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MOTOR VEHICLE INSURANCE REVISIONS
2023 GENERAL SESSION
STATE OF UTAH
Chief Sponsor: Marsha Judkins
Senate Sponsor:
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
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



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28	insurer's liability under that coverage below the following:
29	(1) (a) $[25,000]$ because of liability for bodily injury to or death 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 \$[65,000]
32	100,000 because of liability for bodily injury to or death of two or more persons arising out of
33	the use of a motor vehicle in any one accident; and
34	(c) in the amount of $\{15,000\}$ because of liability for injury to, or destruction
35	of, property of others arising out of the use of a motor vehicle in any one accident; or
36	(2) $[80,000]$ in any one accident whether arising from bodily injury to or the
37	death of others, or from destruction of, or damage to, the property of others.