

02 DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION

031 BUREAU OF INSURANCE

Chapter 391: MOTOR VEHICLE INSURANCE IDENTIFICATION CARDS

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SUMMARY: This chapter defines the standards for motor vehicle insurance identification cards used as evidence of liability insurance or financial responsibility.

SECTION 1. DEFINITIONS

1. “**Insurance identification card**” is as defined in 29-A M.R.S. §1551(4).
2. “**Portable electronic device**” is as defined in 29-A M.R.S. §1551(11-A).

SECTION 2. PURPOSE

1. The purpose of this Rule is to prescribe, pursuant to 24-A M.R.S. §2412(7), paper and electronic formats and content for the motor vehicle insurance identification card required under Title 29-A as evidence of liability insurance or financial responsibility, and pursuant to 29-A M.R.S. § 1601(10) identification of persons excluded from coverage.

SECTION 3. INSURANCE IDENTIFICATION CARD STANDARDS

1. An insurer that delivers, issues for delivery, or renews in this State a policy insuring against liability arising out of the ownership, maintenance, or use of any motor vehicle must provide the named insured with a form of insurance identification card for each vehicle for which the policy provides liability coverage satisfying the requirements of 29-A M.R.S. §1605.
2. An insurance identification card may be provided in the following formats:
 - A. An image capable of displaying in a readable manner the information required in paragraphs 0 through 0 below on a portable electronic device as described in 0 below; or

Upon receiving the named insured's agreement in compliance with the *Maine Uniform Electronic Transactions Act*, 10 M.R.S. §§ 9401 – 9420, an insurer may provide the information required by 0 above in an electronic format that is displayable on a portable electronic device. In lieu of the statement required in paragraph 3(3)(B) above, an electronic insurance identification card shall include a statement that the operator of the insured vehicle must be able to display evidence of liability insurance or financial responsibility on the demand of a law enforcement officer.

SECTION 5. PAPER INSURANCE IDENTIFICATION CARDS

1. An insurer may provide the information required by Section 3 in paper format that complies with this Section.
 - A. A paper insurance identification card must be at least 2½ inches by 3½ inches. An insurer may provide a paper insurance identification card that is printed on an 8½ inch by 11 inch sheet.
 - B. A paper insurance identification card must display the required information substantially as follows:

Maine Motor Vehicle Insurance Identification Card	
[Insurance Company Name]	
The coverage provided by this policy meets the minimum limits prescribed by law.	
INSURED	
<u>EXCLUDED OPERATOR(S)</u>	
POLICY NUMBER	
EFFECTIVE DATE	EXPIRATION DATE
VEHICLE DESCRIPTION	
YEAR	VEHICLE IDENTIFICATION NUMBER
MAKE/MODEL	
This card should be kept in the insured vehicle and presented on the demand of a law enforcement officer.	

SECTION 6. SEVERABILITY

1. If any section or provision of this Rule is adjudged invalid for any reason, the judgment shall not impair or invalidate any other section or provision of this Rule, and the Rule shall otherwise remain in full force and effect.

SECTION 7. EFFECTIVE DATE

This rule is effective June 21, 2014 (filing 2014-116).
The 2021 amendment is effective January 1, 2022.

(APA Office Note: this rule replaces Chapter 390, which was simultaneously repealed.)

STATUTORY AUTHORITY: 34-A M.R.S. §§ 212, 2412(7)

EFFECTIVE DATE:

June 21, 2014 – filing 2013-116

CORRECTION:

June 23, 2014 – Section 5(A) 1st sentence dimensions corrected