

JAN 26 2009

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# A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. Section 431:10C-107, Hawaii Revised Statutes,  
2 is amended to read as follows:

3           "**§431:10C-107 Verification of insurance; motor vehicles.**

4           (a) Every insurer shall issue to its insureds a motor vehicle  
5 insurance identification card and decal for each motor vehicle  
6 for which the basic motor vehicle insurance coverage is written.

7           (b) The identification card shall contain the following:

- 8           (1) Name of make and factory or serial number of the motor  
9 vehicle; provided that insurers of five or more motor  
10 vehicles which are under common registered ownership  
11 and used in the regular course of business shall not  
12 be required to indicate the name of make and the  
13 factory or serial number of each motor vehicle;
- 14           (2) Policy number;
- 15           (3) Names of the insured and the insurer; and
- 16           (4) Effective dates of coverage including the expiration  
17 date.



1           ~~[(b)]~~ (c) The identification card shall be in the insured  
2 motor vehicle at all times and shall be exhibited to a law  
3 enforcement officer upon demand.

4           ~~[(e)]~~ (d) The identification card shall be resistant to  
5 forgery by whatever means appropriate. The commissioner shall  
6 approve the construction, form, and design of the identification  
7 card to ensure that the card is forgery resistant.

8           ~~[(d)]~~ (e) The commissioner shall issue a certificate of  
9 self-insurance periodically, as necessary, for use in each motor  
10 vehicle insured under section 431:10C-105.

11           ~~[(e)]~~ (f) The identification card issued by an insurer  
12 shall not be issued for a period exceeding the period for which  
13 premiums have been paid or earned; provided that this subsection  
14 shall apply only to the first application of a person for a  
15 motor vehicle insurance policy and shall not apply to  
16 applications for commercial and fleet vehicles.

17           (g) The decal issued by an insurer shall be an opaque  
18 white self-sticking decal, three inches by three inches square,  
19 that shall have the following printed on it in black ink:

20           (1) The name of the insurer printed in type at least  
21           one-half inch high; and



1        (2) Numerals representing the month and year that the  
2                    policy expires printed in type at least two inches  
3                    high.

4        (h) The decal shall be affixed to the rear of the car, not  
5                    more than six inches to the left of the left edge of the rear  
6                    license plate and shall remain in place until the policy that it  
7                    references has expired.

8        (i) The decal shall be resistant to forgery by whatever  
9                    means appropriate. The commissioner shall approve the  
10                   construction, form, and design of the decal to ensure that the  
11                   decal is forgery resistant.

12        (j) The commissioner shall issue a decal of self-insurance  
13                   periodically, as necessary, for use in each motor vehicle  
14                   insured under section 431:10C-105."

15        SECTION 2. Statutory material to be repealed is bracketed  
16                   and stricken. New statutory material is underscored.

17        SECTION 3. This Act shall take effect on July 1, 2009.

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INTRODUCED BY:

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**Report Title:**

Motor Vehicle Insurance

**Description:**

Requires all vehicles to display a decal affixed to the rear bumper as proof of insurance.

