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**SENATE BILL 5864**

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**State of Washington**

**69th Legislature**

**2026 Regular Session**

**By** Senators Lovick, Chapman, Gildon, Riccelli, Saldaña, Trudeau, Wagoner, and J. Wilson

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1 AN ACT Relating to verification of motor vehicle insurance;  
2 amending RCW 46.16A.130, 46.30.020, 46.63.110, and 46.68.067; adding  
3 a new section to chapter 46.30 RCW; creating new sections; and  
4 providing an effective date.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

6 NEW SECTION. **Sec. 1.** A new section is added to chapter 46.30  
7 RCW to read as follows:

8 (1) The department must establish an accessible common carrier-  
9 based system for online verification of liability insurance or other  
10 financial responsibility required under RCW 46.30.020. The  
11 verification system must:

12 (a) Be accessible, upon request, only to authorized personnel of  
13 the department or any other entities authorized by the department,  
14 the courts, law enforcement, and insurers on a limited basis as  
15 required to comply with this section, and be interfaced, wherever  
16 appropriate, with existing state data systems;

17 (b) Send requests to insurers for verification of liability  
18 insurance or other financial responsibility through web services  
19 established by the insurers, the internet, or a similar proprietary  
20 or common carrier electronic system as required by the department in  
21 rule; and

1 (c) Include information that enables the department to make  
2 requests for proof of financial responsibility to insurers by using  
3 multiple data elements for greater matching accuracy, including NAIC  
4 company code, vehicle identification number, policy number, or as  
5 described by the department in rule.

6 (2) The department must secure system data against unauthorized  
7 access, and maintain a historical record of the system data for a  
8 period of six to 12 months from the date of any request and response.

9 (3) (a) The department must have its verification system respond  
10 to each request within a time period established by the department in  
11 rule. An insurer's data system must respond to each request within a  
12 time period established by the department in rule. The department may  
13 offer insurers that write fewer policies than the industry average in  
14 Washington state an alternative method for reporting insurance policy  
15 data instead of establishing web services.

16 (b) An insurer must cooperate with the department in establishing  
17 and maintaining the verification system and provide access to  
18 liability insurance or other financial responsibility status  
19 information as provided by the department in rule.

20 (4) The department may contract with a private service provider  
21 or providers who have successfully implemented similar verification  
22 systems in other states to assist in establishing and maintaining the  
23 verification system. The department must consult with representatives  
24 of the insurance industry and private service providers to determine  
25 the objectives, details, and deadlines related to the verification  
26 system. The department must publish for comment, then issue, a  
27 detailed guide of its verification system. The department and its  
28 private service provider, if any, must each maintain a contact person  
29 for insurers during the establishment, implementation, and operation  
30 of the verification system.

31 (5) (a) Except as provided in (b) of this subsection, every  
32 insurer licensed to issue motor vehicle liability insurance in  
33 Washington must comply with this section for verification of evidence  
34 of liability insurance or other financial responsibility for every  
35 vehicle insured by the insurer in Washington as required by  
36 department in rule. Every insurer must maintain a historical record  
37 of verification system data for a maximum period of six months from  
38 the date of any request and response. An insurer may use the services  
39 of a third-party vendor for facilitating compliance with this  
40 section.

1 (b) This section does not apply to vehicles insured under a  
2 commercial motor vehicle liability insurance policy; however,  
3 insurers of such vehicles may participate on a voluntary basis. If  
4 participating in the verification system, insurers must provide  
5 commercial motor vehicle operators with evidence reflecting that the  
6 vehicle is insured under a commercial motor vehicle liability  
7 insurance policy including, but not limited to, an insurance  
8 identification card consistent with RCW 46.30.030.

9 (6) An insurer is immune from civil and administrative liability  
10 for good faith efforts to comply with this section.

11 (7) Within the first 12 months after the effective date of this  
12 section, the department may test or pilot the verification system  
13 without taking any enforcement action under RCW 46.16A.130(2)(b). By  
14 April 1, 2029, the verification system must be installed and fully  
15 operational.

16 (8) For the purposes of this section, "NAIC" means national  
17 association of insurance commissioners.

