

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, beginning at a future date; 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:



26 Section 1. Section 31A-22-304 is amended to read:

27 **31A-22-304. Motor vehicle liability policy minimum limits.**

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

31 ~~[(1)]~~ ~~(a)~~ ~~[(a)]~~ (i) \$25,000 because of liability for bodily injury to or death of one
32 person, arising out of the use of a motor vehicle in any one accident;

33 ~~[(b)]~~ (ii) subject to the limit for one person in Subsection (1)(a), in the amount of
34 \$65,000 because of liability for bodily injury to or death of two or more persons arising out of
35 the use of a motor vehicle in any one accident; and

36 ~~[(c)]~~ (iii) in the amount of \$15,000 because of liability for injury to, or destruction of,
37 property of others arising out of the use of a motor vehicle in any one accident; or

38 ~~[(2)]~~ (b) \$80,000 in any one accident whether arising from bodily injury to or the death
39 of others, or from destruction of, or damage to, the property of others.

40 (2) A policy issued or renewed on or after January 1, 2025, containing motor vehicle
41 liability coverage may not limit the insurer's liability under that coverage below the following:

42 (a) (i) \$30,000 because of liability for bodily injury to or death of one person, arising
43 out of the use of a motor vehicle in any one accident;

44 (ii) subject to the limit for one person in Subsection (1)(a), in the amount of \$65,000
45 because of liability for bodily injury to or death of two or more persons arising out of the use of
46 a motor vehicle in any one accident; and

47 (iii) in the amount of \$25,000 because of liability for injury to, or destruction of,
48 property of others arising out of the use of a motor vehicle in any one accident; or

49 (b) \$90,000 in any one accident whether arising from bodily injury to or the death of
50 others, or from destruction of, or damage to, the property of others.