

Regulatory Analysis Form		This space for use by IRRC
(1) Agency Insurance Department		97 NOV 13 PM 12:54 RECEIVED REVIEW COMMISSION Coccodrill IRRC Number: 1901
(2) I.D. Number (Governor's Office Use) 11-165		
(3) Short Title Evidence of Financial Responsibility		
(4) PA Code Cite 31 PA Code, Chapter 67, §§ 67.21 - 67.28	(5) Agency Contacts & Telephone Numbers Primary Contact: Peter J. Salvatore, Regulatory Coordinator, 1326 Strawberry Square, Harrisburg, PA 17120, (717) 787-4429 Secondary Contact:	
(6) Type of Rulemaking (check one) <input checked="" type="checkbox"/> Proposed Rulemaking <input type="checkbox"/> Final Order Adopting Regulation <input type="checkbox"/> Final Order, Proposed Rulemaking Omitted	(7) Is a 120-Day Emergency Certification Attached? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes: By the Attorney General <input type="checkbox"/> Yes: By the Governor	
(8) Briefly explain the regulation in clear and nontechnical language. The purpose of this rulemaking is to amend Title 31 of the Pennsylvania Code, Chapter 67, §§ 67.21 - 67.28, Subchapter B, Evidence of Financial Responsibility, to provide additional detail for clarity, delete unenforceable and outdated provisions, and to conform with provisions of the Motor Vehicle Financial Responsibility Law. The regulation sets forth the requirements of providing proof of financial responsibility for all owners and operators of motor vehicles in the Commonwealth. In addition, the form and content of identification cards that insurers are required to issue and motorists are required to possess is contained within this regulation.		
(9) State the statutory authority for the regulation and any relevant state or federal court decisions. Section 1782 of the Motor Vehicle Financial Responsibility Law, Act of February 7, 1990, P.L. 11, No. 6 (75 Pa. C.S. § 1782(d)).		

Regulatory Analysis Form

(10) Is the regulation mandated by any federal or state law or court order, or federal regulation? If yes, cite the specific law, case or regulation, and any deadlines for action.

No.

(11) Explain the compelling public interest that justifies the regulation. What is the problem it addresses?

The Department proposes to amend the regulation to update certain provisions, delete obsolete or unenforceable provisions and provide additional detail for clarity. The regulation was adopted September 28, 1984, and became effective September 29, 1984, under the authority of Act 175. References to the original dates of these requirements in 1984 have been deleted from the regulation because they are outdated and no longer necessary. Further, the regulation contains provisions in Section 67.24 concerning the form and content of motor vehicle identification cards (I.D.) issued for privately owned vehicles and vehicles owned by fleets or dealers. That section has been amended to delete reference to no-fault insurance and pre-1985 requirement dates, to conform with the Motor Vehicle Financial Responsibility Law, and to add clarifying language. Section 67.25, instructions accompanying I.D. cards, has been amended to provide for the requirements of the statute without mandating specific language, to allow insurers flexibility. Section 67.26, relating to multiple vehicle situations, has been renamed to "I.D. Cards Issued by an Insurer to Fleets or Dealers", to more accurately describe the section. The section has been further amended to clarify its intent. Section 67.27, entitled "Binder", has been renamed "Temporary Identification Cards" for clarity, and the subsections were rewritten to accurately describe the information that must be contained on a temporary identification card. Finally, the Department recommends the deletion of Section 67.28 regarding other evidence of financial responsibility. Any additional evidence of financial responsibility should be determined by the Pennsylvania Department of Transportation and not be contained in this regulation.

(12) State the public health, safety, environmental or general welfare risks associated with nonregulation.

There are no public health, safety, environmental or general welfare risks associated with this rulemaking.

(13) Describe who will benefit from the regulation. (Quantify the benefits as completely as possible and approximate the number of people who will benefit.)

Insurance consumers and all property and casualty insurers will benefit from the amendment of the regulation. The proposed amendments will update certain provisions, delete obsolete or unenforceable provisions and provide additional detail for clarity of the regulation.

