

# SENATE BILL 892

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CF HB 721

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By: **Senator Smith**

Introduced and read first time: February 13, 2023

Assigned to: Rules

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## A BILL ENTITLED

1 AN ACT concerning

2 **Motor Vehicle Insurance – Insurance Identification Card – Multiple Named**  
3 **Insureds**

4 FOR the purpose of requiring, for a motor vehicle liability insurance policy with multiple  
5 named insureds, an insurer to provide insurance identification cards in a certain  
6 format on request of a named insured; and generally relating to motor vehicle  
7 insurance and insurance identification cards.

8 BY repealing and reenacting, with amendments,  
9 Article – Insurance  
10 Section 19–503.1  
11 Annotated Code of Maryland  
12 (2017 Replacement Volume and 2022 Supplement)

13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
14 That the Laws of Maryland read as follows:

15 **Article – Insurance**

16 19–503.1.

17 (a) In this section, “insurance identification card” means a card issued by or on  
18 behalf of an insurer, in a form that the Commissioner prescribes or approves, as an  
19 indication that the insurer has issued a motor vehicle liability insurance policy meeting the  
20 requirements of this subtitle.

21 (b) (1) An insurer that issues, sells, or delivers a motor vehicle liability  
22 insurance policy in the State shall provide to an insured at the time the motor vehicle  
23 liability insurance policy is initially issued and at each renewal an insurance identification  
24 card that indicates:

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(i) the first named insured on the motor vehicle liability insurance policy;

(ii) the motor vehicle covered under the motor vehicle liability insurance policy; and

(iii) the period for which coverage under the motor vehicle liability insurance policy is in effect.

**(2) IF A MOTOR VEHICLE LIABILITY INSURANCE POLICY HAS MORE THAN ONE NAMED INSURED, THE INSURER SHALL, ON REQUEST OF A NAMED INSURED, PROVIDE TO THE NAMED INSURED AT THE TIME OF THE REQUEST AND AT EACH RENEWAL:**

**(I) AN INSURANCE IDENTIFICATION CARD THAT INDICATES ALL NAMED INSURED ON THE POLICY; OR**

**(II) SEPARATE INSURANCE IDENTIFICATION CARDS FOR EACH NAMED INSURED ON THE POLICY.**

**[(2)] (3)** (i) If an insured and an insurer both consent, an insurance identification card may be produced in electronic format.

(ii) Acceptable electronic formats include display of electronic images on a cellular phone or any other type of portable electronic device.

**[(3)] (4)** (i) Except as provided in subparagraphs (ii) and (iii) of this paragraph, an insurance identification card shall be valid only for the period for which motor vehicle liability insurance coverage has been paid by the insured.

(ii) If the insured is on an insurer-sponsored payment plan or has financed premiums through a premium finance company, the insurance identification card may be issued for periods of 6 months even if the payment by the insured is for a period of less than 6 months.

(iii) For a 12-month commercial motor vehicle liability insurance policy covering three or more vehicles, the insurance identification card may be issued for a period of 12 months even if the payment by the insured is for a period of less than 12 months.

**SECTION 2. AND BE IT FURTHER ENACTED,** That this Act shall take effect October 1, 2023.