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**REPORTS:** No

**HEARINGS:** No

**NEWSPAPER ARTICLES:** Yes

"News," The Star-Ledger, 1-28-15

"Measure would authorize electronic proof of auto insurance," Associated Press 3-5-15

"Vote on electronic proof of auto insurance postponed," Associated Press State Wire, 3-5-15

"Drivers can now show police an e-insurance card," The Star-Ledger, 5-9-15

"New law allows for electronic proof of auto insurance," Associated Press State Wire, 5-7-15

LAW/RWH

P.L.2015, CHAPTER 54, *approved May 7, 2015*  
Assembly, No. 3905 (*Second Reprint*)

1 AN ACT concerning motor vehicle insurance identification cards  
2 and amending R.S.39:3-29 <sup>1</sup>and P.L.1972, c.200<sup>1</sup>.

3  
4 **BE IT ENACTED** by the Senate and General Assembly of the State  
5 of New Jersey:

6  
7 1. R.S.39:3-29 is amended to read as follows:

8 39:3-29. The driver's license, the registration certificate of a  
9 motor vehicle and an insurance identification card shall be in the  
10 possession of the driver or operator at all times when he is in charge  
11 of a motor vehicle on the highways of this State.

12 The driver or operator shall exhibit his driver's license and an  
13 insurance identification card, and the holder of a registration  
14 certificate or the operator or driver of a motor vehicle for which a  
15 registration certificate has been issued, whether or not the holder,  
16 driver or operator is a resident of this State, shall also exhibit the  
17 registration certificate, when requested so to do by a police officer  
18 or judge, while in the performance of the duties of his office, and  
19 shall write his name in the presence of the officer, so that the officer  
20 may thereby determine the identity of the licensee and at the same  
21 time determine the correctness of the registration certificate, as it  
22 relates to the registration number and number plates of the motor  
23 vehicle for which it was issued; and the correctness of the evidence  
24 of a policy of insurance, as it relates to the coverage of the motor  
25 vehicle for which it was issued.

26 The insurance identification card may be displayed or provided  
27 in either paper or electronic form. For the purposes of this section,  
28 “electronic form” means the display of images on an electronic  
29 device, such as a cellular telephone, tablet, or computer <sup>1</sup> [ , if the  
30 images displayed contain the insured name, mailing address, carrier  
31 name, policy number, and the inception and expiration date of the  
32 policy as provided on an insurance identification card in paper  
33 form] <sup>1</sup>.

34 The use of a cellular telephone, tablet, computer, or any other  
35 electronic device to display proof of insurance does not constitute  
36 consent for a police officer or judge to access any other contents on  
37 the device. Any police officer or judge presented with an electronic  
38 device pursuant to this section shall be immune from any liability  
39 resulting from damage to the device.

**EXPLANATION** – Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

Matter enclosed in superscript numerals has been adopted as follows:

<sup>1</sup>Assembly AFI committee amendments adopted December 4, 2014.

<sup>2</sup>Assembly floor amendments adopted December 15, 2014.

1 Any person violating this section shall be subject to a fine of  
 2 \$150, except that if the person is a driver or operator of an omnibus,  
 3 as defined pursuant to R.S.39:1-1, the amount of the fine shall be  
 4 \$250. Of the amount of any such fine collected pursuant to this  
 5 paragraph, \$25 shall be deposited in the Uninsured Motorist  
 6 Prevention Fund established by section 2 of P.L.1983, c.141  
 7 (C.39:6B-3).

8 If a person charged with a violation of this section can exhibit his  
 9 driver's license, insurance identification card and registration  
 10 certificate, which were valid on the day he was charged, to the  
 11 judge of the municipal court before whom he is summoned to  
 12 answer to the charge, such judge may dismiss the charge. However,  
 13 the judge may impose court costs.

14 In addition to and independent of any fine or other penalty  
 15 provided for under law, the court shall impose a fine of \$150 on any  
 16 driver or operator of an omnibus, convicted of a violation of this  
 17 section, who does not have a certificate of public convenience and  
 18 necessity as required pursuant to R.S.48:4-3. The State Treasurer  
 19 shall annually deposit the monies collected from the fines imposed  
 20 pursuant to this paragraph to the "Omnibus Safety Enforcement  
 21 Fund" established pursuant to section 4 of P.L.2007, c.40 (C.39:3-  
 22 79.23). The fine described herein shall not be deemed a fine,  
 23 penalty, or forfeiture pursuant to R.S.39:5-41.

