

FINAL BILL REPORT

ESSB 5790

C 25 L 91 E1

SYNOPSIS AS ENACTED

Brief Description: Concerning automobile liability insurance.

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

SENATE COMMITTEE ON FINANCIAL INSTITUTIONS & INSURANCE

HOUSE COMMITTEE ON FINANCIAL INSTITUTIONS & INSURANCE

BACKGROUND:

Washington's financial responsibility laws require insurance or bond to lawfully operate a motor vehicle. Mandatory auto insurance laws passed in 1989 require not only insurance coverage but also that motorists provide proof of that insurance by carrying an insurance identification card.

As applied by the judicial system, the current laws are disparately enforced, resulting in the assessment of either fines of \$250, penalties for a traffic infraction of \$47 or both, in addition to other court costs and assessments. Some motorists charged under this law pay up to \$475 in some jurisdictions, while others pay \$47.

Concern has been expressed that the current laws should be clarified to make the penalty uniform while continuing to require proof of insurance as an incentive to prevent uninsured motorists from using Washington's roadways.

SUMMARY:

A motorist must provide written proof of financial responsibility for motor vehicle operation when asked to present it by a law enforcement officer. This applies to operators of vehicles registered in other states as well.

Failure to provide proof of motor vehicle insurance is a traffic infraction, the penalty for which will be set by the Supreme Court.

If a person is cited and provides proof in writing to the court that the person was in compliance with the financial responsibility laws when cited, the citation is dismissed. This proof may be submitted by mail. The court may order costs of \$25 be paid when citations are dismissed.

VOTES ON FINAL PASSAGE:

Senate 45 2

First Special Session

Senate 40 6

House 94 0 (House amended)

Senate (Senate refused to concur)

House 92 0 (House amended)

Senate 39 4 (Senate concurred)

EFFECTIVE: September 29, 1991