
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:



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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."

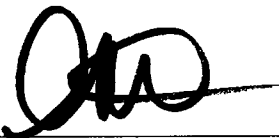
7 SECTION 3. Section 431:10C-103.5, Hawaii Revised Statutes,
 8 is amended by amending subsection (c) to read as follows:

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 Statutory material to be repealed is bracketed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:  B/R

JAN 22 2019



H.B. NO. 822

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.*