24 (cf: P.L.2007, c.40, s.2)

25

26 <sup>1</sup>2. Section 2 of P.L.1972, c.200 (C.39:3-29.1) is amended to  
 27 read as follows.

28 2. The Commissioner of Banking and Insurance shall, after  
 29 consultation with the New Jersey Motor Vehicle Commission,  
 30 promulgate rules and regulations concerning the issuance, design  
 31 and content of the insurance identification cards required by this  
 32 act.

33 The rules and regulations shall :

34 (1) contain provisions designed to deter and detect counterfeit or  
 35 fraudulent insurance identification cards ; and

36 (2) provide for an electronic form for the display of insurance  
 37 identification cards as provided in R.S.39:3-29 <sup>2</sup>], which shall  
 38 include the insured's name, mailing address, and policy number, the  
 39 carrier's name, and the inception and expiration date of the policy]<sup>2</sup>

40 (cf: P.L.2003, c.89, s.70)

41

42 <sup>1</sup>**[2.]** 3.<sup>1</sup> This act shall take effect immediately.

43

44

45

46

47 Authorizes operators of motor vehicles to display electronic  
 48 proof of insurance.

# ASSEMBLY, No. 3905

## STATE OF NEW JERSEY 216th LEGISLATURE

INTRODUCED DECEMBER 4, 2014

**Sponsored by:**

**Assemblyman CRAIG J. COUGHLIN**

**District 19 (Middlesex)**

**Assemblyman TIMOTHY J. EUSTACE**

**District 38 (Bergen and Passaic)**

**Assemblyman GORDON M. JOHNSON**

**District 37 (Bergen)**

**Co-Sponsored by:**

**Assemblywoman Pinkin**

**SYNOPSIS**

Authorizes operators of motor vehicles to display electronic proof of insurance.

**CURRENT VERSION OF TEXT**

As introduced.



**(Sponsorship Updated As Of: 12/5/2014)**

A3905 COUGHLIN, EUSTACE

2

1 AN ACT concerning motor vehicle insurance identification cards  
2 and amending R.S.39:3-29.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State  
5 of New Jersey:

6

7 1. R.S.39:3-29 is amended to read as follows:

8 39:3-29. The driver's license, the registration certificate of a  
9 motor vehicle and an insurance identification card shall be in the  
10 possession of the driver or operator at all times when he is in charge  
11 of a motor vehicle on the highways of this State.

12 The driver or operator shall exhibit his driver's license and an  
13 insurance identification card, and the holder of a registration  
14 certificate or the operator or driver of a motor vehicle for which a  
15 registration certificate has been issued, whether or not the holder,  
16 driver or operator is a resident of this State, shall also exhibit the  
17 registration certificate, when requested so to do by a police officer  
18 or judge, while in the performance of the duties of his office, and  
19 shall write his name in the presence of the officer, so that the officer  
20 may thereby determine the identity of the licensee and at the same  
21 time determine the correctness of the registration certificate, as it  
22 relates to the registration number and number plates of the motor  
23 vehicle for which it was issued; and the correctness of the evidence  
24 of a policy of insurance, as it relates to the coverage of the motor  
25 vehicle for which it was issued.

26 The insurance identification card may be displayed or provided  
27 in either paper or electronic form. For the purposes of this section,  
28 “electronic form” means the display of images on an electronic  
29 device, such as a cellular telephone, tablet, or computer, if the  
30 images displayed contain the insured name, mailing address, carrier  
31 name, policy number, and the inception and expiration date of the  
32 policy as provided on an insurance identification card in paper  
33 form.

34 The use of a cellular telephone, tablet, computer, or any other  
35 electronic device to display proof of insurance does not constitute  
36 consent for a police officer or judge to access any other contents on  
37 the device. Any police officer or judge presented with an electronic  
38 device pursuant to this section shall be immune from any liability  
39 resulting from damage to the device.

