

JAN 19 2023

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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~~] \$25,000  
5 per person, with an aggregate limit of [~~\$40,000~~]

6 \$50,000 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~~] \$25,000  
11 for all damages arising out of damage to or

12 destruction of property including motor vehicles and  
13 including the loss of use thereof, but not including

14 property owned by, being transported by, or in the  
15 charge of the insured, as a result of any one accident

16 arising out of ownership, maintenance, use, loading,  
17 or unloading, 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:



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

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

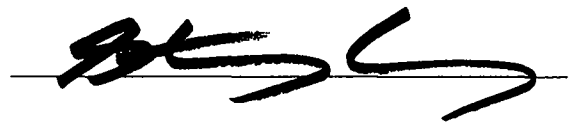
10 (C) Provide for written rejection of the coverage by  
11 requiring the insured to affix the insured's  
12 signature in a location adjacent to or directly  
13 below the offer."

14 SECTION 2. Statutory material to be repealed is bracketed  
15 and stricken. New statutory material is underscored.

16 SECTION 3. This Act shall take effect upon its approval.

17

INTRODUCED BY:

A handwritten signature in black ink, appearing to be "B. S. L.", written over a horizontal line.

# S.B. NO. 341

**Report Title:**

Motor Vehicle Insurance; Minimum Coverage; Increase

**Description:**

Increases the minimum required liability coverage for accidental harm and destruction of property for motor vehicle insurance policies in the State.

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

