
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~~]
5 \$_____ per person, with an aggregate limit of
6 [~~\$40,000~~] \$_____ per accident, for all damages
7 arising out of accidental harm sustained as a result
8 of any one accident and arising out of ownership,
9 maintenance, use, loading, or unloading of a motor
10 vehicle;

11 (2) Liability coverage of not less than [~~\$10,000~~]
12 \$_____ for all damages arising out of damage to
13 or destruction of property including motor vehicles
14 and including the loss of use thereof, but not
15 including property owned by, being transported by, or
16 in the charge of the insured, as a result of any one



1 accident arising out of ownership, maintenance, use,
2 loading, or unloading, of the insured vehicle;

3 (3) With respect to any motor vehicle registered or
4 principally garaged in this State, liability coverage
5 provided therein or supplemental thereto, in limits
6 for bodily injury or death set forth in paragraph (1),
7 under provisions filed with and approved by the
8 commissioner, for the protection of persons insured
9 thereunder who are legally entitled to recover damages
10 from owners or operators of uninsured motor vehicles
11 because of bodily injury, sickness, or disease,
12 including death, resulting therefrom; provided that
13 the coverage required under this paragraph shall not
14 be applicable where any named insured in the policy
15 shall reject the coverage in writing; and

16 (4) Coverage for loss resulting from bodily injury or
17 death suffered by any person legally entitled to
18 recover damages from owners or operators of
19 underinsured motor vehicles. An insurer may offer the
20 underinsured motorist coverage required by this



1 paragraph in the same manner as uninsured motorist
2 coverage; provided that the offer of both shall:

3 (A) Be conspicuously displayed so as to be readily
4 noticeable by the insured;

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

12 (C) Provide for written rejection of the coverage by
13 requiring the insured to affix the insured's
14 signature in a location adjacent to or directly
15 below the offer."

16 SECTION 2. Statutory material to be repealed is bracketed
17 and stricken. New statutory material is underscored.

18 SECTION 3. This Act shall take effect on July 1, 2050.



Report Title:

Motor Vehicle Insurance; Minimum Coverage

Description:

Inserts unspecified amounts for minimum required liability coverage for accidental harm and destruction of property for motor vehicle insurance policies in the State. Takes effect 7/1/2050. (SD1)

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