
Transportation Committee

HB 1194

Brief Description: Creating additional requirements for collector vehicle and horseless carriage license plates to improve compliance and public safety.

Sponsors: Representatives Goodman, Eslick and Ryu; by request of Department of Licensing.

Brief Summary of Bill

- Requires all applicants for collector vehicle license plates to provide proof of collector vehicle insurance, and to maintain the insurance once the plates have been issued, after January 15, 2026.
- Requires applicants for collector vehicle plates received after January 15, 2026, to provide proof of valid registration of a second vehicle.
- Modifies the age requirement for horseless carriages.

Hearing Date: 1/22/25

Staff: Sandy Myer (786-7140).

Background:

No person may operate a motor vehicle required to be registered in the state unless the person is insured under a motor vehicle liability policy, self-insured, covered by a certificate of deposit, or covered by a liability bond.

A motor vehicle liability policy or bond must be issued by an insurance or surety company authorized to do business in the state. The policy or bond must provide a minimum coverage level of \$25,000 for bodily injury or death of a single person in any one accident, \$50,000 for bodily injury or death of two or more people in any one accident, and \$10,000 for injury to or destruction of property of others in any one accident. In lieu of the liability insurance or bond, a

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person may be self-insured or be covered by a certificate of deposit. To be self-insured, a person must have more than 25 vehicles registered in that person's name, and the Department of Licensing (DOL) must find that the person possesses the ability to pay a judgment obtained against them. To be covered by a certificate of deposit, the DOL will issue a certificate of deposit to the person named once that person has deposited \$60,000 in cash or securities that may legally be purchased by savings banks or for trust funds for a market value of \$60,000.

Collector Vehicles and horseless carriages are exempt from motor vehicle liability insurance requirements.

The DOL may issue a collector vehicle license plate with respect to a motor vehicle or a travel trailer that is at least 30 years old. Applicants pay a one-time fee to obtain the collector plates. Once a person registers a vehicle as a collector vehicle, the registration is valid for the life of the vehicle. All collector vehicles may be driven only for participation in club activities, to and from exhibitions, auto shows, tours, parades, for testing purposes, and occasional driving for pleasure without compensation.

The DOL may also issue a horseless carriage license plate with respect to a vehicle that is at least 40 years old. Applicants pay a one-time fee.

Standard vehicle registrations must be renewed annually to remain current and allow the owner to drive the vehicle on the public roadways in Washington (including Pacific Ocean beaches).

Summary of Bill:

The exemption of collector vehicles and horseless carriages from the mandatory insurance law financial responsibility requirements is repealed. After January 15, 2026, applicants for a collector vehicle plate must provide proof of having a collector vehicle insurance policy with the minimum liability coverage limits specified in law.

After January 15, 2026, applicants for a collector vehicle plate must provide proof of ownership and current registration of a second vehicle to be used for daily driving, commuting, or work purposes. The DOL is authorized to make exceptions to the requirements if the owner demonstrates to DOL's satisfaction that the owner has alternative means of regular transportation.

Vehicles must be manufactured or built before January 1, 1916, to be eligible for a horseless carriage license plate.

If the applicant does not meet qualifications, the DOL may refuse to issue a collector vehicle license plate and cancel a registration.

Appropriation: None.

Fiscal Note: Available.

Effective Date: The bill takes effect on January 15, 2026.