
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~~] \$35,000
5 per person, with an aggregate limit of \$40,000 per
6 accident, for all damages arising out of accidental
7 harm sustained as a result of any one accident and
8 arising out of ownership, maintenance, use, loading,
9 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. Statutory material to be repealed is bracketed
13 and stricken. New statutory material is underscored.

14 SECTION 3. This Act shall take effect upon its approval,
15 and shall apply to motor vehicle insurance policies issued or
16 renewed on or after the effective date of this Act.



Report Title:

Motor Vehicle Insurance; Minimum Liability Coverage

Description:

Increases the minimum liability coverage from \$20,000 to \$35,000 per person for motor vehicle insurance policies. (HB690 HD1)

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

