

# 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)

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

**Non-named Insured**    \$100,000  
(stacking required)  
\$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/UI insurance because they have to stack for non-named insured. Consumers must pay for this exposure / coverage through higher premiums.