

HOUSE BILL 721

C4

3lr0599
CF 3lr0600

By: **Delegates Wilkins, Charkoudian, and Moon**

Introduced and read first time: February 7, 2023

Assigned to: Economic Matters

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:

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



- 1 (i) the first named insured on the motor vehicle liability insurance
2 policy;
- 3 (ii) the motor vehicle covered under the motor vehicle liability
4 insurance policy; and
- 5 (iii) the period for which coverage under the motor vehicle liability
6 insurance policy is in effect.

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

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

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

15 **[(2)] (3)** (i) If an insured and an insurer both consent, an insurance
16 identification card may be produced in electronic format.

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

19 **[(3)] (4)** (i) Except as provided in subparagraphs (ii) and (iii) of this
20 paragraph, an insurance identification card shall be valid only for the period for which
21 motor vehicle liability insurance coverage has been paid by the insured.

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

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

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