

Financial Responsibility Update

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Effective: Immediately

New Information

Out-of-state/country insurance documents are **no** longer accepted for any California-registered vehicles, as they may **not** conform to the requirements of *Vehicle Code* §§4000.37 and 4000.38, and regulations outlined in *Insurance Code*, Article 2.3, §§82.00–85.08.

Procedures

When electronic insurance filing is missing for a vehicle, evidence of a California liability insurance document or identification (ID) card is acceptable if it meets the following conditions:

- The following compliance statement: “This policy complies with Sections 16056 or 16500.5 of the California Vehicle Code;” or the document indicates any of the statements below:
 - California Evidence of Liability Insurance Document
 - California Evidence of Liability Insurance
 - California Evidence of Financial Responsibility
 - California Automobile Liability Insurance Identification Card
 - California Proof of Automobile Liability Insurance Identification Card
- The primary name of the insured is covered by the policy, or the vehicle owner, or both.
- The vehicle identification number (VIN) or Commercial/Fleet insurance card may state “Fleet” in lieu of the “VIN ONLY” if insurance status has been electronically updated to the Department of Motor Vehicles (DMV).
- The make/manufacturer of the vehicle.
- The year model of the vehicle.
- The policy number issued for the policy.
- The effective date of the coverage.
- The scheduled expiration date of the coverage.
- The name of the insurance company.
- The address of the insurance company.
- The NAIC Number issued for the insurance company.

NOTE: ID cards issued by California Auto Assigned Risk Pool (CAARP) are acceptable. The ID card will have/be:

- An assignment number, which will be listed instead of a policy number.
- Valid for 30 days from the effective date on the front of the ID card.
- The insurer identified as “applicant.”
- “COMPANY NUMBER 99999” listed in lieu of a National Association of Insurance Commissioners (NAIC) number.

Background

With the update to *Vehicle Code* §16056 effective January 1, 2025, the liability limits in other states may **not** meet minimum California liability requirements.

VIN 2026-04

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References

Vehicle Code, §§4000.37, 16020 and 16056

Insurance Code, Section 660, Title 13 Article 2.3, §§82.00 – 85.08

VIN 2024-16 Commercial & Fleet Insurance Requirements

Distribution

Notification of this memo (available at **dmv.ca.gov** by searching Vehicle Industry Services) was sent through the California DMV Automated Email Alert System in **March 2026** to:

- Dealers
- Registration Services

Contact

Direct questions related to this memo to DMV Customer Care at (916) 657-6560.