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(14) Describe who will be adversely affected by the regulation. (Quantify the adverse effects as completely as possible and approximate the number of people who will be adversely affected.)

There will be no adverse effects on any party as a result of the amendment of this regulation.

(15) List the persons, groups or entities that will be required to comply with the regulation. (Approximate the number of people who will be required to comply.)

All property and casualty insurers licensed to do business in the Commonwealth of Pennsylvania are affected by the rulemaking.

(16) Describe the communications with and input from the public in the development and drafting of the regulation. List the persons and/or groups who were involved, if applicable.

The Insurance Federation of Pennsylvania and the Pennsylvania Department of Transportation, Bureau of Motor Vehicles, provided comments on the proposed amendment of this regulation.

(17) Provide a specific estimate of the costs and/or savings to the regulated community associated with compliance, including any legal, accounting or consulting procedures which may be required. There are no costs or savings associated with the amendment of this regulation.

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(18) Provide a specific estimate of the costs and/or savings to local governments associated with compliance, including any legal, accounting or consulting procedures which may be required.

There are no costs or savings to local governments associated with this rulemaking.

(19) Provide a specific estimate of the costs and/or savings to state government associated with the implementation of the regulation, including any legal, accounting, or consulting procedures which may be required.

There are no costs or savings to state government associated with this rulemaking.

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(20) In the table below, provide an estimate of the fiscal savings and costs associated with implementation and compliance for the regulated community, local government, and state government for the current year and five subsequent years. N/A.

	Current FY Year	FY +1 Year	FY +2 Year	FY +3 Year	FY +4 Year	FY +5 Year
SAVINGS:	\$	\$	\$	\$	\$	\$
Regulated Community						
Local Government						
State Government						
Total Savings						
COSTS:						
Regulated Community						
Local Government						
State Government						
Total Costs						
REVENUE LOSSES:						
Regulated Community						
Local Government						
State Government						
Total Revenue Losses						

(20a) Explain how the cost estimates listed above were derived.
N/A.

Regulatory Analysis Form

(20b) Provide the past three year expenditure history for programs affected by the regulation.
N/A.

Program	FY -3	FY -2	FY -1	Current FY

(21) Using the cost-benefit information provided above, explain how the benefits of the regulation outweigh the adverse effects and costs.

No costs or adverse effects are anticipated as a result of the regulation.

(22) Describe the nonregulatory alternatives considered and the costs associated with those alternatives. Provide the reasons for their dismissal.

The amendment of the regulation is the most efficient method to update and streamline the regulation.

(23) Describe alternative regulatory schemes considered and the costs associated with those schemes. Provide the reasons for their dismissal.

No other regulatory schemes were considered.

Regulatory Analysis Form

(24) Are there any provisions that are more stringent than federal standards? If yes, identify the specific provisions and the compelling Pennsylvania interest that demands stronger regulation.

No.

(25) How does this regulation compare with those of other states? Will the regulation put Pennsylvania at a competitive disadvantage with other states?

Amendment of the regulation will not put Pennsylvania at a competitive disadvantage with other states.

(26) Will the regulation affect existing or proposed regulations of the promulgating agency or other state agencies? If yes, explain and provide specific citations.

No.

(27) Will any public hearings or informational meetings be scheduled? Please provide the dates, times, and locations, if available.

No public hearings or informational meetings are anticipated.

Regulatory Analysis Form

(28) Will the regulation change existing reporting, record keeping, or other paperwork requirements? Describe the changes and attach copies of forms or reports which will be required as a result of implementation, if available.

There is no impact on paperwork as a result of the repeal of this regulation.

(29) Please list any special provisions which have been developed to meet the particular needs of affected groups or persons including, but not limited to, minorities, elderly, small businesses, and farmers.

The rulemaking will have no effect on special needs of regulated parties.

(30) What is the anticipated effective date of the regulation; the date by which compliance with the regulation will be required; and the date by which any required permits, licenses or other approvals must be obtained?

