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ASSEMBLY BILL NO. 453—COMMITTEE ON TRANSPORTATION

MARCH 25, 2013

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Referred to Committee on Transportation

SUMMARY—Excludes certain fleet vehicles from the insurance verification system. (BDR 43-1199)

FISCAL NOTE: Effect on Local Government: No.  
Effect on the State: No.

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EXPLANATION – Matter in ***bolded italics*** is new; matter between brackets **[omitted material]** is material to be omitted.

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AN ACT relating to motor vehicles; exempting certain fleet vehicles from the Department of Motor Vehicles insurance verification system; and providing other matters properly relating thereto.

**Legislative Counsel's Digest:**

1 Existing law requires the Department of Motor Vehicles to create a system for  
2 verifying through the secure transmission and receipt of information that the  
3 owners of motor vehicles maintain the liability insurance required by law. The only  
4 vehicles that are exempt from being included in such a system are certain golf carts.  
5 (NRS 485.313) **Section 2** of this bill creates an additional exemption for certain  
6 vehicles that are registered as part of a fleet of vehicles. **Section 2** further provides  
7 that verification of the required liability insurance for such fleet vehicles shall be  
8 deemed to have been satisfied by the submission to the Department by the insurer  
9 of the policy number and the name of the registered owner.

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THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN  
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1       **Section 1.** NRS 482.215 is hereby amended to read as follows:  
2       482.215 1. All applications for registration, except  
3 applications for renewal of registration, must be made as provided in  
4 this section.  
5       2. Except as otherwise provided in NRS 482.294, applications  
6 for all registrations, except renewals of registration, must be made in  
7 person, if practicable, to any office or agent of the Department or to  
8 a registered dealer.



\* A B 4 5 3 R 1 \*

1       3. Each application must be made upon the appropriate form  
2 furnished by the Department and contain:

3       (a) The signature of the owner, except as otherwise provided in  
4 subsection 2 of NRS 482.294, if applicable.

5       (b) The owner's residential address.

6       (c) The owner's declaration of the county where he or she  
7 intends the vehicle to be based, unless the vehicle is deemed to have  
8 no base. The Department shall use this declaration to determine the  
9 county to which the governmental services tax is to be paid.

10     (d) A brief description of the vehicle to be registered, including  
11 the name of the maker, the engine, identification or serial number,  
12 whether new or used, and the last license number, if known, and the  
13 state in which it was issued, and upon the registration of a new  
14 vehicle, the date of sale by the manufacturer or franchised and  
15 licensed dealer in this State for the make to be registered to the  
16 person first purchasing or operating the vehicle.

17     (e) Except as otherwise provided in this paragraph, if the  
18 applicant is not an owner of a fleet of vehicles or a person described  
19 in subsection 5:

20       (1) Proof satisfactory to the Department or registered dealer  
21 that the applicant carries insurance on the vehicle provided by an  
22 insurance company licensed by the Division of Insurance of the  
23 Department of Business and Industry and approved to do business in  
24 this State as required by NRS 485.185; and

25       (2) A declaration signed by the applicant that he or she will  
26 maintain the insurance required by NRS 485.185 during the period  
27 of registration. If the application is submitted by electronic means  
28 pursuant to NRS 482.294, the applicant is not required to sign the  
29 declaration required by this subparagraph.

30       (f) If the applicant is an owner of a fleet of vehicles or a person  
31 described in subsection 5, evidence of insurance provided by an  
32 insurance company licensed by the Division of Insurance of the  
33 Department of Business and Industry and approved to do business in  
34 this State as required by NRS 485.185:

35       (1) In the form of a certificate of insurance on a form  
36 approved by the Commissioner of Insurance;

37       (2) In the form of a card issued pursuant to NRS 690B.023  
38 which identifies the vehicle ~~H~~ or the registered owner of the  
39 vehicle; or

40       (3) In another form satisfactory to the Department.

41       → The Department may file that evidence, return it to the applicant  
42 or otherwise dispose of it.

43       (g) If required, evidence of the applicant's compliance with  
44 controls over emission.



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1       4. The application must contain such other information as is  
2 required by the Department or registered dealer and must be  
3 accompanied by proof of ownership satisfactory to the Department.

4       5. For purposes of the evidence required by paragraph (f) of  
5 subsection 3:

6       (a) Vehicles which are subject to the fee for a license and the  
7 requirements of registration of the Interstate Highway User Fee  
8 Apportionment Act, and which are based in this State, may be  
9 declared as a fleet by the registered owner thereof on his or her  
10 original application for or application for renewal of a proportional  
11 registration. The owner may file a single certificate of insurance  
12 covering that fleet.

