IMPORTANT INFORMATION REGARDING
NEW YORK STATE INSURANCE IDENTIFICATION CARDS AND
PROOF OF INSURANCE IN AN ELECTRONIC FORMAT

04/29/2015

Recent changes to the NYS Department of Motor Vehicles Commissioner Regulations, Part 32, 
http://www.dos.ny.gov/info/nycrr.html now allows NYS motorists to provide proof of auto liability coverage
(Insurance ID Cards) in a paper or electronic format. Proof of insurance is still required to be produced whenever a
vehicle is operated.

Proof of insurance in an electronic format can now be used for motorists: acquiring registrations in DMV Offices;
providing proof of insurance coverage during a traffic stop; providing proof of insurance coverage to a
judge/justice/magistrate in response to a summons.

Certification testing is required for all insurance companies who wish to participate.

Specifications:

• Information regarding insurance company testing and certification of proof in an electronic format must
  be obtained from dmv.sm.iesmail@dmv.ny.gov
• Proof in an electronic format must meet the technical requirements set forth in Commissioner Rules &
  Regulations, Part 32, that are applicable to paper insurance ID cards (except as to those provisions which
  by their nature can have no application)
• Proof in an electronic format must be capable of being displayed on a portable electronic device, as
  defined in paragraph (a) of subdivision two of section 1225-d of the Vehicle and Traffic Law
• Insurance companies may provide proof of auto liability coverage in a paper or electronic format
• If proof in an electronic format is provided, printed insurance ID cards may be delivered to the
  policyholder
• Insurance companies that do provide proof in an electronic format must have approval from the named
  insured
• Proof in an electronic format must be legible and able to be scanned by a 2D Bar code scanner for
  registration purposes
• Electronic proof cannot be used on the following:
  o Temporary insurance ID cards
  o Entities that are self-insured
  o Fleet, dealer or transporter transactions

Benefits include:

• Convenience to customers
• Reduction of
  o Paper costs
  o Mailing costs
  o Personnel costs associated with producing & mailing cards
• Possible reduction in court costs

Any questions regarding this amendment should be directed to mailto:dmv.sm.iesmail@dmv.ny.gov