

Commercial & Fleet Insurance Requirements

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Effective: Immediately

New Information

Commercial and Fleet insurance providers must have the vehicle identification number (VIN) printed on all California Evidence of Liability Insurance documents. The insurance provider may **no** longer submit the Notification of Alternate Forms of Financial Responsibility (REG 5085) form.

An insurer is required to electronically report to the Department of Motor Vehicles (DMV) all issued motor vehicle liability policies or coverages within 30 days of the effective date of the coverage. Insurers shall also electronically report to DMV the termination of a reported policy, or any change of information previously reported under *Vehicle Code* §16058 as specified by DMV, within 45 days of the date of termination or change. This report shall include the effective date of the termination, amendment, or cancellation.

Procedures

The customer may submit a California Evidence of Liability Insurance Document, which shall include a minimum of the:

- Following compliance statement: “This policy complies with Sections 16056 or 16500.5 of the *Vehicle Code*.”
- Primary name of the insured covered by the policy, or the vehicle owner, or both
- VIN
- Make/manufacturer of the vehicle
- Year model of the vehicle
- Policy number issued for the policy
- Effective date of the coverage
- Scheduled expiration date of the coverage
- Name of the insurance company
- Address of the insurance company
- Five-digit National Association of Insurance Commissioners (NAIC) Number issued for the insurance company

The document shall be titled with one of the following terms:

- “Auto” may be substituted for “Automobile”
- “ID” may be substituted for “Identification”

NOTE: No other words may be abbreviated.

- California Evidence of Liability Insurance Document
- California Evidence of Liability Insurance
- California Evidence of Financial Responsibility
- California Automobile Liability Insurance Identification Card
- California Proof of Automobile Liability Insurance Identification Card

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Procedures, *continued*

- The following statements:
 - “Evidence of financial responsibility shall at all times be carried in the vehicle.”
 - “Insurance information has already been submitted directly to DMV electronically. Submit this document only if specifically requested by DMV.”
- The document shall be at least 2 inches tall and 3 inches wide. The document may be issued as a removable stub of a larger document.
- The ink used for completion of this form shall be **black**.
- The insurance company may have available, in addition to issuing the California evidence of liability document, an electronic version for use on an electronic device that shall contain all the same titling and content information as provided above.

Background

Regulations were required with the passage of AB 174 and includes the VIN requirement.

References

Vehicle Code §§4000.37, 16020, and 16056

Insurance Code §660

Distribution

Notification of this memo (available at dmv.ca.gov under Vehicle Industry Services) was made via the California DMV Automated Email Alert System in November 2024 to:

- Dealers
- Registration Services

Contact

Direct questions related to this memo to DMV Customer Care at (916) 657-6560.