18 **Sec. 2.** RCW 46.16A.130 and 2010 c 161 s 429 are each amended to  
19 read as follows:

20 (1) The department shall notify motor vehicle owners of the  
21 liability insurance requirements described in RCW 46.30.020 through  
22 46.30.040 at the time of issuance of an original motor vehicle  
23 registration and when the department sends a motor vehicle  
24 registration renewal notice.

25 (2)(a) Beginning April 1, 2029, the department must verify if a  
26 vehicle owner has liability insurance or other financial  
27 responsibility required under RCW 46.30.020 at the time of  
28 registration renewal for vehicles subject to license fees under RCW  
29 46.17.350(1) (a), (c), (d), (e), (g), (h), (j), (k), (n), (o), (p),  
30 and (q) through any of the following methods:

31 (i) The online, common carrier-based motor vehicle insurance  
32 verification system established under section 1 of this act;

33 (ii) In-person presentation of the vehicle owner's insurance  
34 identification card, or other proof of financial responsibility, with  
35 a vehicle licensing agent; or

36 (iii) Physical or electronic receipt of a copy of proof of  
37 financial responsibility accompanying a vehicle registration renewal.

38 (b) If the online verification system provides that a vehicle  
39 owner does not have liability insurance or other financial

1 responsibility or the vehicle owner fails to provide proof of  
2 financial responsibility under (a) of this subsection, the department  
3 may not issue a vehicle registration renewal until the department  
4 receives verification or proof that the vehicle owner has liability  
5 insurance or other financial responsibility required under RCW  
6 46.30.020.

7 (c) The department must adopt any rules necessary to implement  
8 this subsection (2). When adopting such rules, the department must  
9 consider equity and environmental justice principles and impacts to  
10 overburdened communities.

11 **Sec. 3.** RCW 46.30.020 and 2025 c 332 s 1 are each amended to  
12 read as follows:

13 (1)(a) No person may operate a motor vehicle subject to  
14 registration under chapter 46.16A RCW in this state unless the person  
15 is insured under a motor vehicle liability policy with liability  
16 limits of at least the amounts provided in RCW 46.29.090, is self-  
17 insured as provided in RCW 46.29.630, is covered by a certificate of  
18 deposit in conformance with RCW 46.29.550, or is covered by a  
19 liability bond of at least the amounts provided in RCW 46.29.090.  
20 Proof of financial responsibility for motor vehicle operation must be  
21 provided on the request of a law enforcement officer in the format  
22 specified under RCW 46.30.030.

23 (b) A person who drives a motor vehicle that is required to be  
24 registered in another state that requires drivers and owners of  
25 vehicles in that state to maintain insurance or financial  
26 responsibility shall, when requested by a law enforcement officer,  
27 provide evidence of financial responsibility or insurance as is  
28 required by the laws of the state in which the vehicle is registered.

29 (c) When asked to do so by a law enforcement officer, failure to  
30 display proof of financial responsibility for motor vehicle operation  
31 as specified under RCW 46.30.030 creates a presumption that the  
32 person does not have motor vehicle insurance.

33 (d) Failure to provide proof of motor vehicle insurance is a  
34 traffic infraction and is subject to penalties as set by the supreme  
35 court under RCW 46.63.110 or community restitution. Enforcement of  
36 the infraction of failing to provide proof of motor vehicle insurance  
37 may be accomplished only as a secondary action when a driver of a  
38 motor vehicle has been detained for a suspected violation of a  
39 separate traffic infraction or an equivalent local ordinance.

1 (e) For the purposes of this section, when a person uses a  
2 portable electronic device to display proof of financial security to  
3 a law enforcement officer, the officer may only view the proof of  
4 financial security and is otherwise prohibited from viewing any other  
5 content on the portable electronic device.

6 (f) Whenever a person presents a portable electronic device  
7 pursuant to this section, that person assumes all liability for any  
8 damage to the portable electronic device.

9 (2) If a person cited for a violation of subsection (1) of this  
10 section appears in person before the court or a violations bureau and  
11 provides written evidence that at the time the person was cited, he  
12 or she was in compliance with the financial responsibility  
13 requirements of subsection (1) of this section, the citation shall be  
14 dismissed and the court or violations bureau may assess court  
15 administrative costs of \$25 at the time of dismissal. In lieu of  
16 personal appearance, a person cited for a violation of subsection (1)  
17 of this section may, before the date scheduled for the person's  
18 appearance before the court or violations bureau, submit by mail to  
19 the court or violations bureau written evidence that at the time the  
20 person was cited, he or she was in compliance with the financial  
21 responsibility requirements of subsection (1) of this section, in  
22 which case the citation shall be dismissed without cost, except that  
23 the court or violations bureau may assess court administrative costs  
24 of \$25 at the time of dismissal.

