
Transportation Committee

HB 1813

Brief Description: Allowing proof of motor vehicle liability insurance to be provided in an electronic format.

Sponsors: Representatives Hudgins, Liias, Morrell, Pollet, Magendanz, Bergquist and Freeman.

<p style="text-align: center;">Brief Summary of Bill</p> <ul style="list-style-type: none">• Allows a driver to provide proof of mandatory motor vehicle liability insurance on a wireless device.

Hearing Date: 2/20/13

Staff: Andrew Russell (786-7143).

Background:

Most drivers in Washington are subject to a financial responsibility requirement. One acceptable form of financial responsibility is an insurance policy. A motor vehicle liability insurance policy must cover \$25,000 for any accident that has caused bodily injury or the death of one person, \$50,000 for bodily injury or the death of two or more persons in any one accident, and \$10,000 for any damage to property. The financial responsibility requirement does not apply, however, to motorcycles, vehicles registered with the Utilities and Transportation Commission as common or contract carriers, or vehicles registered as a "horseless carriage."

The Department of Licensing (DOL) must notify owners of the financial responsibility requirement at the time of a vehicle's registration and when the DOL sends a renewal notice. Additionally, an insurance company must provide to a policyholder an identification card as specified by the DOL. Finally, when asked to do so by a law enforcement officer, a driver must provide proof of motor vehicle insurance. A failure to provide this proof is a traffic infraction that carries a fine of \$250.

Summary of Bill:

This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.

Insurance companies may provide to a policy holder proof of liability insurance in either a written or an electronic format. Additionally, the DOL is directed to adopt rules regarding acceptable electronic formats, including the display of an electronic image on a wireless phone or any other type of portable electronic device. Finally, a driver must produce proof of liability insurance, in either a written or an electronic format, upon request by a law enforcement officer or a court.

Appropriation: None.

Fiscal Note: Available.

Effective Date: The bill takes effect 90 days after adjournment of the session in which the bill is passed.