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Bulletin 16-16

DATE: June 6, 2016

TO: Property & Casualty Insurance Carriers and Interested Parties

RE: House Bill 720/Senate Bill 544, (Chapter 402/Chapter 401, Acts of 2016)

This Bulletin will respond to questions the Maryland Insurance Administration (“Insurance Administration”) has received regarding the passage of House Bill 720/Senate Bill 544, (Chapter 402/Chapter 401, Acts of 2016). The Insurance Administration may issue a Regulation in the future. Until that time, please note that, effective October 1, 2016, §19-503.1 of the Insurance Article requires the following information to be included on the Insurance Identification Cards:

- 1) First Named Insured on the motor vehicle liability insurance policy;
- 2) Vehicle covered under the motor vehicle liability insurance policy; and,
- 3) Period for which coverage under the motor vehicle liability insurance policy is in effect.

The Insurance Administration requires that the Insurance Identification Cards be of a size that allows for the text to be easily read. The Insurance Administration will deem compliant any Insurance Identification Card that is at least the size of a Maryland driver’s license and contains the required information described above in 10 point font. Insurance Identification Cards that include the required content listed above need not be submitted to the Insurance Administration for approval.

The new law allows the insurer to provide an electronic Insurance Identification Card with the insured’s consent. Additionally, please note that since the law applies to “motor vehicle liability” insurance policies, it is applicable to both personal and commercial automobile insurance, with the exception of buses and taxis as defined in §§ 11-105 and 11-165 of the Transportation Article respectively. Any questions regarding the Bulletin can be directed to Ron Coleman at 410-468-2310 (ronald.coleman@maryland.gov).

Alfred W. Redmer, Jr.
Insurance Commissioner

signature on original

By

Lynn Dickerson
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