



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin PC-37
December 20, 2000

**TO ALL COMPANIES LICENSED IN THE STATE OF CONNECTICUT TO
WRITE AUTOMOBILE LIABILITY INSURANCE**

RE: Automobile and Motorcycle Insurance Identification Cards

Bulletin PC-37 contains guidelines and procedures for Automobile and Motorcycle Insurance Identification Cards (ID card) required for motor vehicles in Connecticut pursuant to Title 14 and Title 38a of the Connecticut General Statutes. Bulletin PC-37 consolidates and updates information from the following superseded and archived Connecticut Insurance Department bulletins: NF-58, NF-59, NF-62, NF-64, NF-66, NF-68, NF-72, NF-77, NF-80, NF-93, NF-96, NF-98, NF-103, NF 104 and PC-20 (part 3).

Connecticut's minimum mandatory security coverages for private passenger motor vehicles and motorcycles are: \$20,000 per person, \$40,000 per accident bodily injury liability; \$10,000 per accident property damage liability and \$20,000 per person, \$40,000 per accident uninsured and underinsured motorist protection. Insurers are required to furnish policyholders with an ID card when a policy is issued and at each policy renewal.

The company should distribute this bulletin to home office and field office staff that handle personal lines and commercial lines automobile insurance. Failure to comply with these requirements may result in the rejection of the card and, therefore, the inability of the individual to register the vehicle.

A. MOTOR VEHICLES REQUIRING ID CARDS

ID cards are required for the following motor vehicles:

1. Private passenger type automobiles as defined in section 14-1
2. Station wagon type automobiles as defined in section 14-1
3. Camper type motor vehicles as defined in section 14-1
4. High-mileage type motor vehicles as defined in section 14-1
5. Truck type motor vehicles with a load capacity of fifteen hundred pounds or less, registered as a passenger motor vehicle as defined in section 14-1, or as a passenger and commercial motor vehicle as defined in section 14-1, or used for farming purposes
6. Motor vehicles with commercial registration plates as defined in section 14-1
7. Motorcycles

B. ID CARD SPECIFICATIONS

Cards must be completed as required by law. The card must include:

1. Name of the insured and insurer.

B. ID CARD SPECIFICATIONS

Cards must be completed as required by law. The card must include:

1. Name of the insured and insurer.
2. The policy number, with two exceptions: (a) for assigned risk temporary ID cards the preprinted word "Unassigned" or (b) for temporary ID cards other than assigned risk, the agent's code assigned by the insurance company
3. The effective date of coverage. It is permissible to show the words "Expiration Date" and a date, if the date shown is exactly one year after the effective date shown.
4. The year, make or model and vehicle identification number of the insured vehicle. The model may be shown in lieu of make. It is permissible to use vehicle descriptions such as Accord, Taurus instead of Honda, Ford, etc.
5. The telephone area code and number where, if necessary, contact with the agent or representative can be made.
6. The card shall provide an appropriate space wherein the insured may set forth the description of a vehicle replacing the covered vehicle.
7. No insurance identification card may contain any reference to "No-Fault" or "Public Act 79-577" on the front or back of the card. Cards must now include wording such as:
 - Connecticut Insurance Card Issued Pursuant to Connecticut Law
 - Insurance Identification Card Issued Pursuant to Connecticut Law
8. The ID card must be kept in the motor vehicle as evidence of insurance. A copy of the ID card must be presented to the Motor Vehicle Department, if requested.

B.1 SPECIFICATIONS FOR AUTOMOBILE ID CARD REQUIRED

INSURANCE IDENTIFICATION CARD	
CONNECTICUT INSURANCE CARD ISSUED PURSUANT TO CONNECTICUT LAW or INSURANCE IDENTIFICATION CARD ISSUED PURSUANT TO CONNECTICUT LAW	
NAME OF COMPANY OR GROUP	
POLICY NUMBER	EFFECTIVE DATE
YEAR MAKE	VEHICLE IDENTIFICATION NUMBER
NAME OF INSURED	
Address (Optional)	
	Signature of Authorized Officer of the Insurer
KEEP THIS CARD IN THE VEHICLE AT ALL TIMES	
SEE REVERSE SIDE	

REVERSE SIDE

CONNECTICUT LAW PROVIDES AS FOLLOWS:

An Automobile Insurance Identification Card shall at all times be carried in each private passenger motor vehicle registered in the State. The card must be produced upon demand.

