

TRANSMITTAL SHEET FOR
NOTICE OF INTENDED ACTION

Control 810 Department or Agency REVENUE

Rule Nos. 810-5-8-05

Rule Title: Information to be Shown on Insurance Cards

New; Amend; Repeal; Adopt by Reference

Would the absence of the proposed rule significantly harm or endanger the public health, welfare, or safety? No

Is there a reasonable relationship between the state's police power and the protection of the public health, safety, or welfare? Yes

Is there another, less restrictive method of regulation available that could adequately protect the public? No

Does the proposed rule have the effect of directly or indirectly increasing the costs of any goods or services involved and, if so, to what degree? No

Is the increase in cost, if any, more harmful to the public than the harm that might result from the absence of the proposed rule? N/A

Are all facets of the rulemaking process designed solely for the purpose of, and so they have, as their primary effect, the protection of the public? Yes

Does the proposed rule have any economic impact? No

If the proposed rule has an economic impact, the proposed rule is required to be accompanied by a fiscal note prepared in accordance with subsection (f) of Section 41-22-23, Code of Alabama 1975.

Certification of Authorized Official

I certify that the attached proposed rule has been proposed in full compliance with the requirements of Chapter 22, Title 41, Code of Alabama 1975 and that it conforms to all applicable filing requirements of the Administrative Procedure Division of the Legislative Reference Service.

Signature of certifying officer 

Date 2-21-12

APA-6
10/96

**ECONOMIC IMPACT STATEMENT
FOR APA RULE
(Section 41-22-23(f))**

Control No. 810 Department or Agency REVENUE

Rule No: 810-5-8-.05

Rule Title: Information to be Shown on Insurance Cards

New Amend Repeal Adopt by Reference

This rule has no economic impact.

This rule has an economic impact, as explained below:

1. NEED/EXPECTED BENEFIT OF RULE:
2. COSTS/BENEFITS OF RULE AND WHY RULE IS THE MOST EFFECTIVE, EFFICIENT, AND FEASIBLE MEANS FOR ALLOCATING RESOURCES AND ACHIEVING THE STATED PURPOSE:
3. EFFECT OF THIS RULE ON COMPETITION:
4. EFFECT OF THIS RULE ON COST OF LIVING AND DOING BUSINESS IN THE GEOGRAPHICAL AREA WHERE THE RULE IS TO BE IMPLEMENTED:
5. EFFECT OF THIS RULE ON EMPLOYMENT IN THE GEOGRAPHICAL AREA HERE THE RULE IS TO BE IMPLEMENTED:
6. SOURCE OF REVENUE TO BE USED FOR IMPLEMENTING AND ENFORCING THIS RULE:
7. THE SHORT-TERM/LONG-TERM ECONOMIC IMPACT OF THIS RULE ON AFFECTED PERSONS, INCLUDING ANALYSIS OF PERSONS WHO WILL BEAR THE COSTS AND THOSE WHO WILL BENEFIT FROM THE RULE:

8. UNCERTAINTIES ASSOCIATED WITH THE ESTIMATED BENEFITS AND BURDENS OF THE RULE, INCLUDING QUALITATIVE/QUANTITATIVE BENEFITS AND BURDEN COMPARISON:
9. THE EFFECT OF THIS RULE ON THE ENVIRONMENT AND PUBLIC HEALTH:
10. DETRIMENTAL EFFECT ON THE ENVIRONMENT AND PUBLIC HEALTH IF THE RULE IS NOT IMPLEMENTED:
11. OTHER COMMENTS:

**ALABAMA DEPARTMENT OF REVENUE
Motor Vehicle Division**

NOTICE OF INTENDED ACTION

RULE NO. & TITLE

810-5-1-.227.04 Memorandum of Understanding Between the Department of
Human Resources and the Alabama Department of Revenue

810-5-1-.489 Memorandum of Understanding Between the Alabama Department
of Corrections and the Alabama Department of Revenue

INTENDED ACTION: Repeal the above rules

SUBSTANCE OF PROPOSED ACTION: The department proposes to repeal the above
rules due to the fact that they are no longer necessary.

RULE NO. & TITLE

810-5-8-.05 Information to be shown on Insurance Cards

INTENDED ACTION: Repeal and New

SUBSTANCE OF PROPOSED ACTION: The department proposes to repeal the above rule
in its entirety and replace it with new language and new title. The new language will provide
that beginning January 1, 2013, license plate issuing officials shall not process a vehicle
registration transaction without receipt of satisfactory evidence of insurance or verification of
mandatory liability insurance.

