

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 18-108—sHB 5203

Insurance and Real Estate Committee

AN ACT CONCERNING ELECTRONIC PROOF OF AUTOMOBILE INSURANCE

SUMMARY: This act 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.

Under the act, 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 act exempts the state, a municipality, and state or municipal agencies or their employees from liability for any damage to a device provided to an officer or the commissioner to display an automobile insurance identification card electronically.

The act also allows the DMV commissioner to require insurers to notify him monthly on a date he chooses, of the automobile insurance policies issued 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. DMV uses this information to determine if a registered vehicle owner has maintained automobile insurance continuously as required by law.

Lastly, the act 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 insurers 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, subjecting the violator to a \$50 fine.