

**MOTOR VEHICLE INSURANCE MINIMUMS AMENDMENTS**

2019 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Jani Iwamoto**

House Sponsor: V. Lowry Snow

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**LONG TITLE**

**General Description:**

This bill amends the insurance code regarding motor vehicle liability policy minimum limits.

**Highlighted Provisions:**

This bill:

- ▶ specifies that "bodily injury" includes loss of consortium; and
- ▶ makes technical and conforming 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

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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) As used in this section, "bodily injury" includes loss of consortium, even if the liability is derivative of a separate injury.



28            (2) Policies containing motor vehicle liability coverage may not limit the insurer's  
29 liability under that coverage below the following:

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

32            [~~(b)~~] (ii) subject to the limit for one person in Subsection [~~(1)~~]~~(a)~~ (2)(a)(i), in the  
33 amount of \$65,000 because of liability for bodily injury to or death of two or more persons  
34 arising out of the use of a motor vehicle in any one accident; and

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

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