TIME, PLACE, MANNER OF PRESENTING VIEWS: A public hearing will be held at
2:00 p.m. on Wednesday, April 11, 2012, in the Office of the Legal Division, Room 3114,
Gordon Persons Building, located at 50 N Ripley Street, Montgomery, Alabama. Copies of the
rule(s) can be obtained at www.revenue.alabama.gov/rulehear.html.

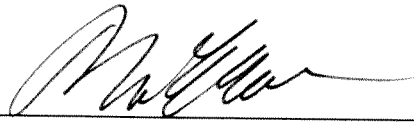
All interested parties may present their views in writing to the **Deputy Commissioner of the
Alabama Department of Revenue, Room 4112, Gordon Persons Building, 50 N Ripley
Street, Montgomery, Alabama 36132** at any time during the thirty-five (35) day period
following publication of the notice or by appearing at the hearing.

FINAL DATE FOR COMMENT AND COMPLETION OF NOTICE:

Wednesday, April 11, 2012

CONTACT PERSON AT AGENCY:

Patricia Toles
Alabama Department of Revenue
4131 Gordon Persons Building
Montgomery, Alabama 36132
(334) 242-1380



Michael E. Mason, Deputy Commissioner
Alabama Department of Revenue

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810-5-8-.05 Information to be Shown on Insurance Cards. **(REPEALED)**

(1) Insurance companies issuing motor vehicle liability insurance policies shall, at a minimum, list on their insurance cards the following information:

- (a) The vehicle year model;
- (b) The vehicle make;
- (c) The vehicle identification number (VIN) - unless the card is issued for a fleet policy or for a non-vehicle owner as provided in Section 32-7A-6(c);
- (d) The name of the insured(s);
- (e) The National Association of Insurance Commissioners (NAIC) code of the insurer;
- (f) The policy number;
- (g) The effective date and expiration date, which shall cover a period of time not to exceed 12 months.

(2) These provisions shall be effective January 1, 2001. Provided, the provision regarding the NAIC code shall be effective as insurers issue or reissue insurance cards during 2001 and thereafter.

(3) Nothing in this rule shall preclude insurers from adding other information on the insurance card.

(4) Temporary insurance cards shall not be required to have the policy number but shall contain all other required information.

(5) Insurers shall not issue a card similar in appearance, form and content to the insurance card required in §32-7A-6, in connection with an insurance policy that does not provide the insurance coverage required under §32-7A-4, Code of Alabama 1975.

Author: Johnny Newman
Authority: Sections 40-2A-7(a)(5) and 32-7A-3(a), Code of Alabama 1975
History: New rule: Filed April 26, 2001, effective May 31, 2001.

810-8-5-.05 Evidence of Insurance Requirements. **(NEW RULE)**

(1) Beginning January 1, 2013, license plate issuing officials shall not process a vehicle registration transaction without receipt of satisfactory evidence of insurance or verification of mandatory liability insurance (MLI) through the online insurance verification system (OIVS), liability insurance bond, or deposit of cash (§32-7A-17(c)). A vehicle registration transaction includes registering, re-registering, transferring registration, and issuing replacement credentials.

(2) Evidence of insurance shall be presented upon request made by any law enforcement officer (§32-7A-16).

(3) If evidence of insurance cannot be verified through the OIVS, the vehicle owner/ operator must provide evidence of insurance by means of one of the following acceptable forms:

- (a) an insurance card,
- (b) temporary insurance card,
- (c) the combination of proof of purchase of the motor vehicle within the previous 20 calendar days and a current and valid insurance card issued for the motor vehicle replaced by such purchase,
- (d) current declarations page of a liability insurance policy,
- (e) a liability insurance binder or legible copy thereof,
- (f) a certificate of liability insurance or legible copy thereof, or
- (g) a current motor vehicle rental agreement for the vehicle which specifies minimum insurance coverage on the vehicle.

(4) In addition to the forms detailed in item #3 above, evidence of insurance may be provided by electronic means to include but not limited to: electronic mail sent from registrant's insurer, computer printout from insurer, facsimile of proof of insurance, insurer providing electronic image/proof on registrant's cellular phone, lap top, or other portable type of electronic device.

(5) Evidence of insurance is acceptable in a name other than the registered owner name(s) if the vehicle identification number (VIN) on the motor vehicle and on the evidence of insurance match and the evidence is currently in effect.

Author: Sherry Helms

Authority: Sections 40-2A-7(a)(5), 32-7A-3(a) and 32-7A-17, Code of Alabama 1975
History: