~ (iii) in the amount of \$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

~~[(2)]~~ (b) \$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.

(2) Subject to Subsection (3), a policy issued or renewed on or after January 1, 2025,  
containing motor vehicle liability coverage may not limit the insurer's liability under that  
coverage below the following:

(a) (i) \$30,000 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) subject to the limit for one person in Subsection (2)(a)(i), in the amount of \$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

(iii) in the amount of \$25,000 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

(b) \$90,000 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.

(3) Notwithstanding Subsection (2), for a policy for a self-insured, private rental fleet,  
the policy containing motor vehicle liability coverage may not limit the insurer's liability under  
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.