

Representative Marsha Judkins proposes the following substitute bill:

MOTOR VEHICLE INSURANCE REVISIONS

2023 GENERAL SESSION

STATE OF UTAH

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; and
- ▶ makes technical changes.

Money Appropriated in this Bill:

None

Other Special Clauses:

This bill provides a special effective date.

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:



26 **31A-22-304. Motor vehicle liability policy minimum limits.**

27 [~~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~~] \$30,000 because of liability for bodily injury to or death of one
30 person, 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 because of liability for bodily injury to or death of two or more persons arising out of the use of
33 a motor vehicle in any one accident; and

34 (c) in the amount of [~~\$15,000~~] \$25,000 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~~] \$90,000 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.

38 Section 2. **Effective date.**

39 This bill takes effect on December 31, 2024.