

LEGISLATURE OF NEBRASKA

ONE HUNDRED SECOND LEGISLATURE

SECOND SESSION

LEGISLATIVE BILL 984

Introduced by Krist, 10.

Read first time January 12, 2012

Committee: Banking, Commerce and Insurance

A BILL

- 1 FOR AN ACT relating to insurance; to amend section 44-6408, Reissue
- 2 Revised Statutes of Nebraska; to increase requirements
- 3 for uninsured and underinsured motor vehicle liability
- 4 coverage; and to repeal the original section.
- 5 Be it enacted by the people of the State of Nebraska,

1 Section 1. Section 44-6408, Reissue Revised Statutes of
2 Nebraska, is amended to read:

3 44-6408 (1) No policy insuring against liability imposed
4 by law for bodily injury, sickness, disease, or death suffered by a
5 natural person arising out of the ownership, operation, maintenance,
6 or use of a motor vehicle within the United States, its territories
7 or possessions, or Canada shall be delivered, issued for delivery, or
8 renewed with respect to any motor vehicle principally garaged in this
9 state unless coverage is provided for the protection of persons
10 insured who are legally entitled to recover compensatory damages for
11 bodily injury, sickness, disease, or death from (a) the owner or
12 operator of an uninsured motor vehicle in limits of ~~twenty-five~~ fifty
13 thousand dollars because of bodily injury, sickness, disease, or
14 death of one person in any one accident and, subject to such limit
15 for one person, ~~fifty-one hundred~~ thousand dollars because of bodily
16 injury, sickness, disease, or death of two or more persons in any one
17 accident, and (b) the owner or operator of an underinsured motor
18 vehicle in limits of ~~twenty-five~~ fifty thousand dollars because of
19 bodily injury, sickness, disease, or death of one person in any one
20 accident and, subject to such limit for one person, ~~fifty-one hundred~~
21 thousand dollars because of bodily injury, sickness, disease, or
22 death of two or more persons in any one accident.

23 (2) At the written request of the named insured, the
24 insurer shall provide higher limits of uninsured and underinsured
25 motorist coverages in accordance with its rating plan and rules,

1 except that in no event shall the insurer be required to provide
2 limits higher than ~~one~~two hundred thousand dollars per person and
3 ~~three~~six hundred thousand dollars per accident.

4 (3) After purchase of uninsured and underinsured motorist
5 coverages, no insurer or any affiliated insurer shall be required to
6 notify any policyholder in any renewal, reinstatement, substitute,
7 amended, altered, modified, transfer, or replacement policy as to the
8 availability of optional limits of such coverages. The named insured
9 may, subject to the limitations of this section, make a written
10 request for additional coverage or coverage more extensive than that
11 provided in a prior policy.

12 Sec. 2. Original section 44-6408, Reissue Revised
13 Statutes of Nebraska, is repealed.