B.2 GENERAL INFORMATION:

1. Vehicle Description. The year may be shown at two digits and the make may be abbreviated. Model may be shown in lieu of make. The full VIN shall be shown.
2. One set of cards shall be provided for each vehicle insured. When the insurer has five or more motor vehicles insured under the policy, the words "all owned vehicles" may be entered in lieu of vehicle description.
3. A facsimile signature of an authorized officer of the insurer may be preprinted on the card.
4. The insured may change the permanent card himself by adding the year, make and vehicle identification number of any car which is a replacement of the car to which the ID card originally applied
5. The law requires cards to be issued annually. The requirement to issue an ID Card annually is not eliminated because there is a financial responsibility filing on record with the Department of Motor Vehicles.
6. If the insured replaces the currently insured car before he receives his permanent ID card, he must contact his producer and obtain a new temporary ID card. This is necessary because temporary ID cards cannot be altered.
7. The identification card form does not have to be filed with either the Connecticut Department of Motor Vehicles or with the Department of Insurance. However, the ID card must be shown to the Department of Motor Vehicles whenever an application is made for a temporary or new registration (i.e., new number plates issued).

B.3 SPECIFICATIONS FOR TEMPORARY IDENTIFICATION CARD

TEMPORARY INSURANCE IDENTIFICATION CARD	
STATE OF CONNECTICUT	
NAME OF COMPANY OR GROUP	
POLICY OR BINDER NUMBER	EFFECTIVE DATE This card expires 60 days after the Effective Date shown
YEAR MAKE	VEHICLE IDENTIFICATION NUMBER
NAME OF INSURED	
NAME OF AGENCY OR OFFICE ISSUING THIS CARD	
	Signature of Authorized Producer or Authorized Representative of the Insurer
KEEP THIS CARD IN THE VEHICLE AT ALL TIMES	
ANY ALTERATION WILL VOID THIS CARD	

B.4 TEMPORARY ID CARD INSTRUCTIONS:

1. Temporary ID cards may be issued by authorized producers to newly written applicants for liability insurance on motor vehicles, on newly acquired or replacement motor vehicles.
2. The address of the insurer and the insured are optional.
3. Signature of producer or authorized representative -- In addition to the signature, all Temporary ID Cards must have the signer's name typed in and the area code and telephone number where, if necessary, contact can be made.
4. Temporary ID cards are valid for a period up to 60 days from the date on which the binder becomes effective.
5. A temporary ID card is required on applications written through the Connecticut Automobile Insurance Assigned Risk Plan. Temporary ID card blanks are distributed by the Connecticut Automobile Insurance Assigned Risk Plan. The temporary ID card have printed in the space provided for "Name of Company or Group" the words "Connecticut Automobile Insurance Assigned Risk Plan on Behalf of an Insurer to be Designated by the Plan." In the space provided for "Policy or Binder Number" the word "UNASSIGNED" will be printed. This card should be used in all instances requiring a temporary card in the Connecticut Automobile Insurance Assigned Risk Plan. If the insured replaces the currently insured car before he receives his permanent ID card, he must contact his producer and obtain a new temporary ID card. This is necessary because temporary ID cards cannot be altered. If the insured adds another car, in all instances the insured must obtain a temporary ID card from his producer. The

producer should not add the company name or policy number even if it is available to the producer.

C. LEASED VEHICLES REQUIRING ID CARDS

The name of the lessee and the lessor should be shown in the "Insured" section of the ID card. This shows to the enforcement agencies that the named insured and the name shown on the car registration are the same and allows the insurer to more readily verify coverage. However, the Department of Motor Vehicles will accept an ID card with the name of the lessee only, for registration purposes, provided the vehicle description is correct.

