

House Bill 187 (COMMITTEE SUBSTITUTE)

By: Representatives Powell of the 23rd, Parham of the 122nd and Walker of the 141st

A BILL TO BE ENTITLED
AN ACT

1 To amend Code Section 33-7-11 of the Official Code of Georgia Annotated, relating to
2 uninsured motorist coverage under motor vehicle liability policies, so as to provide that
3 minimum uninsured motorist coverages shall be equal to the limits of liability contained in
4 the insured's automobile or motor vehicle liability policy; to repeal conflicting laws; and for
5 other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Code Section 33-7-11 of the Official Code of Georgia Annotated, relating to uninsured
9 motorist coverage under motor vehicle liability policies, is amended by striking paragraph
10 (1) of subsection (a) in its entirety and inserting in lieu thereof a new paragraph (1) to read
11 as follows:

12 "(a)(1) No automobile liability policy or motor vehicle liability policy shall be issued or
13 delivered in this state to the owner of such vehicle or shall be issued or delivered by any
14 insurer licensed in this state upon any motor vehicle then principally garaged or
15 principally used in this state unless it contains an endorsement or provisions undertaking
16 to pay the insured all sums which said insured shall be legally entitled to recover as
17 damages from the owner or operator of an uninsured motor vehicle, within limits
18 exclusive of interests and costs which at the option of the insured shall be:

19 (A) Not less than \$25,000.00 because of bodily injury to or death of one person in any
20 one accident, and, subject to such limit for one person, \$50,000.00 because of bodily
21 injury to or death of two or more persons in any one accident, and \$25,000.00 because
22 of injury to or destruction of property; or

23 (B) Equal to ~~Not greater than~~ the limits of liability because of bodily injury to or death
24 of one person in any one accident and of two or more persons in any one accident, and
25 because of injury to or destruction of property of the insured which is contained in the
26 insured's personal coverage in the automobile liability policy or motor vehicle liability

1 policy issued by the insurer to the insured if those limits of liability exceed the limits
2 of liability set forth in subparagraph (a)(1)(A) of this Code section. In any event, the
3 insured may affirmatively choose uninsured motorist limits in an amount less than the
4 limits of liability but not in an amount less than that specified in subparagraph (a)(1)(A)
5 of this Code section."

6 **SECTION 2.**

7 All laws and parts of laws in conflict with this Act are repealed.