

STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin PC-87
October 16, 2018

TO: All Companies Licensed to Write Automobile Liability Insurance in Connecticut

RE: Automobile and Motorcycle Insurance Identification Cards

This Bulletin provides guidelines and procedures for Automobile and Motorcycle Insurance Identification Cards ("ID card") required under Title 14 and Title 38a of the Connecticut General Statutes. This Bulletin supersedes Bulletin PC-37.

Connecticut's minimum mandatory insurance/security coverages for private passenger motor vehicles and motorcycles are: \$25,000 per person, \$50,000 per accident bodily injury liability; \$25,000 per accident property damage liability and \$25,000 per person, \$50,000 per accident uninsured and underinsured motorist protection.¹ Insurers are required to furnish policyholders with an ID card when a policy is issued and at each policy renewal. Effective October 1, 2018, the requirement to present an ID card may be satisfied by electronic means, including by an in-person display of an electronic image on a cellular phone or other electronic device.²

A. MOTOR VEHICLES REQUIRING ID CARDS

ID cards are required for the following motor vehicles:

1. Private passenger motor vehicles as defined in Conn. Gen. Stat. section 38a-363.
2. Motorcycles.

Also, the Department of Motor Vehicles ("DMV"), in accordance with Public Act No. 17-79, is no longer required to verify insurance limits and will presume that the policy meets all the minimum requirements necessary to register the vehicle. As a result, DMV will now accept an ID card, policy declaration page, bond or the current financial responsibility form MC1641b as evidence of compliance with the minimum mandatory insurance requirements.

B. ID CARD SPECIFICATIONS

Under Connecticut law³, ID cards must include:

1. The name of the insured, the name of the insurer and the insurer's company code number assigned by the National Association of Insurance Commissioners ("NAIC").
2. The policy number, with two exceptions under Conn. Gen. Stat. section 38a-364. Those exceptions are: (a) for assigned risk temporary ID cards the preprinted word "Unassigned"; or (b) for temporary ID cards other than assigned risk, the producer's code assigned by the insurance company.

¹ See Public Act No. 17-114.

² See Public Act No. 18-108.

³ See Conn. Gen. Stat. section 38a-364

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 card shall provide an appropriate space so the insured may include a description of a vehicle replacing the covered vehicle.
5. The telephone number where contact can be made with the producer or the company representative.
6. ID cards must include specific wording such as:
 - Connecticut Insurance Card Issued Pursuant to Connecticut Law, or
 - Insurance Identification Card Issued Pursuant to Connecticut Law
7. The following wording printed in capital letters and boldface type:

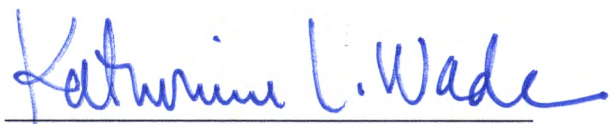
NOTICE:

YOU HAVE THE RIGHT TO CHOOSE THE LICENSED REPAIR SHOP WHERE THE DAMAGE TO YOUR MOTOR VEHICLE WILL BE REPAIRED.

C. GENERAL INFORMATION:

1. ID cards shall be provided for each vehicle insured. However, when the insurer has five or more motor vehicles insured under the policy, the words "all owned vehicles" may be entered in lieu of each vehicle's description.
2. Leased Vehicles:
The name of the lessee and the lessor are to be shown in the "Insured" section of the ID card. The DMV will accept an ID card with the name of the lessee only for registration purposes provided the vehicle description is correct.
3. Motorcycles:
 - (a) Financial responsibility for motorcycles is required for minors registering motorcycles in accordance with Conn. Gen. Stat. section 14-14. The DMV will accept an insurance ID card as sufficient proof of coverage.
 - (b) The owner of the motorcycle must file a statement with the DMV 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. A lay-up period is to be treated as a legitimate suspension period. Operating the motorcycle during the lay-up period is prohibited. Note: if a financial responsibility filing is in-force for the motorcycle owner, security coverage must be maintained continuously. Coverage may not be suspended without canceling the filing.
4. The name on the ID card must agree with the name on the registration application. Refer to the DMV at www.ct.gov/dmv for exceptions to this rule and for other questions concerning vehicles registered in two names and motor vehicle transfers within a family.

Insurance questions related to this Bulletin should be directed to the Property/Casualty division at cid.pc@ct.gov. All other questions should be directed to the Department of Motor Vehicles at www.ct.gov/dmv.



Katharine L. Wade
Insurance Commissioner