

HOUSE BILL REPORT

HB 1391

*As Reported By House Committee on:
Financial Institutions & Insurance*

Title: An act relating to proof of insurance.

Brief Description: Prescribing penalties for violations of laws requiring motor vehicle liability insurance.

Sponsor(s): Representatives Paris, Beck, Sheldon, Wood, Riley, Roland, R. Johnson, Franklin, Ludwig, Hochstatter, Chandler, Ballard, Forner, Casada, Brumsickle, Mielke, Padden, Mitchell, Morton, Broback, Betrozoff and Basich.

Brief History:

Reported by House Committee on:
Financial Institutions & Insurance, February 12, 1991,
DP.

**HOUSE COMMITTEE ON
FINANCIAL INSTITUTIONS & INSURANCE**

Majority Report: *Do pass.* Signed by 13 members: Representatives Dellwo, Chair; Zellinsky, Vice Chair; Broback, Ranking Minority Member; Mielke, Assistant Ranking Minority Member; Anderson; Dorn; Inslee; R. Johnson; R. Meyers; Paris; Schmidt; Scott; and Winsley.

Staff: John Conniff (786-7119).

Background: Last year, the Legislature enacted a mandatory auto liability insurance law penalizing the operation of a motor vehicle without minimum limits of liability insurance. Drivers are required to carry an insurance identification card when operating a motor vehicle. If the driver is stopped and cannot produce a card, the driver must either send proof of insurance to the court having jurisdiction, or appear and defend against a charge of operating a motor vehicle without liability insurance.

If found guilty, a fine of two hundred and fifty dollars plus costs is imposed unless reduced by the court. In lieu of the fine, the court may order community service. Some local jurisdictions issue a notice of infraction for the failure to have an insurance identification card and treat the infraction as distinct from a violation of driving without insurance.

Summary of Bill: The mandatory auto liability law is amended to clarify that only a citation for driving without insurance may be issued and not a citation for failure to possess an identification card. In addition, technical amendments are made which do not change the substance of the existing law.

Fiscal Note: Not requested.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Testimony For: These changes are necessary to conform the mandatory auto insurance law to the Legislature's original intent.

Testimony Against: None.

Witnesses: Mike Kapphahn, Farmers Insurance (Pro); and Clark Sitzes, Independent Insurance Agents (Pro).