

## HB0113S02 compared with HB0113

~~deleted text~~ shows text that was in HB0113 but was deleted in HB0113S02.

inserted text shows text that was not in HB0113 but was inserted into HB0113S02.

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Representative Marsha Judkins proposes the following substitute bill:

### MOTOR VEHICLE INSURANCE REVISIONS

2023 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Marsha Judkins**

Senate Sponsor: \_\_\_\_\_

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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; and
- makes technical changes.

##### Money Appropriated in this Bill:

None

##### Other Special Clauses:

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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:

~~[(1)]~~ (a) ~~[(a)]~~ (i) ~~[\$25]~~ \$25,000 ~~[+ 50,000]~~ 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), in the amount of ~~[\$65]~~ \$65,000 ~~[+ 100,000]~~ 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]~~ \$15,000 ~~[+ 50,000]~~ 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]~~ \$80,000 ~~[+ 150,000]~~ 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) 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 (1)(a), 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

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others, or from destruction of, or damage to, the property of others.