



# LAWS OF ALASKA

1986

**Source**

CSHB 68(R1s)

**Chapter No.**

69

**AN ACT**

Relating to motor vehicle liability insurance.

---

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

THE ACT FOLLOWS ON PAGE 1, LINE 9

UNDERLINED MATERIAL INDICATES TEXT THAT IS BEING ADDED TO THE LAW AND BRACKETED MATERIAL IN CAPITAL LETTERS INDICATES DELETIONS FROM THE LAW; COMPLETELY NEW TEXT OR MATERIAL REPEALED AND RE-ENACTED IS IDENTIFIED IN THE INTRODUCTORY LINE OF EACH BILL SECTION.

Approved by the Governor: June 3, 1986  
Actual Effective Date: September 1, 1986



AN ACT

Relating to motor vehicle liability insurance.

\* Section 1. AS 28.22.010 is repealed and reenacted to read:

Sec. 28.22.010. MOTOR VEHICLE LIABILITY POLICY. (a) An owner's motor vehicle liability policy must designate by description or appropriate reference the motor vehicles that it covers and insure the person named against loss from the liability imposed by law for damages that arise from the ownership, maintenance, or use of a designated motor vehicle.

(b) An operator's motor vehicle liability policy must insure the person named as insured against loss from the liability imposed by law for damages that arise from the use by the operator of a motor vehicle not owned by the operator.

(c) A personal motor vehicle liability policy must insure the person named as insured against loss from the liability imposed by law for damages that arise from the ownership, maintenance, or use by the named person of an owned or nonowned motor vehicle.

(d) A motor vehicle liability policy must provide coverage in the United States or Canada, subject to limits exclusive of interest and costs, with respect to each vehicle, as follows:

(1) \$50,000 because of bodily injury to or death of one person in one accident, and, subject to the same limit for one person, \$100,000 because of bodily injury to or death of two or more persons

Chapter 69

1 in one accident; and

2 (2) \$25,000 because of injury to or destruction of property  
3 of others in one accident.

4 (e) A motor vehicle liability policy must provide coverage under  
5 AS 28.22.100 - 28.22.130 in the amounts set out in (d) of this section  
6 for the protection of the persons insured under the policy who are  
7 legally entitled to recover damages from the owner or operator of an  
8 uninsured or underinsured motor vehicle because of bodily injury or  
9 death, or damage to or destruction of property arising out of the  
10 ownership, maintenance, or use of the uninsured or underinsured motor  
11 vehicle.

12 (f) A motor vehicle liability policy must state the name and  
13 address of the named insured and meet the requirements of AS 21.42.-  
14 160 - 21.42.170. In the absence of specific contract language or  
15 endorsement, the motor vehicle liability policy issued for a person in  
16 this state is presumed to meet the minimum requirements of (d) of this  
17 section.

18 \* Sec. 2. AS 28.22.100(b) is amended to read:

19 (b) If both the owner and operator of a [THE UNINSURED] vehicle  
20 are unknown, payment under the uninsured and underinsured motorists  
21 coverage may be made only where direct contact between the [INSURED  
22 AND UNINSURED OR UNDERINSURED] motor vehicles has occurred. A vehicle  
23 and operator that have [HAS] left the scene of the accident with  
24 another [AN INSURED] vehicle are [IS] presumed to be uninsured if the  
25 insured person reports the accident to the appropriate authorities  
26 within 24 hours.

27 \* Sec. 3. AS 28.22.100(c) is amended to read:

28 (c) The uninsured and underinsured motorists coverage for damage  
29 to or destruction of property is subject to a deductible of \$250 in

any one accident, but the insurer may offer a deductible other than \$250. This coverage shall be limited to damage to or destruction of the covered [INSURED] motor vehicle. It may not include loss of use of such vehicle.

\* Sec. 4. AS 28.22.200(a) is amended to read:

(a) The operator or owner of a motor vehicle subject to registration under AS 28.10.011 when driven on a highway, vehicular way or area, or on other public property in the state, shall be insured under a [HAVE] motor vehicle liability policy [INSURANCE] that complies with this chapter or a certificate of self-insurance that complies with AS 28.20.400 [IN EFFECT FOR THE MOTOR VEHICLE], unless

(1) the motor vehicle is being driven or moved on a highway, vehicular way, or a public parking place in the state that is not connected by a land highway or vehicular way to

(A) the land-connected state highway system, or

(B) a highway or vehicular way with an average daily traffic volume greater than 499; and

(2) the operator has not been cited within the preceding five years for a traffic law violation with a demerit point value of six or more on the point schedule determined under regulations adopted by the department under AS 28.15.221.

\* Sec. 5. AS 28.22.600 is repealed and reenacted to read:

Sec. 28.22.600. DEFINITION. In this chapter, "motor vehicle liability policy" means an owner's policy, an operator's policy, or a personal policy that

(1) meets the requirements established under AS 28.22.010; and

(2) is issued by an insurance carrier authorized to transact business in the state to or for the benefit of the person

Chapter 69

named as insured.

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16
- 17
- 18
- 19
- 20
- 21
- 22
- 23
- 24
- 25
- 26
- 27
- 28
- 29