

## **Bulletin 182**

### **Insurance identification cards**

October 1, 1990

Title 24-A M.R.S.A. Section 2412(6) requires that all insurance companies transacting business within the State of Maine provide with each motor vehicle liability insurance policy an insurance identification card for each vehicle. This card serves as "evidence of insurance" as defined in Title 29 M.R.S.A. Section 781.

As "evidence" of insurance coverage, an insurance identification card must accurately define the policy period. No policy may be written for less than a three month period.

It has come to the attention of the Bureau of Insurance that some insurance companies are issuing proof of auto insurance cards for six month policies which show coverage periods of a full year. This practice does not meet the requirements of Maine law.

The Superintendent of Insurance may, after an adjudicatory hearing, impose sanctions upon companies who fail to provide accurate insurance identification cards for each vehicle insured. In addition to the civil sanctions available to the Superintendent of Insurance, an issue could be raised as to an insurer's liability for the full coverage period stated on the card regardless of what the actual policy term may be.

Joseph A. Edwards  
Superintendent of Insurance

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