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Bulletin 16-16 A

Date: August 12, 2016

To: All Property & Casualty Insurers

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

The purpose of this Bulletin is to clarify the requirements associated with the insurance identification card ("ID card") mandated under House Bill 720/Senate Bill 544 (Chapter 402/Chapter 401, Acts of 2016) effective October 1, 2016 with the implementation of § 19-503.1 of the Insurance Article. As stated in Bulletin 16-16, the new law applies to "motor vehicle liability" insurance policies and 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.

The Maryland Insurance Administration notes that a single commercial automobile policy often insures multiple entities and a fleet of vehicles. Accordingly, for a commercial automobile policy of this sort, the insurer may satisfy the requirement to list the "first named insured" on the ID card by listing the entity shown as the named insured on the policy's declarations and need not list all additional insured entities. The roster of vehicles covered under these policies is subject to change during the policy period as vehicles are added and / or deleted from the policy. As such, the insurer may satisfy the requirement to list the vehicle covered under the motor vehicle liability policy on the ID card by inserting the word "FLEET" in lieu of the actual motor vehicle(s) covered by the policy. The ID card must also state the period for which coverage under the motor vehicle liability insurance policy is in effect.

Please direct any questions regarding this Bulletin to: Robert Baron, Director, Property & Casualty Complaints, 410-468-2353 (Robert.Baron@Maryland.gov).

Alfred W. Redmer, Jr.
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