Express Terms

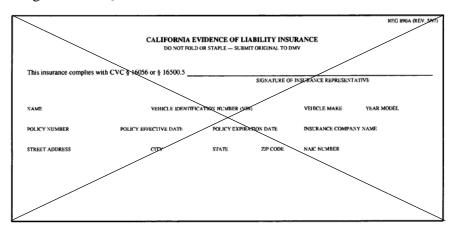
Title 13, Division 1, Chapter 1

Article 2.3. Financial Responsibility

§ 82.00. Uniform-Insurance Card.

- (a) Every insurance company licensed to offer private passenger-liability policies as described in Section 660(a) and (b) of the Insurance Code, except as provided in Vehicle Code section 4000.37, shall issue to each policy holder, for each vehicle covered by private passenger-liability insurance, a California Evidence of Liability Insurance insurance Document (REG 890A (Rev 5/97)).
- (a) Form Layout. The information must appear on the California Evidence of Liability Insurance Document (REG 890A (Rev 5/97) as it appears in the following sample:

Image 1 within § 82.00. Uniform Insurance Card.



- (b) Form Content. Each California Evidence of Liability Insurance Insurance Document Shall contain, at minimum, all of the following information:
 - (1) A statement that the policy complies with Sections 16056 or 16500.5 of the California Vehicle Code The following compliance statement: "This policy complies with Sections 16056 or 16500.5 of the California Vehicle Code."
 - (2) The primary name of the insured covered by the policy, or the vehicle owner, or both
 - (3) The Vehicle Identification Number
 - (4) The make/manufacturer of the vehicle
 - (5) The year model of the vehicle
 - (6) The policy number issued for the policy
 - (7) The effective date of the coverage

- (8) The scheduled expiration date of the coverage
- (9) The name of the insurance company
- (10) The address of the insurance company
- (11) The five-digit National Association of Insurance Commissioners (NAIC) Number issued for the insurance company.
- (12) The document shall be titled with one of the following terms. For purposes of subsection (b), "Auto" may be substituted for "Automobile" and "ID" may be substituted for "Identification". No other words may be abbreviated.
 - (A) California Evidence of Liability Insurance Document
 - (B) California Evidence of Liability Insurance
 - (C) California Evidence of Financial Responsibility
 - (D) California Automobile Liability Insurance Identification Card
 - (E) California Proof of Automobile Liability Insurance Identification Card

(13) The following statements:

- (A) "Evidence of financial responsibility shall at all times be carried in the vehicle."
- (B) "Insurance information has already been submitted directly to the DMV electronically, submit this document to DMV only if specifically requested by DMV."
- (c) Paper Specifications. The paper used for the California Evidence of Liability Insurance Document (REG 890A (Rev 5/97) shall meet the following specifications: Maximum and minimum 24 lbs. (90 gm2) OCR White Bond, and Laser Compatible. The paper shall be compliant with the American National Standard (ANSI) X3.96-1983, for Information systems—Continuous Business Forms (Single Part) Paper Sizes.
- $\frac{\text{(d)(c)}}{\text{Document Size}}$. The document shall be <u>at least 2 3.5</u> inches tall and <u>8.5 3</u> inches wide. The document may be issued as a removable stub of a larger document.
- (e)(d) Color Ink Color. The ink used for completion of this form shall be black.

(f) Electronic Content

- (1) Form number 89000 in postnet barcode font must be located ½ inch from the top and the right side edge of the form. The form must have a ¼ inch quiet zone around the postnet form number 89000. A stop and start bar must bracket the barcode.
- (2) Each form shall also include a 72-digit electronic scan line of data that meets the following specifications:

- (A) Font: OCR Font -- A (OCRA) -- 10 characters per inch
- (B) Location: 1.2 centimeters from the bottom of the form; 1.2 centimeters from the right edge; and 2 centimeters from the left edge
- (3) The OCR scan line shall contain the following information, in order:
 - (A) A two-position mail extraction code of 'FR'.
 - (B) A five-position National Association of Insurance Commissioners number.
 - (C) An eight-position policy effective date (MMDDCCYY format)
 - (D) An eight-position policy expiration date (MMDDCCYY format)
 - (E) A four-position vehicle year model (CCYY format)
 - (F) A three-position vehicle make, use the first three digits of the make. If the vehicle make is less than three positions, the remaining positions will be '9' (right fill)
 - (G) A two position number indicating the number of positions that will be used for the vehicle identification number (01–30)
 - (H) A thirty position vehicle identification number field, right filled with '0' if the number is less than thirty positions. If the vehicle identification number is greater than thirty positions, report the first 30 positions.
 - (I) An eight-position filed of zeroes (00000000)
 - (J) A two-position check digit (Algorithm). The DMV will make the algorithm available to insurance companies.
- (e) 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. The electronic version shall contain all of the same titling and content information as provided in subsections (a) and (b).

NOTE: Authority cited: Sections 1651, and 4000.37, and 16020, Vehicle Code Reference: Sections 4000.37, 16020, and 16056, Vehicle Code; and Section 660, Insurance Code.