40 Any person violating this section shall be subject to a fine of  
41 \$150, except that if the person is a driver or operator of an omnibus,  
42 as defined pursuant to R.S.39:1-1, the amount of the fine shall be  
43 \$250. Of the amount of any such fine collected pursuant to this  
44 paragraph, \$25 shall be deposited in the Uninsured Motorist

**EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.**

**Matter underlined thus is new matter.**

A3905 COUGHLIN, EUSTACE

3

1 Prevention Fund established by section 2 of P.L.1983, c.141  
2 (C.39:6B-3).

3 If a person charged with a violation of this section can exhibit his  
4 driver's license, insurance identification card and registration  
5 certificate, which were valid on the day he was charged, to the  
6 judge of the municipal court before whom he is summoned to  
7 answer to the charge, such judge may dismiss the charge. However,  
8 the judge may impose court costs.

9 In addition to and independent of any fine or other penalty  
10 provided for under law, the court shall impose a fine of \$150 on any  
11 driver or operator of an omnibus, convicted of a violation of this  
12 section, who does not have a certificate of public convenience and  
13 necessity as required pursuant to R.S.48:4-3. The State Treasurer  
14 shall annually deposit the monies collected from the fines imposed  
15 pursuant to this paragraph to the "Omnibus Safety Enforcement  
16 Fund" established pursuant to section 4 of P.L.2007, c.40 (C.39:3-  
17 79.23). The fine described herein shall not be deemed a fine,  
18 penalty, or forfeiture pursuant to R.S.39:5-41.  
19 (cf: P.L.2007, c.40, s.2)

20

21 2. This act shall take effect immediately.

22

23

24

STATEMENT

25

26 This bill allows operators of motor vehicles to provide proof of  
27 insurance electronically.

28 Under current law, an operator of a motor vehicle who is asked  
29 to provide proof of insurance may display to a police officer or  
30 judge only an insurance identification card in traditional, paper  
31 form. This bill provides that an insurance identification card may be  
32 displayed or provided in either paper or electronic form. For the  
33 purposes of the bill, "electronic form" means the display of images  
34 on an electronic device, such as a cellular telephone, tablet, or  
35 computer, if the images displayed contain the insured name, mailing  
36 address, carrier name, policy number, and the inception and  
37 expiration date of the policy as provided on a paper insurance  
38 identification card.

39 The bill specifies that the use of an electronic device to display  
40 proof of insurance does not constitute consent for a police officer or  
41 judge to access any other contents on the device. Further, the bill  
42 provides that any police officer or judge presented with an  
43 electronic device pursuant to the bill's provisions shall be immune  
44 from any liability resulting from damage to the device.

ASSEMBLY FINANCIAL INSTITUTIONS AND INSURANCE  
COMMITTEE

STATEMENT TO  
**ASSEMBLY, No. 3905**

with committee amendments

**STATE OF NEW JERSEY**

DATED: DECEMBER 4, 2014

The Assembly Financial Institutions and Insurance Committee reports favorably and with committee amendments Assembly Bill. No. 3905.

This bill allows operators of motor vehicles to provide proof of insurance electronically.

Under current law, an operator of a motor vehicle who is asked to provide proof of insurance may display to a police officer or judge only an insurance identification card in traditional, paper form. This bill provides that an insurance identification card may be displayed or provided in either paper or electronic form. For the purposes of the bill, “electronic form” means the display of images on an electronic device, such as a cellular telephone, tablet, or computer.

The bill specifies that the use of an electronic device to display proof of insurance does not constitute consent for a police officer or judge to access any other contents on the device. Further, the bill provides that any police officer or judge presented with an electronic device pursuant to the bill’s provisions shall be immune from any liability resulting from damage to the device.

As amended, the bill requires the Commissioner of Banking and Insurance, in consultation with the New Jersey Motor Vehicle Commission, to promulgate rules and regulations which provide for an electronic form for the display of insurance identification cards, which include the insured’s name, mailing address, and policy number, the carrier’s name, and the inception and expiration date of the policy.

