

FIRST REGULAR SESSION

HOUSE BILL NO. 322

97TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVES GOSEN (Sponsor), BLACK, HINSON,
BAHR AND WIELAND (Co-sponsors).

1211H.011

D. ADAM CRUMBLISS, Chief Clerk

AN ACT

To repeal section 303.024, RSMo, and to enact in lieu thereof two new sections relating to the modernization of certain information provided by insurance companies, with penalty provisions.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Section 303.024, RSMo, is repealed and two new sections enacted in lieu thereof, to be known as sections 303.024 and 303.029, to read as follows:

- 303.024. 1. Each insurer issuing motor vehicle liability policies in this state, or an agent of the insurer, shall furnish an insurance identification card to the named insured for each motor vehicle insured by a motor vehicle liability policy that complies with the requirements of sections 303.010 to 303.050, 303.060, 303.140, 303.220, 303.290, 303.330 and 303.370. **Such insurance identification card may be produced in either paper or electronic format. Acceptable electronic forms include display of electronic images on a cellular phone or any other type of portable electronic device.**
2. The insurance identification card shall include all of the following information:
- (1) The name and address of the insurer;
 - (2) The name of the named insured;
 - (3) The policy number;
 - (4) The effective dates of the policy, including month, day and year;
 - (5) A description of the insured motor vehicle, including year and make or at least five digits of the vehicle identification number or the word Fleet if the insurance policy covers five or more motor vehicles; and

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

16 (6) The statement "THIS CARD MUST BE CARRIED IN THE INSURED MOTOR
17 VEHICLE FOR PRODUCTION UPON DEMAND" prominently displayed on the card.

18 3. A new insurance identification card shall be issued when the insured motor vehicle
19 is changed, when an additional motor vehicle is insured, and when a new policy number is
20 assigned. A replacement insurance identification card shall be issued at the request of the
21 insured in the event of loss of the original insurance identification card.

22 4. The director shall furnish each self-insurer, as provided for in section 303.220, an
23 insurance identification card for each motor vehicle so insured. The insurance identification card
24 shall include all of the following information:

25 (1) Name of the self-insurer;

26 (2) The word self-insured; and

27 (3) The statement "THIS CARD MUST BE CARRIED IN THE SELF-INSURED
28 MOTOR VEHICLE FOR PRODUCTION UPON DEMAND" prominently displayed on the
29 card.

30 5. An insurance identification card shall be carried in the insured motor vehicle at all
31 times. The operator of an insured motor vehicle shall exhibit the insurance identification card
32 on the demand of any peace officer, commercial vehicle enforcement officer or commercial
33 vehicle inspector who lawfully stops such operator or investigates an accident while that officer
34 or inspector is engaged in the performance of the officer's or inspector's duties. If the operator
35 fails to exhibit an insurance identification card, the officer or inspector shall issue a citation to
36 the operator for a violation of section 303.025. A motor vehicle liability insurance policy, a
37 motor vehicle liability insurance binder, [or] receipt, **or a photocopy or an image displayed on**
38 **a mobile electronic device** which contains the policy information required in subsection 2 of
39 this section, shall be satisfactory evidence of insurance in lieu of an insurance identification card.
40 **The display of an image of the insurance card on a mobile electronic device shall not serve**
41 **as consent for such officer, inspector, or other person to access other contents of the mobile**
42 **electronic device in any manner other than to verify the image of the insurance card. As**
43 **used in this section, the term "mobile electronic device" means any small handheld**
44 **computing or communications device that has a display screen with a touch input or a**
45 **miniature keyboard.**

46 6. Any person who knowingly or intentionally produces, manufactures, sells, or
47 otherwise distributes a fraudulent document, **photocopy, or image displayed on a mobile**
48 **electronic device** intended to serve as an insurance identification card is guilty of a class D
49 felony. Any person who knowingly or intentionally possesses a fraudulent document **or**
50 **photocopy** intended to serve as an insurance identification card **or knowingly or intentionally**

51 uses a fraudulent image displayed on a mobile electronic device is guilty of a class B
52 misdemeanor.

303.029. Policies and endorsements for insurance as classified in section 379.010
2 that do not contain personally identifiable information may be mailed, issued, delivered,
3 or posted on the insurer's website. If the insurer elects to post such insurance policies and
4 endorsements on its website in lieu of mailing, issuing, or delivering them to the insured,
5 it must comply with all of the following conditions:

6 (1) The policy and endorsements must be easily accessible and remain that way for
7 as long as the policy is in force;

8 (2) After the expiration of the policy, the insurer must archive its expired policies
9 and endorsements and make them available upon request;

10 (3) The policies and endorsements must be posted in a manner that enables the
11 insured to print and save the policy and endorsements using programs or applications that
12 are widely available on the Internet and free to use;

13 (4) The insurer must provide notice, in the manner it customarily communicates
14 with an insured, at the time of issuance of the initial policy forms and any renewal forms
15 of a method by which insured may obtain, upon request and without charge, a paper or
16 electronic copy of their policy or endorsements;

17 (5) On each declarations page issued to an insured, the insurer must clearly identify
18 the exact policy and endorsement forms purchased by the insured; and

19 (6) The insurer must provide notice, in the manner it customarily communicates
20 with an insured, of any changes to the forms or endorsements, and of the insured's right
21 to obtain, upon request and without charge, a paper or electronic copy of such forms or
22 endorsements.

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