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DEPARTMENT OF TRANSPORTATION

Driver and Vehicle Services Update

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This bulletin may be downloaded by visiting the Driver and Vehicle Services
website at www.dmv.state.pa.us

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SPECIAL EDITION

Electronic Proof of Financial Responsibility

Effective February 21, 2014, Act 132 of 2013 allows for electronic proof of financial responsibility. The Act amended Section 1782(d) of the Vehicle Code to allow insurers to issue the financial responsibility identification card solely in electronic format if both the insured and the insurer agree to that format.

Act 132 does not change PennDOT procedural requirements with respect to an agent's responsibility to retain copies of supporting documents for vehicle transactions. The electronic financial responsibility card provided by the insurance company is an acceptable insurance identification card in accordance with Section 1318 of the Vehicle Code. An agent service may accept the electronic financial responsibility identification card as proof of insurance for the purpose of registering a motor vehicle in Pennsylvania. However, agent services are still required by Chapter 43 of Department regulations to keep a file copy of the proof of financial responsibility for a minimum of three years.

After the agent has verified the valid identification card on the insured's electronic device, the agent may do one of the following to obtain a copy of the verified identification card:

- request the insured to email the agent a screen print of the identification card from the insured's electronic device; or,
- request the insured to email the agent a copy of their insurance identification card from their insurance company's website. (**NOTE:** Customers may do this from their electronic device while in your place of business or you may offer customers use of a computer in your place of business if you so choose.)

The agent must receive and print the electronic copy of the identification card to retain in their files or submit to PennDOT if PennDOT is issuing the registration plate prior to completing the application.

If the insured is unable to provide a screen print or email of the valid insurance identification card, the customer must provide:

- a paper financial responsibility identification card received from their insurance company; or,
- the agent must receive a legible photocopy, facsimile or printout of acceptable proof of financial responsibility directly from an insurance company or insurance agent before registration may be issued.

**AGENTS ARE REQUIRED TO ENSURE ALL THEIR EMPLOYEES RECEIVE PENNDOT'S DRIVER AND
VEHICLE SERVICES UPDATE BULLETINS**