

**Department of Legislative Services**  
Maryland General Assembly  
2000 Session

**FISCAL NOTE**  
**Revised**

House Bill 1129 (Delegate Love. *et al.*)

Economic Matters

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**Automobile Insurance - Proof of Insurance**

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This bill requires an authorized insurer, for automobile insurance policies sold by an independent agent, to provide a copy of the insurance policy declarations or written proof of insurance upon the renewal of the policy, if the insured or a person with an insurable interest in the automobile so requests. The proof must consist of: (1) the name and address of the insured and insurer; (2) a description of the vehicle, including the vehicle identification number; (3) a description and the amount of the insurance coverage, including applicable deductibles; (4) the inception and expiration dates of coverage; (5) the name and address of the person with an insurable interest; and (6) the premium for the applicable coverage. An insurer may require written authorization from the insured before providing proof of insurance under the bill to a person other than a financial institution.

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**Fiscal Summary**

**State Effect:** The bill would not substantively change State activities or operations.

**Local Effect:** None.

**Small Business Effect:** Minimal.

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**Analysis**

**Current Law:** No provision of law specifically requires an insurer to provide proof of insurance on property to an insured or another person.

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**Additional Information**

**Prior Introductions:** None.

**Cross File:** None.

**Information Source(s):** Maryland Insurance Administration, Maryland Automobile Insurance Fund, Department of Legislative Services

**Fiscal Note History:** First Reader - February 29, 2000  
drg/jr Revised - House Third Reader - March 24, 2000

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