The amendment will take effect after a 30-day public comment period and upon final approval by the legislative standing committees, the Office of Attorney General and the Independent Regulatory Review Commission.

(31) Provide the schedule for continual review of the regulation.

All Insurance Department regulations are reviewed for their continued effectiveness on a triennial schedule.

CDL-1

FACE SHEET
FOR FILING DOCUMENTS
WITH THE LEGISLATIVE REFERENCE
BUREAU

(Pursuant to Commonwealth Documents Law)

RECEIVED
97 NOV 13 11:13:58
INDEPENDENT AGENCY
REVIEW COMMISSION

DO NOT WRITE IN THIS SPACE

Copy below is hereby approved as to
form and legality. Attorney General

Crestina J. Casper

By _____
(Deputy Attorney General)

OCT 30 1997

Date of Approval

Check if applicable.
Copy not approved. Objections
attached.

Copy below is hereby certified to be a true and correct
copy of a document issued, prescribed or promulgated
by:

Insurance Department

(AGENCY)

DOCUMENT/FISCAL NOTE NO. 11-165

DATE OF ADOPTION: _____

BY: *Gregory S. Martino*
Gregory S. Martino
Acting Insurance Commissioner

TITLE: _____
(EXECUTIVE OFFICER, CHAIRMAN OR
SECRETARY)

Copy below is hereby approved as to form and
legality. Executive or Independent Agencies

BY: *John F. Weaber*

10-1-97

DATE OF APPROVAL

(DEPUTY GENERAL COUNSEL)
~~(CHIEF COUNSEL, INDEPENDENT AGENCY)~~
(STRIKE INAPPLICABLE TITLE)

Check if applicable. No Attorney General
approval or objection within 30 days after
submission.

NOTICE OF PROPOSED RULEMAKING

INSURANCE DEPARTMENT

31 Pa. Code, Chapter 67, Subchapter B, §§ 67.21 - 67.28

EVIDENCE OF FINANCIAL RESPONSIBILITY

PREAMBLE

The Pennsylvania Insurance Department (“Department”) proposes to amend 31 Pa. Code §§ 67.21 to 67.28, Subchapter B., Evidence of Financial Responsibility, as set forth in Annex A. The Department is publishing the amendment of the regulation as a proposed rulemaking. The Department proposes the amendments to 31 Pa. Code under the authority of the Motor Vehicle Financial Responsibility Law, 75 Pa.C.S. § 1782(d). This regulation sets forth the requirements of providing proof of financial responsibility for all owners and operators of motor vehicles in the Commonwealth. Additionally, the form and content of identification cards that insurers are required to issue and motorists are required to possess is also contained within this regulation.

Purpose

The purpose of this rulemaking is to amend 31 Pa. Code, Chapter 67, §§ 67.21-67.28 in order to provide additional detail for clarity, delete unenforceable and outdated provisions, and bring the regulation into conformance with provisions of the Motor Vehicle Financial Responsibility Law.

In the definitions section, the reference to Department has been deleted as it is contained in another regulation and the definition of NAIC company code number has been modified slightly for clarity.

Under sections 67.23(a) and 67.23(b), references to the original dates of these requirements in 1984 have been deleted, as they are outdated and no longer necessary.

Section 67.24(a) regarding the form and content of I.D. cards has been amended to delete reference to no-fault insurance and pre-1985 requirement dates. Section 67.24(b)(8) has been modified to conform with Section 1782(d) of the Motor Vehicle Financial Responsibility Law by requiring that the I.D. cards disclose the period for which coverage has been paid by the insured. Additionally, in section 67.24(c), the warning language was amended because it was confusing as written.

Instructions accompanying I.D. cards, section 67.25, has been amended to allow insurers flexibility, without mandating specific language.

Section 67.26 relating to multiple vehicle situations has been renamed to “I.D. Cards Issued By An Insurer To Fleets or Dealers”, as it is more concise and accurate. Language requiring the insurance company to advise a dealer that an I.D. card cannot be used to register a specific vehicle has been amended. The language that an I.D. card be placed in each vehicle while it is being driven under the dealer’s policy with the dealer’s plate has been deleted, as the Insurance Department cannot enforce this requirement.