COMMITTEE AMENDMENTS

The committee amended the bill to require the promulgation of rules and regulations which provide for an electronic form for the display of insurance identification cards.



STATEMENT TO  
[First Reprint]  
**ASSEMBLY, No. 3905**

with Assembly Floor Amendments  
(Proposed by Assemblyman COUGHLIN)

ADOPTED: DECEMBER 15, 2014

This floor amendment removes a provision from the bill which specifies that the electronic form for the display of insurance identification cards must include the insured's name, mailing address, and policy number, the carrier's name, and the inception and expiration date of the policy. Instead, under the amendment, the commissioner is required to provide for an electronic form for the display of insurance identification cards, without any specific guidance as to what that electronic form must contain. This change grants the commissioner greater flexibility in promulgating rules and regulations, and is similar to the requirements for the promulgation of rules and regulations concerning paper insurance identification cards.

SENATE COMMERCE COMMITTEE

STATEMENT TO

[Second Reprint]  
**ASSEMBLY, No. 3905**

**STATE OF NEW JERSEY**

DATED: FEBRUARY 9, 2015

The Senate Commerce Committee reports favorably Assembly Bill No. 3905 (2R).

This bill allows operators of motor vehicles to provide proof of insurance electronically.

Under current law, an operator of a motor vehicle who is asked to provide proof of insurance may display to a police officer or judge only an insurance identification card in traditional, paper form. This bill provides that an insurance identification card may be displayed or provided in either paper or electronic form. For the purposes of the bill, “electronic form” means the display of images on an electronic device, such as a cellular telephone, tablet, or computer.

The bill specifies that the use of an electronic device to display proof of insurance does not constitute consent for a police officer or judge to access any other contents on the device. Further, the bill provides that any police officer or judge presented with an electronic device pursuant to the bill’s provisions shall be immune from any liability resulting from damage to the device.

# SENATE, No. 2680

## STATE OF NEW JERSEY 216th LEGISLATURE

INTRODUCED DECEMBER 22, 2014

**Sponsored by:**

**Senator NIA H. GILL**

**District 34 (Essex and Passaic)**

**Senator THOMAS H. KEAN, JR.**

**District 21 (Morris, Somerset and Union)**

**Co-Sponsored by:**

**Senator Pou**

**SYNOPSIS**

Authorizes operators of motor vehicles to display electronic proof of insurance.

**CURRENT VERSION OF TEXT**

As introduced.



**(Sponsorship Updated As Of: 3/17/2015)**

1 AN ACT concerning motor vehicle insurance identification cards  
2 and amending R.S.39:3-29 and P.L.1972, c.200.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State  
5 of New Jersey:

6

7 1. R.S.39:3-29 is amended to read as follows:

8 39:3-29. The driver's license, the registration certificate of a  
9 motor vehicle and an insurance identification card shall be in the  
10 possession of the driver or operator at all times when he is in charge  
11 of a motor vehicle on the highways of this State.

12 The driver or operator shall exhibit his driver's license and an  
13 insurance identification card, and the holder of a registration  
14 certificate or the operator or driver of a motor vehicle for which a  
15 registration certificate has been issued, whether or not the holder,  
16 driver or operator is a resident of this State, shall also exhibit the  
17 registration certificate, when requested so to do by a police officer  
18 or judge, while in the performance of the duties of his office, and  
19 shall write his name in the presence of the officer, so that the officer  
20 may thereby determine the identity of the licensee and at the same  
21 time determine the correctness of the registration certificate, as it  
22 relates to the registration number and number plates of the motor  
23 vehicle for which it was issued; and the correctness of the evidence  
24 of a policy of insurance, as it relates to the coverage of the motor  
25 vehicle for which it was issued.

26 The insurance identification card may be displayed or provided  
27 in either paper or electronic form. For the purposes of this section,  
28 “electronic form” means the display of images on an electronic  
29 device, such as a cellular telephone, tablet, or computer.

30 The use of a cellular telephone, tablet, computer, or any other  
31 electronic device to display proof of insurance does not constitute  
32 consent for a police officer or judge to access any other contents on  
33 the device. Any police officer or judge presented with an electronic  
34 device pursuant to this section shall be immune from any liability  
35 resulting from damage to the device.