25 (3) The provisions of this chapter shall not govern:

26 (a) The operation of a motor vehicle governed by RCW 46.16A.170  
27 or registered with the Washington utilities and transportation  
28 commission as common or contract carriers; or

29 (b) The operation of a motor-driven cycle as defined in RCW  
30 46.04.332, a moped as defined in RCW 46.04.304, or a wheeled all-  
31 terrain vehicle as defined in RCW 46.09.310.

32 (4) RCW 46.29.490 shall not be deemed to govern all motor vehicle  
33 liability policies required by this chapter but only those certified  
34 for the purposes stated in chapter 46.29 RCW.

35 **Sec. 4.** RCW 46.63.110 and 2025 c 364 s 2 are each amended to  
36 read as follows:

37 (1)(a) A person found to have committed a traffic infraction  
38 shall be assessed a monetary penalty. No penalty may exceed \$250 for  
39 each offense unless authorized by this chapter or title.

1 (b) The court may waive or remit any monetary penalty, fee, cost,  
2 assessment, or other monetary obligation associated with a traffic  
3 infraction unless the specific monetary obligation in question is  
4 prohibited from being waived or remitted by state law.

5 (2) The monetary penalty for a violation of (a) RCW 46.55.105(2)  
6 is \$250 for each offense; (b) RCW 46.61.210(1) is \$500 for each  
7 offense. No penalty assessed under this subsection (2) may be  
8 reduced.

9 (3) The supreme court shall prescribe by rule a schedule of  
10 monetary penalties for designated traffic infractions. This rule  
11 shall also specify the conditions under which local courts may  
12 exercise discretion in assessing fines and penalties for traffic  
13 infractions. The legislature respectfully requests the supreme court  
14 to adjust this schedule every two years for inflation.

15 (4) There shall be a penalty of \$25 for failure to respond to a  
16 notice of traffic infraction except where the infraction relates to  
17 parking as defined by local law, ordinance, regulation, or resolution  
18 or failure to pay a monetary penalty imposed pursuant to this  
19 chapter. A local legislative body may set a monetary penalty not to  
20 exceed \$25 for failure to respond to a notice of traffic infraction  
21 relating to parking as defined by local law, ordinance, regulation,  
22 or resolution. The local court, whether a municipal, police, or  
23 district court, shall impose the monetary penalty set by the local  
24 legislative body.

25 (5) Monetary penalties provided for in chapter 46.70 RCW which  
26 are civil in nature and penalties which may be assessed for  
27 violations of chapter 46.44 RCW relating to size, weight, and load of  
28 motor vehicles are not subject to the limitation on the amount of  
29 monetary penalties which may be imposed pursuant to this chapter.

30 (6) Whenever a monetary penalty, fee, cost, assessment, or other  
31 monetary obligation is imposed by a court under this chapter, it is  
32 immediately payable and is enforceable as a civil judgment under  
33 Title 6 RCW. If the court determines that a person is not able to pay  
34 a monetary obligation in full, the court shall enter into a payment  
35 plan with the person in accordance with RCW 46.63.190 and standards  
36 that may be set out in court rule.

37 (7) In addition to any other penalties imposed under this section  
38 and not subject to the limitation of subsection (1) of this section,  
39 a person found to have committed a traffic infraction shall be  
40 assessed:

1 (a) A fee of \$5 per infraction. Under no circumstances shall this  
2 fee be reduced or waived. Revenue from this fee shall be forwarded to  
3 the state treasurer for deposit in the emergency medical services and  
4 trauma care system trust account under RCW 70.168.040;

5 (b) A fee of \$10 per infraction. Under no circumstances shall  
6 this fee be reduced or waived. Revenue from this fee shall be  
7 forwarded to the state treasurer for deposit in the general fund; and

8 (c) A fee of \$10 per infraction. Under no circumstances shall  
9 this fee be reduced or waived. Revenue from this fee shall be  
10 forwarded to the state treasurer for deposit in the traumatic brain  
11 injury account established in RCW 74.31.060.

