

HB 322 -- MOTOR VEHICLE INSURANCE POLICIES (Gosen)

COMMITTEE OF ORIGIN: Committee on Insurance Policy

This bill allows the insurance identification card that contains proof of insurance information for a motor vehicle to be produced in a paper or an electronic format. Acceptable electronic forms include the display of electronic images on a cellular phone or any other type of portable electronic device.

Police officers, commercial vehicle enforcement officers, and commercial vehicle inspectors are immune from liability for any damage to a mobile electronic device when it is present as proof of financial responsibility, except for damages willfully or maliciously caused by the officer or inspector.

The bill also allows motor vehicle insurance policies and endorsements to be mailed, issued, delivered, or posted on an insurer's website if they do not contain personally identifiable information. If policies and endorsements are posted to a website, they must be easily accessible for as long as the policy is in force, retained and stored for five years after they are no longer in force and made available upon request, and printable and able to be saved in an electronic format. The insurer must provide notice in the manner it customarily communicates with the insured at the time of issuance and renewal of the method the insured may use to obtain a paper or electronic copy of his or her policy or endorsements, any changes to the forms or endorsements, and the insured's right to obtain a paper or electronic copy of the forms or endorsements without charge.