



Hundredth Legislature - Second Session - 2008  
**Introducer's Statement of Intent**  
**LB 876**

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**Chairperson:** Rich Pahls  
**Committee:** Banking, Commerce and Insurance  
**Date of Hearing:** February 5, 2008

The following constitutes the reasons for this bill and the purposes which are sought to be accomplished thereby:

The intent of this bill is to fill a potential gap in uninsured and underinsured motorist insurance coverages for certain passengers in motor vehicles involved in an accident with an uninsured or underinsured motor vehicle.

The bill would amend section 44-6408 of the Uninsured and Underinsured Motorist Insurance Coverage Act to provide that uninsured and underinsured motorist coverages shall extend to persons occupying the insured motor vehicle as a passenger at the time of the accident with the consent of an insured and who is not entitled to uninsured or underinsured motorist coverage under any other policy of motor vehicle liability insurance. The bill would also amend section 60-310 of the Motor Vehicle Registration to provide for consistency of terminology with section 44-6408.

The bill would address issues arising out of the Nebraska Supreme Court's recent decision in Jones v. Shelter Mutual Insurance Companies, 274 Neb. 186 (August 24, 2007). According to the Court, in section 44-6608 persons insured for purposes of uninsured and underinsured motorist coverage are only those persons insured under the liability provisions of a motor vehicle policy. Thus, passengers who are not, for example, relatives, related household members, or additional listed insureds, may not have uninsured or underinsured motorist coverage unless they have it under another motor vehicle liability policy pursuant to which they would be persons insured.

**Principal Introducer:** \_\_\_\_\_  
**Senator Rich Pahls**