SENATE BILL 167

"An act relating to the maximum amount of uninsured coverage payable under multiple motor vehicle insurance policies issued by the same insurer in the same household:"

ONE POLICY

(Multiple cars insured)

Named Insured \$100,000 (can't stack)

Non-named Insured \$100,000 (can't stack)

SEPARATE POLICIES

(Multiple cars insured)

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Named Insured (can't stack)	\$100,000
Non-named Insured (stacking required)	\$100,000 \$100,000 \$100,000

Examples of Discrepancy with the Current Language

- 1) Insured three vehicles in household, each with \$100,000 UM coverage
- 2) MVA- Uninsured driver is at fault. Named insured driving non-owned vehicle, with passenger.

Premiums are Determined Largely by Coverage Exposure

Multiple cars, ONE policy: Consumers can select and pay for the amount of coverage they desire.

Multiple cars, SEPARATE policies: Consumers can't purchase limited U/UIM insurance because they have to stack for non-names insured. Consumers must pay for this exposure / coverage through higher premiums.

