OLR Bill Analysis
sHB 5203

AN ACT CONCERNING ELECTRONIC PROOF OF AUTOMOBILE INSURANCE.

SUMMARY

This bill allows a person to present his or her automobile insurance identification card electronically on a cell phone or other electronic device, instead of in paper form, to law enforcement officers and the Department of Motor Vehicles (DMV) commissioner (see BACKGROUND).

Under the bill, officers and the commissioner cannot view any other content on the device, and presenting the card electronically does not give consent for them to view any other content. Additionally, the bill exempts the state, a municipality, and state or municipal agencies or employees from liability for any damage to a device handed to an officer or the commissioner for the purpose of displaying an electronic automobile insurance identification card.

The bill also allows the DMV commissioner to require an insurer to notify him on a date he chooses that the insurer has issued an automobile insurance policy during the preceding month. Existing law already allows him to require insurers to notify him of policy cancellations during the preceding month and records of insurance policies in effect. By law, DMV uses this information to determine if a registered vehicle owner has maintained automobile insurance continuously as required by law.

Lastly, the bill makes technical and conforming changes.

EFFECTIVE DATE: October 1, 2018

BACKGROUND

Automobile Insurance Identification Card Required
By law, a person must present an automobile insurance identification card when, among other things, (1) requested to do so by a law enforcement officer (CGS § 14-217) or (2) registering a motor vehicle (CGS § 14-12b).

The law also requires an insurer to issue identification cards in duplicate for each insured vehicle (CGS § 38a-364) and one card to be carried in the motor vehicle when it is operated on a public highway (CGS § 14-13). Failure to carry one in the vehicle is an infraction that subjects the violator to a $50 fine.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute
Yea  19  Nay  2  (03/15/2018)