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# State of Utah

## INSURANCE DEPARTMENT

**D. Kent Michie**  
Commissioner

### **Bulletin 2008-5a**

**To:** All Property & Casualty Insurers

**From:** D. Kent Michie, Insurance Commissioner Utah State Insurance Department

**Dated:** June 24, 2008

**RE:** Changes to Motor Vehicle Liability Policy Minimum Limits

This Bulletin supercedes Bulletin 2008-5 dated May 14, 2008.

The purposes of this bulletin are to describe the changes to motor vehicle liability minimum limits enacted by the 2008 Utah Legislature, the impact of those changes on underinsured and uninsured minimum liability limits, and when insurers need to obtain new selection/rejection forms from their current insureds.

Sections 31A-22-304 was amended to increase the motor vehicle liability policy minimum limits as shown below. These new limits are effective January 1, 2009 for all policies issued on that date or after, however, insurers may use the increased limit for new business issued prior to January 1, 2009, however renewals cannot be changed until January 1, 2009. Policies renewing after January 1, 2009 will change to the new limits at the first policy renewal after January 1, 2009. The January 1, 2009 effective date was selected to allow affected insurers sufficient time to make the necessary changes in systems, rates, rules and forms.

The liability minimum limit change will also affect the uninsured and underinsured motorist coverage(s) as required by Utah Code Ann. §31A-22-305 (3)(d). This new increase will raise the minimum limit required for uninsured motorist coverage. It will also change any 25/50 limits for the underinsured motorist coverage if that was the election of the policyholder. There will be no requirement for insurers to obtain a new, signed selection/rejection form from a policyholder for an existing policy.

All Insurers are reminded that they must file rate, rule and form changes with the Department.

Limits until December 31, 2008:

\$25,000 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; subject to the limit for one person in Subsection (1)(a), in the amount of \$50,000 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.

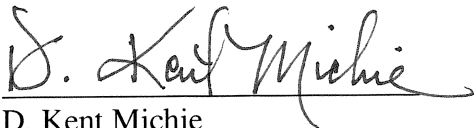
\$65,000 in any one accident whether arising from bodily injury to or the death of others, or from destruction of, or damage to, the property of others.

Limits effective January 1, 2009:

\$25,000 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; 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.

**\$80,000** 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.

Dated this 24day of June 2008



D. Kent Michie  
Insurance Commissioner