The section entitled Binder has been renamed, "Temporary Identification Cards," for clarity. Subsection (a) has been modified to require the issuance of a temporary I.D. card rather than a copy of the binder, as the Department feels the use of temporary I.D. cards may become more widespread as insurance companies change over to electronic application transmissions. Also, a requirement of what specific information a temporary I.D. card must contain is listed, such as the statement that the I.D. card is temporary, and that it is not valid for more than 60 days from the date of issuance. Subsection (b) has been modified to indicate exactly what information must be contained on the assigned risk application for it to be used as a temporary I.D. card. A copy of a valid application is still acceptable, and must state that a certified producer is not permitted to issue a temporary I.D. card for assigned risk applications.

Section 67.28 regarding other evidence of financial responsibility has been deleted in its entirety as the Department of Transportation will have to determine what is acceptable evidence of financial responsibility.

External Comments

The Insurance Federation of Pennsylvania, Inc., and the Pennsylvania Department of Transportation, Bureau of Motor Vehicles, were contacted regarding the proposed amendment of this regulation. The Department has incorporated their comments into this proposed regulation. Specifically, the Department has retained the warning language required on the I.D. cards by Section 67.24 because it informs the insureds that there are penalties for failing to maintain liability insurance. The Department's proposed change that "I.D. cards shall contain a statement similar to the following" was made because the warning is confusing as presently written, implying that if insureds allow their insurance to lapse, there would not be a problem so long as they do not drive the vehicle.

Fiscal Impact

The amendment of this regulation should not have any substantial impact on costs associated with the Department, insurance companies, political subdivisions, or the general public.

Paperwork

The amendment of this regulation should not impose additional paperwork requirements on the Department, insurers, or the general public.

Persons Regulated

The revision of this regulation applies to all insurance companies who transact insurance business, and all owners and operators of motor vehicles, in the Commonwealth.

Contact Person

Questions or comments regarding the proposed rulemaking may be addressed in writing to Peter J. Salvatore, Regulatory Coordinator, 1326 Strawberry Square, Harrisburg, Pennsylvania 17120, telephone number (717) 787-4429, within 30 days following the publication of this notice in the Pennsylvania Bulletin.

Regulatory Review

Under Section 5(a) of the Regulatory Review Act, (71 P.S. §§745.1-745.15), renumbered and amended by the act of June 25, 1997 (P.L. 252, No. 24)(1997 Pa. Legis. Serv. 180-97(West)), the agency submitted a copy of this regulation _____ to the Independent Regulatory Review Commission and to the Chairmen of the House Insurance Committee and the Senate Banking and Insurance Committee. In addition to the submitted regulation, the agency has provided the Commission and the Committees with a copy of a detailed Regulatory Analysis Form prepared by the agency in compliance with Executive Order 1996-1, "Regulatory Review and Promulgation." A copy of that material is available to the public upon request.

If the Commission has any objections to any portion of the proposed amendments, it will notify the agency within 30 days after the close of the public comment period. The notification shall specify the regulatory review criteria which have not been met by that portion. The Act specifies detailed procedures for review, prior to final publication of the regulations by the agency, the General Assembly and the Governor of objections raised.

Gregory S. Martino
Acting Insurance Commissioner

CONTINUATION SHEET FOR FILING DOCUMENTS
WITH THE LEGISLATIVE REFERENCE BUREAU
Pursuant to Commonwealth Documents Law

ANNEX A

Title 31. Insurance, Part VII. Property, Fire and Casualty Insurance, Chapter 67.21 -
67.28. Subchapter B. Evidence of Financial Responsibility.

