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## Transportation Committee

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### ESSB 5095

**Brief Description:** Concerning proof of required documents for motor vehicle operation.

**Sponsors:** Senate Committee on Financial Institutions, Housing & Insurance (originally sponsored by Senators Roach, Tom, Rivers, Becker, Holmquist Newbry, Schoesler, Ericksen, Padden, Bailey, Hill and Honeyford).

<p style="text-align: center;"><b>Brief Summary of Engrossed Substitute Bill</b></p> <ul style="list-style-type: none"><li>• Allows drivers to provide proof of insurance and the vehicle's registration certificate in an electronic format.</li></ul>
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**Hearing Date:** 3/20/13

**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. 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.

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*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.*

Finally, it is also a traffic infraction to operate a vehicle without first registering the vehicle and obtaining a registration certificate. This certificate must be carried in the vehicle for which it is issued and provided to law enforcement upon demand.

**Summary of Bill:**

Insurance companies may provide to a policy holder proof of liability insurance in either a written or an electronic format. Additionally, upon request of a law enforcement officer or court, a driver may produce proof of liability insurance in either a written or an electronic format. When using a portable electronic device to provide proof of liability insurance to a law enforcement officer, a person assumes all liability for any damage to the device. Moreover, an officer is prohibited from viewing any other content on the device. Finally, drivers are also permitted to provide a vehicle registration certificate in an electronic format.

**Appropriation:** None.

**Fiscal Note:** Available.

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