12 (8)(a) In addition to any other penalties imposed under this  
13 section and not subject to the limitation of subsection (1) of this  
14 section, a person found to have committed a traffic infraction other  
15 than of RCW 46.61.527 or 46.61.212 shall be assessed an additional  
16 penalty of \$24. The court may not reduce, waive, or suspend the  
17 additional penalty unless the court finds the offender to be  
18 indigent. If a court authorized community restitution program for  
19 offenders is available in the jurisdiction, the court shall allow  
20 offenders to offset all or a part of the penalty due under this  
21 subsection (8) by participation in the court authorized community  
22 restitution program.

23 (b) \$12.50 of the additional penalty under (a) of this subsection  
24 shall be remitted to the state treasurer. The remaining revenue from  
25 the additional penalty must be remitted under chapters 2.08, 3.46,  
26 3.50, 3.62, 10.82, and 35.20 RCW. Money remitted under this  
27 subsection to the state treasurer must be deposited as follows: \$8.50  
28 in the state general fund and \$4 in the driver licensing technology  
29 support account created under RCW 46.68.067. The moneys deposited  
30 into the driver licensing technology support account must be used to  
31 support initial and ongoing costs of the online motor vehicle  
32 insurance verification system under section 1 of this act and to  
33 support information technology systems used by the department to  
34 communicate with the judicial information system, manage driving  
35 records, and implement court orders. The balance of the revenue  
36 received by the county or city treasurer under this subsection must  
37 be deposited into the county or city current expense fund. Moneys  
38 retained by the city or county under this subsection shall constitute  
39 reimbursement for any liabilities under RCW 43.135.060.

1 (9) If a legal proceeding, such as garnishment, has commenced to  
2 collect any delinquent amount owed by the person for any penalty  
3 imposed by the court under this section, the person may request a  
4 payment plan pursuant to RCW 46.63.190.

5 (10) The monetary penalty for violating RCW 46.37.395 is: (a)  
6 \$250 for the first violation; (b) \$500 for the second violation; and  
7 (c) \$750 for each violation thereafter.

8 (11) The additional monetary penalty for a violation of RCW  
9 46.20.500 is not subject to assessments or fees provided under this  
10 section.

11 (12) The additional monetary fine for a violation of RCW  
12 46.61.110, 46.61.145, 46.61.180, 46.61.185, 46.61.190, and 46.61.205  
13 is not subject to assessments or fees provided under this section.

14 (13) The additional monetary penalties for a violation of RCW  
15 46.61.165 are not subject to assessments or fees provided under this  
16 section.

17 (14) The monetary penalty for a violation of RCW 46.63.200 is not  
18 subject to assessments or fees provided under this section.

19 **Sec. 5.** RCW 46.68.067 and 2022 c 157 s 2 are each amended to  
20 read as follows:

21 The driver licensing technology support account is created in the  
22 highway safety fund under RCW 46.68.060. Moneys in the account may be  
23 spent only after appropriation. Expenditures from the account may be  
24 used only for initial and ongoing costs of the online motor vehicle  
25 insurance verification system under section 1 of this act and for  
26 supporting information technology systems used by the department to  
27 communicate with the judicial information system, manage driving  
28 records, and implement court orders.

29 NEW SECTION. **Sec. 6.** By October 1, 2030, the department of  
30 licensing, after consultation with insurers, must report to the  
31 appropriate committees of the legislature the following concerning  
32 the verification system established in section 1 of this act:

33 (1) Costs incurred by the department of licensing, participating  
34 insurers, and the public; and

35 (2) Effectiveness of the verification system in reducing the  
36 number of uninsured motor vehicles.

1        NEW SECTION.    **Sec. 7.**    By April 1, 2028, the department of  
2    licensing must adopt rules necessary to implement an online, common  
3    carrier-based motor vehicle insurance verification system required  
4    under this act. In adopting such rules, the department must consider  
5    guidelines and standards for such verification systems developed by  
6    the insurance industry committee on motor vehicle administration, and  
7    consider equity and environmental justice principles and impacts to  
8    overburdened communities.

9        NEW SECTION.    **Sec. 8.**    Sections 1 through 6 of this act take  
10   effect April 1, 2028.

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