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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. The legislature finds that personal injury  
2 protection benefits play a crucial role in ensuring that an  
3 injured person recovers from any injuries received in an  
4 accident. However, the legislature also finds that the  
5 inability for policyholders to purchase personal injury  
6 protection insurance in excess of \$10,000, may hinder an injured  
7 person's ability to be made whole. The legislature further  
8 finds that although many policyholders are willing to pay a  
9 higher premium for additional coverage beyond \$10,000,  
10 policyholders in the State are unable to purchase this  
11 additional coverage.

12           Accordingly, the purpose of this Act is to raise the  
13 aggregate limits for personal injury protection benefits and to  
14 require that insurers offer policyholders additional coverage.

15           SECTION 2. Section 431:10C-103, Hawaii Revised Statutes,  
16 is amended by amending the definition of "maximum limit" to read  
17 as follows:



1 "Maximum limit" means the total personal injury protection  
 2 benefits payable for coverage under section 431:10C-103.5(a),  
 3 per person on account of accidental harm sustained by the person  
 4 in any one motor vehicle accident; provided that the maximum  
 5 limit shall be [~~\$10,000,~~] \$ \_\_\_\_\_, regardless of the number of  
 6 motor vehicles or policies involved."

7 SECTION 3. Section 431:10C-103.5, Hawaii Revised Statutes,  
 8 is amended by amending subsection (c) to read as follows:

9 "(c) Personal injury protection benefits shall be subject  
 10 to an aggregate limit of \$10,000 per person for services  
 11 provided under this section. An insurer [~~may~~] shall offer  
 12 additional coverage in excess of the \$10,000 aggregate limit for  
 13 services provided under this section, or as provided by rule of  
 14 the commissioner."

15 SECTION 4. Statutory material to be repealed is bracketed  
 16 and stricken. New statutory material is underscored.

17 SECTION 5. This Act shall take effect upon its approval.

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INTRODUCED BY:

ONEA BIR

JAN 24 2019



# H.B. NO. 1324

**Report Title:**

Motor Vehicle Insurance; Personal Injury Protection Benefits;  
Limits

**Description:**

Requires insurers to offer additional coverage in excess of the  
personal injury protection benefit limit.

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