Section

- 67.21. Purpose.
- 67.22. Definitions.
- 67.23. I.D. cards.
- 67.24. Form and content of I.D. cards.
- 67.25. Instructions accompanying I.D. cards.
- 67.26. [I.D. cards issued to fleets, dealers, transporters; and temporary registrations.] I.D. cards issued by an insurer to fleets or dealers.
- 67.27. [Binder.] Temporary Identification Cards.
- [67.28. Other evidence of financial responsibility.] Reserved.

§ 67.21. Purpose.

The purpose of this subchapter is to ensure that persons will be able to demonstrate satisfaction of the financial responsibility requirements of the act.

§ 67.22. Definitions.

The following words and terms, when used in this subchapter, have the following meanings, unless the context clearly indicates otherwise:

Act - 75 Pa.C.S. §§ 1701 - 1798 (relating to the Motor Vehicle Financial Responsibility Law).

Department - The Insurance Department of the Commonwealth.]

I.D. Card - An insurance identification card prescribed by this chapter.

Insurer - An insurance company, association or exchange providing coverage on motor vehicles under the act.

NAIC company code number - The unique number which is assigned by the National Association of Insurance Commissioners [Central Office to identify that insurer].

Policy - An insurance policy which provides coverage to satisfy the financial responsibility requirements of the act.

Self-insurance certificate number - An identification number assigned by the Department of Transportation to a self-insurer.

Self-insurer - A person or entity designated as an approved self-insurer by the Department of Transportation as set forth in 67 Pa. Code § 223.5 (relating to certificate).

Vehicle - A motor vehicle of a kind required to be registered under 75 Pa.C.S. (relating to the Vehicle Code).

§ 67.23. I.D. cards.

(a) *Insurers*. [On or after October 1, 1984, at the inception or renewal of a policy,] [t]he insurer shall issue to each named insured one I.D. card as specified in this subchapter for each vehicle which it insures. Upon the addition or substitution of a

vehicle covered in the policy, the insurer shall issue an I.D. card for that vehicle.

Replacement of I.D. cards for the purpose of change of address shall be optional at the discretion of the insurer.

(b) *Self-insurers.* [On or after October 1, 1984, t]The self-insurer shall issue an I.D. card as specified in this subchapter for each vehicle for which satisfaction of the requirements of the act is accomplished through self-insurance. Upon the addition or substitution of a vehicle, the self-insurer shall issue an I.D. card for that vehicle.

Replacement of I.D. cards for the purpose of change of address shall be optional at the discretion of the self-insurer.

(c) *Evidence.* The I.D. cards shall serve as evidence of financial responsibility.

§ 67.24. Form and content of I.D. cards.

(a) *Form of financial responsibility cards.* [The insurer and self-insurer may in their discretion choose to satisfy the requirements of this subchapter by continuing to use the existing no-fault identification card until January 1, 1985. After January 1, 1985,] T[t]he insurer and self-insurer shall [use a new] issue an I.D. card containing information required in this section or another card as may be approved by the Department.

(b) *Contents.* Each I.D. card shall contain the following information on the front of the card:

- (1) Title of I.D. card, "Financial Responsibility Identification Card".
- (2) NAIC company code number of the insurer or self-insurance certificate number.
- (3) Name of the insurer or self-insurer.

(4) Name and address of the named insured or motor vehicle registrant where the vehicle is self-insured.

(5) Description of vehicle: year, make, and vehicle identification number (VIN). The model of the vehicle may be used as the make. All digits of the vehicle identification number shall appear on the I.D. card.

(6) Policy number [where applicable].

(7) Effective date: month, day, and year [of the policy must be shown].

(8) [The following inscription below the effective date: NOT VALID MORE THAN 1 YEAR FROM EFFECTIVE DATE.] Expiration date: month, day, and year.

(c) *Statement.* Each I.D. card shall contain [the following] a statement [on the back of the card:] similar to the following:

This card must be carried for production upon demand. It is suggested that you carry this card in the insured vehicle.

WARNING: Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in this State without the required financial responsibility may have [his] the registration suspended or revoked.

NOTE: THIS CARD IS REQUIRED WHEN:

(1) You are involved in an auto accident.