13      (b) Other fleets composed of ~~10 or more vehicles based in this~~  
14 ~~State,~~ **more than one vehicle, all of which are covered by a**  
15 **commercial liability policy,** or vehicles insured under a blanket  
16 policy which does not identify individual vehicles, may ~~each~~ be  
17 declared annually as a fleet by the registered owner thereof for the  
18 purposes of an application for his or her original or any renewed  
19 registration. The owner may file a single certificate of insurance  
20 covering that fleet.

21      (c) A person who qualifies as a self-insurer pursuant to the  
22 provisions of NRS 485.380 may file a copy of his or her certificate  
23 of self-insurance.

24      (d) A person who qualifies for an operator's policy of liability  
25 insurance pursuant to the provisions of NRS 485.186 and 485.3091  
26 may file evidence of that insurance.

27      **Sec. 2.** NRS 485.313 is hereby amended to read as follows:

28      485.313 1. The Department:

29       (a) Shall, in cooperation with insurers, create a system for  
30 verifying through the secure transmission and receipt of information  
31 that the owners of motor vehicles maintain the insurance required by  
32 NRS 485.185; and

33       (b) May enter into a contract with any person to provide services  
34 relating to the system.

35       2. The Director shall adopt regulations to carry out the  
36 provisions of this section . ~~, including, without limitation,~~  
~~regulations for verifying that registered owners described in~~  
~~paragraph (b) of subsection 5 of NRS 482.215 maintain the~~  
~~insurance required by NRS 485.185.]~~

37       3. **For vehicles which are part of a fleet of vehicles described**  
38 **in paragraph (b) of subsection 5 of NRS 482.215, the maintenance**  
39 **of the insurance required by NRS 485.185 shall be deemed to have**  
40 **been satisfied by the submission by the insurer to the Department**  
41 **of the policy number and the name of the registered owner of the**  
42 **vehicles.**



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1       4. As used in this section, "motor vehicle":

2       (a) Does not include ~~¶, except~~:

3           (1) *Except* as otherwise provided in subsection 1 of NRS  
4 482.398, a golf cart as that term is defined in NRS 482.044.

5           (2) *A vehicle that is registered as part of a fleet of vehicles*  
6 *pursuant to subsection 5 of NRS 482.215.*

7       (b) Includes, without limitation ~~¶~~

8       ~~(1) A~~, a motortruck, truck-tractor, bus or other vehicle that  
9 is registered pursuant to paragraph (c) of subsection 1 of NRS  
10 482.482 or NRS 706.801 to 706.861, inclusive.

11       ~~(2) A vehicle that is registered as part of a fleet of vehicles~~  
12 ~~and described in paragraph (b) of subsection 5 of NRS 482.215.~~

13       Sec. 3. NRS 690B.023 is hereby amended to read as follows:

14       690B.023 If insurance for the operation of a motor vehicle  
15 required pursuant to NRS 485.185 is provided by a contract of  
16 insurance, the insurer shall:

17       1. Provide evidence of insurance to the insured on a form  
18 approved by the Commissioner. The evidence of insurance must  
19 include:

20       (a) The name and address of the policyholder;

21       (b) The name and address of the insurer;

22       (c) Vehicle information, consisting of:

23           (1) The year, make and complete identification number of  
24 the insured vehicle or vehicles; or

25           (2) The word "Fleet" *and the name of the registered owner*  
26 if the vehicle is covered under a fleet policy written on an any auto  
27 basis or blanket policy basis;

28           (d) The term of the insurance, including the day, month and year  
29 on which the policy:

30              (1) Becomes effective; and

31              (2) Expires;

32           (e) The number of the policy;

33           (f) A statement that the coverage meets the requirements set  
34 forth in NRS 485.185; and

35           (g) The statement "This card must be carried in the insured  
36 motor vehicle for production upon demand." The statement must be  
37 prominently displayed.

38       2. Provide new evidence of insurance if:

39           (a) The information regarding the insured vehicle or vehicles  
40 required pursuant to paragraph (c) of subsection 1 no longer is  
41 accurate;

42           (b) An additional motor vehicle is added to the policy;

43           (c) A new number is assigned to the policy; or



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1       (d) The insured notifies the insurer that the original evidence of  
2 insurance has been lost.

3       **Sec. 4.** (Deleted by amendment.)

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