



**ARKANSAS INSURANCE DEPARTMENT  
LEGAL DIVISION**

1200 West Third Street  
Little Rock, AR 72201-1904  
501-371-2820  
FAX 501-371-2629

BULLETIN 8-99

DATE: JULY 20, 1999

TO: ALL LICENSED PROPERTY AND CASUALTY INSURERS; SURPLUS  
LINES INSURERS; TRADE ASSOCIATIONS

FROM: ARKANSAS INSURANCE DEPARTMENT

SUBJECT: ACT 1527 OF 1999 – VEHICLE LIABILITY MINIMUM LIMITS  
ACT 899 OF 1999 – UNINSURED MOTORIST BODILY INJURY

**THIRD-PARTY LIABILITY LIMITS**

Act 1527 of 1999 raised the minimum limits for motor vehicle liability insurance from 25/50/15 to 25/50/25. This Act is effective on and after July 30, 1999. In-force policies which have liability minimum limits of less than 25/50/25 will be deemed to comply with the new limits on and after July 30, 1999.

**UNINSURED MOTORIST PROPERTY DAMAGE**

On and after July 30, 1999, the minimum limit for Uninsured Motorist Property Damage Coverage is \$25,000, and policies with a lower limit will be deemed to be in compliance with the new minimum limit.

When completing the private passenger automobile premium comparison survey (APCS Form), please use the new limits for any filing effective on and after July 30, 1999.

**UNINSURED MOTORIST BODILY INJURY COVERAGE**

Act 899 of 1999 requires insurers to offer Uninsured Motorist Bodily Injury Coverage (UMBI) up to the third-party liability limits purchased. Consequently, when a named insured or applicant purchases third-party liability limits greater than 25/50/25 on and after July 30, 1999, the agent must offer UMBI up to the purchased amount. An insured or applicant not desiring to purchase higher limits shall reject the increased limits in writing on the application. For existing business, insurers shall provide at the next two (2) renewals after July 30, 1999, notice that such increased limits are available. Where an existing named insured has uninsured motorist bodily injury less than their third-party

liability limits, that coverage shall not change upon the effective date of this act unless a named insured requests in writing to purchase the higher limits.  
For further information, please contact Lenita Blasingame, Director and/or Alexa Grissom, Senior Analyst, Property and Casualty Division, (501) 371-2800, e-mail address: [aid.pc@mail.state.ar.us](mailto:aid.pc@mail.state.ar.us)

---

MIKE PICKENS  
INSURANCE COMMISSIONER