

As Introduced

**128th General Assembly
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S. B. No. 68

Senator Sawyer

**Cosponsors: Senators Kearney, Turner, Morano, Fedor, Cafaro, Wilson,
Miller, R.**

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A BILL

To enact section 4509.105 of the Revised Code to 1
require the Registrar of Motor Vehicles to 2
contract with a third party to implement an 3
electronic insurance verification system in Ohio. 4

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That section 4509.105 of the Revised Code be 5
enacted to read as follows: 6

Sec. 4509.105. (A) The registrar of motor vehicles shall 7
contract with a third party to implement an electronic automobile 8
liability insurance verification system in this state that may 9
include any of the following: 10

(1) A system to make interstate and intrastate automobile 11
insurance status available to law enforcement for single 12
noninvasive vehicle query at any time through the national law 13
enforcement communications network (NLETS); 14

(2) A noninvasive system to nationally report automobile 15
liability insurance status of vehicles registered in this state 16
through NLETS; 17

(3) A system to make available to the bureau of motor 18

vehicles a financial responsibility verification system for use 19
when an individual registers a vehicle pursuant to section 4503.20 20
of the Revised Code; 21

(4) A system to provide automobile insurance information to 22
emergency medical service providers; 23

(5) A system to provide financial responsibility verification 24
to banks and other lien-holders concerning any vehicle that serves 25
as collateral for a loan; 26

(6) A national court verification system to provide financial 27
responsibility status for the court date, the citation date, the 28
day prior to the citation date, and a history of the vehicle's 29
periods of coverage; 30

(7) An automated telephone system that allows individuals to 31
check the automobile insurance status of the individual's vehicle 32
or the status of any other vehicle; 33

(8) An automatic license plate recognition system to 34
electronically capture license plate images in two seconds or less 35
and noninvasively verify the insurance status of the vehicle. If 36
the vehicle is covered under an automobile insurance policy, the 37
automatic license plate recognition system shall erase the record 38
of the vehicle's license plate within one minute. 39

(9) A system that provides secure, dedicated, electronic 40
portals with appropriate information for all of the following 41
groups immediately upon request: 42

(a) Every insurance agent and broker licensed in this state; 43

(b) Any insurance agents association; 44

(c) Every insurer authorized to do the business of insurance 45
in this state; 46

(d) The Ohio insurance federation; 47

(e) All motor vehicle dealers in this state; 48

<u>(f) All vehicle rental agencies in this state;</u>	49
<u>(g) Any bank, finance company, or other lender that has a lien on an automobile in this state;</u>	50 51
<u>(h) Mothers against drunk driving;</u>	52
<u>(i) The American association of retired persons, the American civil liberties union, and other privacy groups;</u>	53 54
<u>(j) The national association for the advancement of colored people and other minority groups;</u>	55 56
<u>(k) Consumer organizations.</u>	57
<u>(B) Each insurer that delivers, issues for delivery, or renews automobile liability insurance policies in this state shall furnish to the bureau on a daily basis all of the following information concerning vehicles owned by any persons to whom it issues such policies of insurance on the previous day and any persons who, on the previous day, cancel such policies of theirs or allow their policies to lapse through failure to pay the premium due:</u>	58 59 60 61 62 63 64 65
<u>(1) The effective or termination date of the policy;</u>	66
<u>(2) The policy number;</u>	67
<u>(3) The vehicle identification number of the vehicle covered under the policy;</u>	68 69
<u>(4) The make, model, and model year of the vehicle covered under the policy;</u>	70 71
<u>(5) The state or zip code of residence of the policyholder;</u>	72
<u>(6) Any lienholder identified in the policy;</u>	73
<u>(7) The level of insurance coverage expressed in the following categories: liability, comprehensive, collision, and uninsured and underinsured motorist coverage.</u>	74 75 76
<u>(C) The registrar may require insurers to submit the</u>	77

information required under division (B) of this section to the 78
bureau via electronic means. 79

(D) The registrar shall adopt rules in accordance with 80
Chapter 119. of the Revised Code to implement this section. 81

(E) As used in this section: 82

(1) "Noninvasive" means does not contain or display personal 83
identifying information including name and address. 84

(2) "Financial responsibility" means the ability to satisfy 85
the requirements established under section 4509.101 of the Revised 86
Code. 87