

# SENATE BILL REPORT

## SB 5924

---

As of February 25, 2019

**Title:** An act relating to requiring proof of auto insurance to be shown upon vehicle registration and renewal.

**Brief Description:** Requiring proof of auto insurance to be shown upon vehicle registration and renewal.

**Sponsors:** Senators Bailey, Becker, Warnick, Walsh, Rivers, Hasegawa, Brown, Conway, King, Palumbo, Rolfes, Wagoner, Padden, Holy, Honeyford, Zeiger and Van De Wege.

**Brief History:**

**Committee Activity:** Transportation: 2/25/19.

**Brief Summary of Bill**

- Requires vehicle registration applicants to provide documentation that the registered owner of the vehicle is insured with coverage that meets or exceeds the minimum motor vehicle liability policy requirements.
- Exempts off-road vehicles, snowmobiles, special license plates from these insurance documentation requirements.

---

### SENATE COMMITTEE ON TRANSPORTATION

**Staff:** Bryon Moore (786-7726)

**Background:** Persons operating vehicles in Washington are required to carry proof that they are covered by a motor vehicle liability insurance policy, self-insurance, a certificate of deposit, or a liability bond. Insurance companies that issue or renew motor vehicle liability insurance policies must provide the policyholder with an insurance identification card.

The motor vehicle liability insurance policy must have limits of:

- \$25,000 of bodily injury or death of one person in one accident;
- \$50,000 of bodily injury or death of any two people in any one accident; and
- \$10,000 of injury to, or destruction of, property of others in any one accident.

---

*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*

Each year the owner of a motor vehicle is required to renew the vehicle license and pay the applicable fees and taxes. Currently, there is no requirement that a vehicle owner offer proof of insurance at the time the vehicle registration is issued or renewed. Failure to provide proof of insurance when requested to do so by a law enforcement officer creates a presumption that the person does not have insurance. Failure to provide proof of insurance is a traffic infraction. Any person who knowingly provides false evidence regarding their motor vehicle liability insurance to an enforcement officer or the courts is guilty of a misdemeanor.

**Summary of Bill:** For an original or renewal vehicle registration, the applicant must provide documentation that the registered owner of the vehicle is insured with coverage that meets or exceeds the minimum motor vehicle liability policy requirements. This proof may include self-insured documentation, a certificate of deposit, or a liability bond for these minimum coverage requirement amounts. These insurance coverage documentation requirements do not apply to the original applications or renewals for off-road vehicles, snowmobiles, or for special license plates.

**Appropriation:** None.

**Fiscal Note:** Available.

**Creates Committee/Commission/Task Force that includes Legislative members:** No.

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

**Staff Summary of Public Testimony:** OTHER: A modification should be considered to apply this requirement only to renewals and exclude new car purchases. Sometimes the ticket for lack of insurance is more than the actual cost of obtaining the needed insurance.

**Persons Testifying:** OTHER: Scott Hazlegrove, Washington State Auto Dealers Association; Stephanie Sams, Department of Licensing.

**Persons Signed In To Testify But Not Testifying:** No one.