(2) You[r] are convicted of a traffic offense other than a parking offense that requires a court appearance.

(3) You are stopped for violating any provision of 75 Pa.C.S. (relating to the Vehicle Code) and requested to produce it by a police officer.

You must provide a copy of this card to the Department of Transportation when you request restoration of your operating privilege and/or registration privilege which has been previously suspended or revoked.

§ 67.25. Instructions accompanying I.D. cards.

[At the time the insurer issues an I.D. card to a policyholder, it shall also issue a statement explaining I.D. card requirements, including display to law enforcement officers, use for registering vehicles, and action that must be taken in the event a card is lost or a card is in error. The following language will be acceptable to the Department in satisfaction of this requirement:] The insurance company shall advise the policyholder of I.D. card requirements as outlined in Section 67.24(c), including but not limited to display to law enforcement officers, action that must be taken in the event a card is lost or contains incorrect information and use for registering vehicles. The following language is provided as an example of language which meets these requirements:

IMPORTANT NOTICE Regarding your Financial Responsibility Insurance Identification Card.

The _____ Insurance Company is required by Pennsylvania law to send you an I.D. card. The card shows that an insurance policy has been issued for the vehicle(s) described in satisfying the financial responsibility requirements of the law.

If you lose the card, or if the card contains incorrect information, contact your insurance company or agent for a replacement.

The I.D. card information may be used for vehicle registration and replacing license plates. If your liability insurance policy is not in effect, the I.D. card is no longer valid.

You are required to maintain financial responsibility on your vehicle. It is against Pennsylvania law to use the I.D. card fraudulently such as using the card as proof of financial responsibility after the insurance policy is terminated.

§ 67.26. [I.D. cards issued to fleets, dealers, transporters; and temporary registrations.] I.D. cards issued by an insurer to fleets or dealers.

(a) When a policyholder or self-insurer has five or more vehicles registered in this Commonwealth, the insurer or self-insurer may use the statement "all owned vehicles" or "all owned and leased vehicles" instead of a specific vehicle description on each I.D. card. However, each vehicle must have an I.D. card for it.

(b) An I.D. card issued to a dealer may show either "garage liability hazard number 1 policy" or "all owned and nonowned vehicles -- comprehensive auto liability policy" instead of a specific vehicle description. One I.D. card must be issued for each set of dealer plates assigned to the dealer and insured under such a policy. [An I.D. card issued to a dealer] The insurance company shall advise that an I.D. card issued to a dealer cannot be used to register a specific vehicle. [An I.D. card must be placed in each vehicle while it is being driven under the dealer's policy with the dealer's plate.]

§ 67.27. [Binder.] Temporary Identification Cards.

(a) [Prior to receiving an I.D. card from an insurer, a copy of a valid binder which contains the information required in § 67.24(b)(1)-(7) (relating to form and content of I.D. cards) excluding the policy number can be used as evidence of financial responsibility.]

An agent may issue a temporary I.D. card, which can be used as evidence of financial responsibility until such time as the permanent I.D. card is issued by the insurance company. The temporary I.D. card must contain the following information:

TITLE OF CARD - TEMPORARY FINANCIAL RESPONSIBILITY
IDENTIFICATION CARD

NOTE: THIS CARD IS NOT VALID FOR MORE THAN 60 DAYS FROM THE
DATE OF ISSUANCE

NAME OF INSURANCE GROUP

NAME, ADDRESS, AND SIGNATURE OF ISSUING AGENT

DESCRIPTION OF VEHICLE -- YEAR, MAKE AND VEHICLE IDENTIFICATION
NUMBER

EFFECTIVE DATE OF COVERAGE -- MONTH, DAY AND YEAR

(b) [Prior to receiving an I.D. card from an assigned company of the Pennsylvania Automobile Insurance Plan (Plan), a copy of an application to the Plan can be used in place of an I.D. card, if the application contains the information required in § 67.24(b)(1) - (7) excluding the policy number and is signed by a licensed insurance agent or broker.]

