

# Chapter 308-106 WAC

## MANDATORY INSURANCE

### WAC

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#### **WAC 308-106-010 Insurance identification card. (1)**

Any person who operates a motor vehicle subject to registration under chapter 46.16 RCW must have an identification card in his or her possession, as required by section 4(1), chapter 353, Laws of 1989, unless exempt under section 2 (4)(a) or (b) of that chapter.

(2) In the event that an identification card contains a description of the insured vehicle(s), and the person acquires any additional or replacement vehicle(s), possession of a valid insurance identification card previously issued, along with proof of recent acquisition or transfer of ownership of the additional or replacement vehicle(s), shall be deemed to fulfill the requirements of this section for a period not to exceed thirty days after such vehicle(s) was acquired. The person must notify the company issuing the identification card of the acquisition of the additional or replacement vehicle(s) within fifteen days of acquisition. Possession of any binder issued pending the issuance of a motor vehicle liability policy shall likewise be deemed to fulfill the requirements of this section.

[Statutory Authority: RCW 46.01.110 and 1989 c 353 § 3. 89-22-030, § 308-106-010, filed 10/26/89, effective 11/26/89.]

#### **WAC 308-106-020 Insurance identification card—**

**Content.** Whenever an insurance company issues or renews a motor vehicle liability insurance policy, the company shall provide the policy holder with an identification card that is to include, at a minimum:

- (a) The name of the insurance company;
- (b) The policy number;
- (c) The effective date of the policy;
- (d) The expiration date of the policy; and

(e) A description of the year, make and/or model of the insured vehicle(s) and/or the name of the insured driver. If there are five or more vehicles under common ownership, the word "fleet" may be used in place of the vehicle description. The insurance company may issue a supplemental listing of vehicles covered.

If an insurance company issues an identification card containing information in addition to that identified above, the above information shall be printed in such a way so as to be readily discernible. To the extent practical, the insurance identification card shall be printed in a manner so as to discourage tampering.

[Statutory Authority: RCW 46.01.110 and 1989 c 353 § 3. 89-22-030, § 308-106-020, filed 10/26/89, effective 11/26/89.]

(9/19/08)

**WAC 308-106-030 Insurance identification card—Self-insurance—Certificate of deposit—Bond.** A person or organization providing proof of compliance through self-insurance, as provided in RCW 46.29.630, certificate of deposit, as provided in RCW 46.29.550, or bond, shall provide an identification card to all covered drivers. The card shall contain the following information:

- (a) For persons or organizations who are self-insured:
  - (i) The self-insurance number issued by the department of licensing;
  - (ii) The effective date of the certificate of self-insurance; and
  - (iii) A description of the year, make and/or model of the vehicles covered by the certificate of self-insurance and/or the name of the driver covered by the certificate of self-insurance. The word "fleet" may be used in place of the vehicle description. The person or organization may issue a supplemental listing of vehicles covered;
- (b) For persons or organizations who are covered by a certificate of deposit:
  - (i) The certificate number issued by the state treasurer; and
  - (ii) The name of the driver covered by the certificate of deposit;
- (c) For persons or organizations covered by a liability bond:
  - (i) The name of the company issuing the bond;
  - (ii) The bond number; and
  - (iii) The name of the driver covered by the bond.

[Statutory Authority: RCW 46.01.110 and 1989 c 353 § 3. 89-22-030, § 308-106-030, filed 10/26/89, effective 11/26/89.]

**WAC 308-106-050 Verifying participation in senior driver accident prevention course offered in an alternative method of delivery. (1)** An older insured driver is eligible for insurance premium reduction upon completion of a senior driver accident prevention course, as provided by RCW 48.19.460.

(2) This premium reduction is allowed for courses given in a classroom setting and courses given by an alternative delivery method, including but not limited to, internet, video, or other technology based methods.

(3) Courses provided by an alternative method of delivery must be approved by the department of licensing.

(4) Providers of senior driver accident prevention courses given by an alternative delivery method will include a process to determine that participants seeking certification for the course have completed the course. The process could include, but is not limited to:

- (a) Timers that limit how fast the course can be viewed;
- (b) Quizzes to determine if the participant understands the course content; or

(c) Asking the participant to provide information at the beginning of the course, and then asking questions during the course to verify that information. The information requested will not be of a nature that would compromise the participant's identity or security. These questions will be used to ensure that the participant who is taking the course is actually the person receiving the course material.

(5) Providers of senior driver accident prevention courses given by an alternative delivery method will maintain records of participants who complete the course and are issued certificates. These records will be made available to the department of licensing upon written request.

[Statutory Authority: RCW 46.01.110 and 46.19.460. 08-20-024, § 308-106-050, filed 9/19/08, effective 10/20/08.]