

HOUSE BILL REPORT

ESSB 5790

*As Reported By House Committee on:
Financial Institutions & Insurance*

Title: An act relating to mandatory liability insurance.

Brief Description: Concerning automobile liability insurance.

Sponsor(s): Senate Committee on Financial Institutions & Insurance (originally sponsored by Senators von Reichbauer, Pelz, Moore, Vognild, Rasmussen, McCaslin, Johnson and West).

Brief History:

Reported by House Committee on:
Financial Institutions & Insurance, March 26, 1991, DPA.

**HOUSE COMMITTEE ON
FINANCIAL INSTITUTIONS & INSURANCE**

Majority Report: *Do pass as amended.* Signed by 13 members: Representatives Dellwo, Chair; Zellinsky, Vice Chair; Broback, Ranking Minority Member; Mielke, Assistant Ranking Minority Member; Anderson; Dorn; Inslee; R. Johnson; R. Meyers; Paris; Schmidt; Scott; and Winsley.

Staff: John Conniff (786-7119).

Background: Last year, the Legislature enacted a mandatory auto liability insurance law penalizing the operation of a motor vehicle without minimum limits of liability insurance. Drivers are required to carry an insurance identification card when operating a motor vehicle. If the driver is stopped and cannot produce a card, the driver must either send proof of insurance to the court having jurisdiction, or appear and defend against a charge of operating a motor vehicle without liability insurance.

If found guilty, a fine of \$250 plus costs is imposed unless reduced by the court. In lieu of the fine, the court may order community service. Some local jurisdictions issue a notice of infraction for the failure to have an insurance identification card and treat the infraction as distinct from a violation of driving without insurance.

Summary of Amended Bill: The mandatory auto liability law is amended to clarify that only a citation for driving without insurance may be issued and not a citation for failure to possess an identification card. In addition, technical amendments are made which do not change the substance of the existing law.

Amended Bill Compared to Engrossed Substitute Bill: The \$25 court administrative cost assessment provision is removed.

Fiscal Note: Not requested.

Effective Date of Amended Bill: Ninety days after adjournment of session in which bill is passed.

Testimony For: None.

Testimony Against: None.

Witnesses: None.