A Pennsylvania Assigned Risk Plan application may be used as evidence of financial responsibility prior to receipt of an I.D. card from the assigned insurance company. The application must contain the following information:

NAME, ADDRESS AND SIGNATURE OF CERTIFIED PRODUCER

DESCRIPTION OF VEHICLE -- YEAR, MAKE AND VEHICLE IDENTIFICATION
NUMBER

ELECTRONIC MAIL REFERENCE NUMBER, IF APPLICABLE

NOTE: A CERTIFIED PRODUCER IS NOT PERMITTED TO ISSUE A
TEMPORARY ID CARD FOR ASSIGNED RISK APPLICATIONS

[§ 67.28. **Other evidence of financial responsibility.**]

[Where the I.D. card is not held sufficient by the court, the Department of
Transportation or other law enforcement agency to demonstrate financial responsibility,
an insurer [shall] may provide in writing other evidence that the policyholder is
financially responsible.] Reserved.



COMMONWEALTH OF PENNSYLVANIA
INSURANCE DEPARTMENT

OFFICE OF SPECIAL PROJECTS
1326 Strawberry Square
Harrisburg, PA 17120

Phone (717) 705-0009
Fax (717) 772-1969

November 13, 1997

Mr. Robert Nyce
Executive Director
Independent Regulatory Review Comm.
333 Market Street
14th Floor
Harrisburg, PA 17120

Re: Insurance Department Final
Form Regulation No. 11-165,
Evidence of Financial
Responsibility

Dear Mr. Nyce:

Pursuant to Section 5(a) of the Regulatory Review Act, enclosed for your review and approval is a proposed regulation to amend 31 Pa. Code Chapter 67, §§ 67.21-67.28, Evidence of Financial Responsibility.

The purpose of the rulemaking is amend 31 Pa. Code Chapter 67, §§ 67.21-67.28 in order to provide additional detail to clarify, delete unenforceable and outdated provisions, and bring the regulation into conformance with provisions of the Motor Vehicle Financial Responsibility Law, 75 Pa.C.S § 1782(d).

If you have any questions regarding this matter, please call me at 787-4429.

Sincerely yours,

A handwritten signature in cursive script that reads "Peter J. Salvatore".

Peter J. Salvatore
Regulatory Coordinator

**TRANSMITTAL SHEET FOR REGULATIONS SUBJECT TO THE
REGULATORY REVIEW ACT**

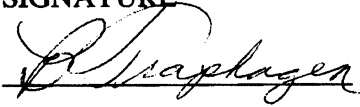
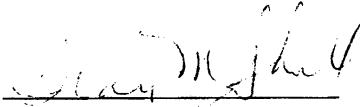
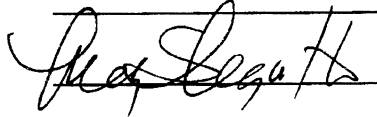
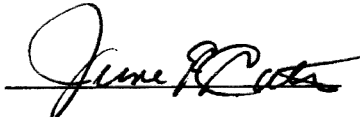
I.D. NUMBER: 11-165
 SUBJECT: Evidence of Financial Responsibility
 AGENCY: INSURANCE

TYPE OF REGULATION

- Proposed Regulation
- Final Regulation
- Final Regulation with Notice of Proposed Rulemaking Omitted
- 120-day Emergency Certification of the Attorney General
- 120-day Emergency Certification of the Governor
- Delivery of Tolled Regulation
 - a. With Revisions
 - b. Without Revisions

INDEPENDENT REGULATORY REVIEW COMMISSION
 97 NOV 12 PM 12:56
 FEDERAL RESERVE

FILING OF REGULATION

DATE	SIGNATURE	DESIGNATION
11-13-97		HOUSE COMMITTEE ON INSURANCE
11-13-97		SENATE COMMITTEE ON BANKING & INSURANCE
11-13-97		INDEPENDENT REGULATORY REVIEW COMMISSION
		ATTORNEY GENERAL
11/13/97		LEGISLATIVE REFERENCE BUREAU

November 12, 1997