



# LAWS OF ALASKA

2014

**Source**  
SB 167

**Chapter No.**  
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## AN ACT

Relating to the maximum amount of uninsured and underinsured coverage payable under multiple motor vehicle insurance policies issued by the same insurer in the same household.

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**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

THE ACT FOLLOWS ON PAGE 1



**AN ACT**

1 Relating to the maximum amount of uninsured and underinsured coverage payable under  
2 multiple motor vehicle insurance policies issued by the same insurer in the same household.

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4 \* **Section 1.** AS 28.20.445(c) is amended to read:

5 (c) If a person is entitled to uninsured or underinsured motorists coverage  
6 under more than one coverage when two or more vehicles are insured under one  
7 policy, the maximum amount payable may not exceed the highest limit of any one  
8 coverage under the policy. If a person is entitled [AS A NAMED INSURED] to  
9 uninsured or underinsured **motorists** [MOTORIST] coverage under more than one  
10 motor vehicle policy issued by the same insurer **in the same household**, the maximum  
11 amount payable may be limited to the highest limit of any one coverage under the  
12 policies. If a person is entitled to uninsured or underinsured **motorists** [MOTORIST]  
13 coverage under more than one policy providing motor vehicle liability coverage,

1 payments will be made in the following order of priority, subject to the limit of  
2 liability of each applicable policy or coverage:

3 (1) a policy or coverage covering a motor vehicle occupied by the  
4 injured person or a policy or coverage covering a pedestrian as a named insured;

5 (2) a policy or coverage covering a motor vehicle occupied by the  
6 injured person as an insured other than as a named insured;

7 (3) a policy or coverage not covering a motor vehicle occupied by the  
8 injured person but covering the injured person as a named insured;

9 (4) a policy or coverage not covering a motor vehicle occupied by the  
10 injured person but covering the injured person as an insured other than as a named  
11 insured;

12 (5) a policy or coverage covering, as excess, umbrella, or similar  
13 insurance, a motor vehicle occupied by the injured person or a policy or coverage  
14 covering, as excess, umbrella, or similar insurance, a pedestrian as a named insured;

15 (6) a policy or coverage covering, as excess, umbrella, or similar  
16 insurance, a motor vehicle occupied by the injured person or a policy or coverage  
17 covering, as excess, umbrella, or similar insurance, a pedestrian as an insured other  
18 than as a named insured;

19 (7) a policy or coverage not covering a motor vehicle occupied by the  
20 injured person but covering, as excess, umbrella, or similar insurance, the injured  
21 person as a named insured;

22 (8) a policy or coverage not covering a motor vehicle occupied by the  
23 injured person but covering, as excess, umbrella, or similar insurance, the injured  
24 person as an insured other than as a named insured.

25 \* **Sec. 2.** AS 28.22.221 is amended to read:

26 **Sec. 28.22.221. Uninsured and underinsured motorists policy coverage and**  
27 **priorities.** If a person is entitled to uninsured or underinsured motorists coverage  
28 under more than one coverage when two or more vehicles are insured under one  
29 policy, the maximum amount payable may not exceed the highest limit of any one  
30 coverage under the policy. If a person is entitled [AS A NAMED INSURED] to  
31 uninsured or underinsured **motorists** [MOTORIST] coverage under more than one

1 motor vehicle policy issued by the same insurer **in the same household**, the maximum  
2 amount payable may be limited to the highest limit of any one coverage under the  
3 policies. If a person is entitled to uninsured or underinsured **motorists** [MOTORIST]  
4 coverage under more than one policy providing motor vehicle liability coverage,  
5 payments will be made in the following order of priority, subject to the limit of  
6 liability of each applicable policy or coverage:

7 (1) a policy or coverage covering a motor vehicle occupied by the  
8 injured person or a policy or coverage covering a pedestrian as a named insured;

9 (2) a policy or coverage covering a motor vehicle occupied by the  
10 injured person as an insured other than as a named insured;

11 (3) a policy or coverage not covering a motor vehicle occupied by the  
12 injured person but covering the injured person as a named insured;

13 (4) a policy or coverage not covering a motor vehicle occupied by the  
14 injured person but covering the injured person as an insured other than as a named  
15 insured;

16 (5) a policy or coverage covering, as excess, umbrella, or similar  
17 insurance, a motor vehicle occupied by the injured person or a policy or coverage  
18 covering, as excess, umbrella, or similar insurance, a pedestrian as a named insured;

19 (6) a policy or coverage covering, as excess, umbrella, or similar  
20 insurance, a motor vehicle occupied by the injured person or a policy or coverage  
21 covering, as excess, umbrella, or similar insurance, a pedestrian as an insured other  
22 than as a named insured;

23 (7) a policy or coverage not covering a motor vehicle occupied by the  
24 injured person but covering, as excess, umbrella, or similar insurance, the injured  
25 person as a named insured;

26 (8) a policy or coverage not covering a motor vehicle occupied by the  
27 injured person but covering, as excess, umbrella, or similar insurance, the injured  
28 person as an insured other than as a named insured.