36 Any person violating this section shall be subject to a fine of  
37 \$150, except that if the person is a driver or operator of an omnibus,  
38 as defined pursuant to R.S.39:1-1, the amount of the fine shall be  
39 \$250. Of the amount of any such fine collected pursuant to this  
40 paragraph, \$25 shall be deposited in the Uninsured Motorist  
41 Prevention Fund established by section 2 of P.L.1983, c.141  
42 (C.39:6B-3).

43 If a person charged with a violation of this section can exhibit his  
44 driver's license, insurance identification card and registration  
45 certificate, which were valid on the day he was charged, to the

**EXPLANATION** – Matter enclosed in bold-faced brackets **[thus]** in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 judge of the municipal court before whom he is summoned to  
2 answer to the charge, such judge may dismiss the charge. However,  
3 the judge may impose court costs.

4 In addition to and independent of any fine or other penalty  
5 provided for under law, the court shall impose a fine of \$150 on any  
6 driver or operator of an omnibus, convicted of a violation of this  
7 section, who does not have a certificate of public convenience and  
8 necessity as required pursuant to R.S.48:4-3. The State Treasurer  
9 shall annually deposit the monies collected from the fines imposed  
10 pursuant to this paragraph to the "Omnibus Safety Enforcement  
11 Fund" established pursuant to section 4 of P.L.2007, c.40 (C.39:3-  
12 79.23). The fine described herein shall not be deemed a fine,  
13 penalty, or forfeiture pursuant to R.S.39:5-41.

14 (cf: P.L.2007, c.40, s.2)

15

16 2. Section 2 of P.L.1972, c.200 (C.39:3-29.1) is amended to  
17 read as follows.

18 2. The Commissioner of Banking and Insurance shall, after  
19 consultation with the New Jersey Motor Vehicle Commission,  
20 promulgate rules and regulations concerning the issuance, design  
21 and content of the insurance identification cards required by this  
22 act.

23 The rules and regulations shall :

24 (1) contain provisions designed to deter and detect counterfeit or  
25 fraudulent insurance identification cards ; and

26 (2) provide for an electronic form for the display of insurance  
27 identification cards as provided in R.S.39:3-29.

28 (cf: P.L.2003, c.89, s.70)

29

30 3. This act shall take effect immediately.

31

32

33

#### STATEMENT

34

35 This bill allows operators of motor vehicles to provide proof of  
36 insurance electronically.

37 Under current law, an operator of a motor vehicle who is asked  
38 to provide proof of insurance may display to a police officer or  
39 judge only an insurance identification card in traditional, paper  
40 form. This bill provides that an insurance identification card may be  
41 displayed or provided in either paper or electronic form. For the  
42 purposes of the bill, "electronic form" means the display of images  
43 on an electronic device, such as a cellular telephone, tablet, or  
44 computer.

45 The bill specifies that the use of an electronic device to display  
46 proof of insurance does not constitute consent for a police officer or  
47 judge to access any other contents on the device. Further, the bill  
48 provides that any police officer or judge presented with an

**S2680 GILL, T.KEAN**

4

- 1 electronic device pursuant to the bill's provisions shall be immune
- 2 from any liability resulting from damage to the device.

SENATE COMMERCE COMMITTEE

STATEMENT TO

**SENATE, No. 2680**

**STATE OF NEW JERSEY**

DATED: FEBRUARY 9, 2015

The Senate Commerce Committee reports favorably Senate Bill No. 2680.

This bill allows operators of motor vehicles to provide proof of insurance electronically.

Under current law, an operator of a motor vehicle who is asked to provide proof of insurance may display to a police officer or judge only an insurance identification card in traditional, paper form. This bill provides that an insurance identification card may be displayed or provided in either paper or electronic form. For the purposes of the bill, “electronic form” means the display of images on an electronic device, such as a cellular telephone, tablet, or computer.

The bill specifies that the use of an electronic device to display proof of insurance does not constitute consent for a police officer or judge to access any other contents on the device. Further, the bill provides that any police officer or judge presented with an electronic device pursuant to the bill’s provisions shall be immune from any liability resulting from damage to the device.