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# A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

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

1           SECTION 1. Section 431:10C-301, Hawaii Revised Statutes,  
2 is amended by amending subsection (b) to read as follows:

3           "(b) A motor vehicle insurance policy shall include:

4           (1) Liability coverage of not less than [~~\$20,000~~] \$50,000

5 per person, with an aggregate limit of [~~\$40,000~~]

6 \$100,000 per accident, for all damages arising out of

7 accidental harm sustained as a result of any one

8 accident and arising out of ownership, maintenance,

9 use, loading, or unloading of a motor vehicle;

10          (2) Liability coverage of not less than \$10,000 for all

11 damages arising out of damage to or destruction of

12 property including motor vehicles and including the

13 loss of use thereof, but not including property owned

14 by, being transported by, or in the charge of the

15 insured, as a result of any one accident arising out

16 of ownership, maintenance, use, loading, or unloading,

17 of the insured vehicle;



- 1           (3) With respect to any motor vehicle registered or  
2           principally garaged in this State, liability coverage  
3           provided therein or supplemental thereto, in limits  
4           for bodily injury or death set forth in paragraph (1),  
5           under provisions filed with and approved by the  
6           commissioner, for the protection of persons insured  
7           thereunder who are legally entitled to recover damages  
8           from owners or operators of uninsured motor vehicles  
9           because of bodily injury, sickness, or disease,  
10          including death, resulting therefrom; provided that  
11          the coverage required under this paragraph shall not  
12          be applicable where any named insured in the policy  
13          shall reject the coverage in writing; and
- 14          (4) Coverage for loss resulting from bodily injury or  
15          death suffered by any person legally entitled to  
16          recover damages from owners or operators of  
17          underinsured motor vehicles. An insurer may offer the  
18          underinsured motorist coverage required by this  
19          paragraph in the same manner as uninsured motorist  
20          coverage; provided that the offer of both shall:
- 21                (A) Be conspicuously displayed so as to be readily  
22                noticeable by the insured;



1 (B) Set forth the premium for the coverage adjacent  
2 to the offer in a manner that the premium is  
3 clearly identifiable with the offer and may be  
4 easily subtracted from the total premium to  
5 determine the premium payment due in the event  
6 the insured elects not to purchase the option;  
7 and

8 (C) Provide for written rejection of the coverage by  
9 requiring the insured to affix the insured's  
10 signature in a location adjacent to or directly  
11 below the offer."

12 SECTION 2. This Act shall not affect rights and duties  
13 that matured, penalties that were incurred, accidents that  
14 occurred, and proceedings that were begun, before January 1,  
15 2012.

16 SECTION 3. Statutory material to be repealed is bracketed  
17 and stricken. New statutory material is underscored.

18 SECTION 4. This Act shall take effect on January 1, 2012.

19

INTRODUCED BY:   
JAN 25 2011



**Report Title:**

Motor Vehicle Insurance; Liability Coverage

**Description:**

Increases the minimum liability coverage that a motor vehicle insurance policy shall include. Effective January 1, 2012.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