D. MOTORCYCLE INSURANCE CERTIFICATE REQUIRED

Financial responsibility filings for motorcycles are required for minors registering motorcycles in accordance with Section 14-14 of the Connecticut General Statutes. The Motor Vehicle Department determined that an insurance identification card is sufficient proof of coverage.

D.1 LAY-UP PROGRAMS

The owner of the motorcycle must file a statement that the liability insurance coverage required by Connecticut law has been provided and will be continuously maintained throughout the registration period. Policy lay-up programs are allowed, notwithstanding the "continuously maintained" requirement. Lay-ups are permitted. Pursuant to the Department of Motor Vehicle, the key part of this section is "the liability insurance coverage required by Connecticut law." Since the statutes require liability insurance at the time of registration and when the vehicle is operated, a lay-up period is to be treated as a legitimate suspension period. The insured will not be in violation of the law, unless the motorcycle is operated during the lay-up period. However, if a financial responsibility filing is in-force for the motorcycle owner, coverage must be maintained continuously. Coverage may not be suspended without canceling the filing.

E. SUSPENSION OF COVERAGE SITUATIONS

Conn. Gen. Stat. §38a-371 allows an insured to temporarily suspend coverage. While a policy is suspended, the insurance company must issue ID cards for each such vehicle.

F. DEALER'S PLATES

When dealer's plates are attached to the car, the car does not need an ID card. Dealer's plates are not issued unless the dealer has filed proof of insurance with the Connecticut Motor Vehicle Department. If the dealer allows the insurance to

lapse or does not renew it, the dealer's plates are recalled by the Connecticut Motor Vehicle Department.

G. REPAIRERS' PLATES

When repairers' plates are attached to the car, the car does not need an ID card. Repairers' plates are not issued unless the repairer has filed proof of insurance with the Connecticut Motor Vehicle Department. If the repairer allows the insurance to lapse or does not renew it, the repairers' plates are recalled by the Connecticut Motor Vehicle Department.

H. MANUFACTURERS' PLATES AND EXPERIMENTAL TEST PLATES

Vehicles bearing these registration plates do not require ID cards.

I. NAME OF INSURER VERSUS OWNER OF VEHICLE

In some cases the policyholder whose name appears on the ID card may not be the person in whose name the motor vehicle is or is to be registered. For example, the policyholder may be the spouse of the applicant for registration. If the vehicle is identified on the policy, this is in compliance with the law. It may be desirable for new policies to be written and renewal policies amended to show the names or initials of both spouses.

J. POLICY NUMBER OR BINDER NUMBER


On temporary cards and permanent cards, if a company has authorized its producers to use that company's permanent ID card (signed by an officer of the company), then, until such time as a company can issue a permanent ID card to the insured with the assigned policy number, it is permissible to use a binder number or the company's producer or agent code for the producer or agent preparing the card or similar numeric identification. This is subject to (1) the ability of the company to readily verify coverage based on this information and (2) that the company will issue the complete permanent card replacing the originally issued permanent or temporary ID card within 60 days.

K. INSURED NAMED ON THE ID CARD VERSUS NAME ON THE REGISTRATION APPLICATION

1. The name on the ID Card must agree with the name on the registration application.
 - a. The only exception to this rule is when the name of the insured on the ID Card is the spouse of the Registrant. (The surname on the ID Card must agree with the surname on the registration application).
 - b. When two names are listed as the insured on an ID Card e.g., a company name and the name of an individual or two individuals, the ID Card is acceptable if

either name on the ID Card agrees with the name on the registration application.

- c. A vehicle is registered in two names: An ID Card for that vehicle issued to one of the registered owners is acceptable.
2. For LEASED VEHICLES, the name of the leasing company shown on the registration application company must also be shown as one of the insureds on the ID Card. This can be accomplished by an "additional insured endorsement."
3. Some of the additional rules of the Motor Vehicle Department regarding names are:
 - a. When a registration is transferred within a family, an ID Card must be presented in the name of the new owner unless transferred between husband and wife.
 - b. An insurance ID Card in the name of a parent cannot be accepted for a vehicle registered in the name of the child.



Susan F. Cogswell
Insurance Commissioner