FIRST REGULAR SESSION

SENATE BILL NO. 466

100TH GENERAL ASSEMBLY

INTRODUCED BY SENATOR WHITE.

Read 1st time February 27, 2019, and ordered printed.

2321S.01I

ADRIANE D. CROUSE, Secretary.

AN ACT

To amend chapter 303, RSMo, by adding thereto one new section relating to the motor vehicle financial responsibility law.

Be it enacted by the General Assembly of the State of Missouri, as follows:

Section A. Chapter 303, RSMo, is amended by adding thereto one new 2 section, to be known as section 303.420, to read as follows:

303.420. 1. The department of revenue, in cooperation with the

- 2 director of the department of insurance, financial institutions and
- 3 professional registration, shall establish an electronically accessible
- 4 motor vehicle financial responsibility verification system to verify the
- 5 compliance of a motor vehicle owner or operator with the requirements
- 6 of this chapter.

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- 7 2. The department of revenue may contract with a private 8 vendor or vendors to establish and maintain the system.
 - 3. The system shall:
- 10 (1) Send requests to insurers for owners' and operators' proof of
- 11 financial responsibility using electronic services established by the
- 12 insurers, through the internet or a similar proprietary or common
- 13 carrier electronic system in compliance with the specifications and
- 14 standards of the Insurance Industry Committee on Motor Vehicle
- 15 Administration and other applicable industry standards;
- 16 (2) Include appropriate precautions to secure its data against
- 17 unauthorized access;
 - (3) Maintain a record of all requests and responses;
- 19 (4) Be accessible, without fee, to authorized personnel of the
- 20 department of revenue, the courts, law enforcement personnel, and
- 21 county treasurers and tax assessors;

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- 22 (5) Interface, wherever possible, with existing department of 23 revenue, law enforcement, and court systems;
- 24 (6) Receive insurance data file transfers from insurers to identify 25 vehicles for which there is not proof of financial responsibility;
 - (7) Provide a means by which low-volume insurers that are unable to deploy an online interface with the system can report insurance policy data to the department of revenue or its designee for inclusion in the system;
 - (8) Provide a means to include, track separately, or distinguish motor vehicles for which proof of financial responsibility is maintained in a manner other than through an insurance policy, including a bond as provided in section 303.230, a certificate of deposit of money or securities as provided in section 303.240, or a certificate of self-insurance as provided in section 303.220 supplemented by an agreement by the self-insurer that with respect to accidents occurring while the certificate is in force, the self-insurer shall pay the same judgments and in the same amounts that an insurer would have been obligated to pay under an owner's motor vehicle liability policy if it had issued such a policy to said self-insurer;
 - (9) Be available twenty-four hours a day, seven days a week, subject to reasonable allowances for scheduled maintenance or temporary system failures, to verify proof of financial responsibility of any vehicle in a manner prescribed by the department; and
 - (10) Be used only for information-gathering and educational purposes until the completion of an appropriate testing period of not less than six months.
- 48 4. Information contained within the system, other than records 49 of verification requests by government entities subject to chapter 610, 50 shall not be considered a public record under section 610.010.
 - 5. Insurers shall cooperate with the department of revenue and the department of insurance, financial institutions and professional registration in establishing and maintaining the system, and shall provide access to motor vehicle insurance policy status information to verify proof of financial responsibility:
- 56 (1) For a vehicle insured by that company and registered or 57 garaged within this state or to a person licensed by this state;
 - (2) If available, for a vehicle that is insured by that company or

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59 that is operated in this state and that is the subject of an accident 60 investigation regardless of where the vehicle is registered.

- 6. This section shall expire on August 28, 2025.
- 62 7. The director of the department of revenue may promulgate 63 rules as necessary to implement the provisions of this section. Any rule or portion of a rule, as that term is defined in section 536.010 that is 64 created under the authority delegated in this section shall become 65 66 effective only if it complies with and is subject to all of the provisions of chapter 536, and, if applicable, section 536.028. This section and 67 chapter 536 are nonseverable and if any of the powers vested with the general assembly pursuant to chapter 536, to review, to delay the 69 70 effective date, or to disapprove and annul a rule are subsequently held unconstitutional, then the grant of rulemaking authority and any rule 71proposed or adopted after August 28, 2019, shall be invalid and void.

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Bill

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