Department of Legislative Services

Maryland General Assembly 2000 Session

FISCAL NOTE

House Bill 636 (Delegates Dembrow and Mandel)

Commerce and Government Matters

Vehicle Laws - Proof of Insurance - Traffic Stops

This bill requires that the owner of a vehicle registered in this State to maintain in the vehicle proof of the required security for that vehicle. The driver of a vehicle must display the proof of insurance on demand of a police officer. A valid rental agreement will satisfy this requirement for those driving a rental vehicle. Failure to comply with this provision is not considered a moving violation for the purposes of assessing points on a driver's driving record.

Fiscal Summary

State Effect: Minimal general fund revenue increase from the penalty provision applicable to this offense under the Maryland Vehicle Law (maximum \$500 fine). Enforcement could be handled with existing resources.

Local Effect: None.

Small Business Effect: None.

Analysis

Current Law: In order for a vehicle to be registered in Maryland, the owner must present the Motor Vehicle Administration (MVA) with proof of minimum insurance coverage on the vehicle. The owner of a vehicle is not required to keep the proof of minimum insurance coverage in the vehicle.

Additional Information

Prior Introductions: None.

Cross File: None.

Information Source(s): Department of State Police, Department of Legislative Services

Fiscal Note History: First Reader - February 19, 2000

cmr/jr

Analysis by: Jody J. Minnich Direct Inquiries to:

John Rixey, Coordinating Analyst

(410) 946-5510 (301) 970-5510