

APPENDIX A

Framework for usage of electronic proof of insurance (pink card) for auto insurance

Current situation and practices

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
ALBERTA	<p><i>Insurance Act, RSA 2000, c I-3</i></p> <p>Section 822</p> <p>(1) In this section, “insured” means a person named as the insured in an owner’s policy.</p> <p>(2) Every licensed insurer that issues an owner’s policy must at the time of issue of the policy also issue and deliver to the insured a financial responsibility card and, on request by that insured, any additional copies of the card required to be provided under the regulations.</p> <p>(3) Every licensed insurer that issues an owner’s policy must provide to the insured the information required by the regulations relating to financial responsibility cards when the policy is being cancelled or the insured is given a notice of renewal.</p> <p>(4) When an insured to whom a financial responsibility card has been issued pursuant to this section ceases to be insured by the owner’s policy in respect of which the card was issued, that person must forthwith destroy the card and every copy of the card issued to that person.</p> <p>(5) Any insurer that issued a financial responsibility card or an insurance agent who represents the insurer must provide to a peace officer any information requested concerning the</p>	<ul style="list-style-type: none"> • Not necessarily any legislative changes – there does not appear to be any Alberta legislation or regulation that prohibits electronic financial responsibility cards (FRC). • Section 822 of the Insurance Act (IA) provides the Superintendent with the authority to approve the form FRC are to take. Section 826 of IA states that the Lieutenant Governor in Council may make regulations governing any matter with respect to the issuance of and the cancellation of FRC and the provision of copies of FRC to an insured for the purposes of section 822 and to a prescribed corporation for the purposes of section 825. • Currently, Bulletin 01-2015 supplements the Superintendent’s authority given under section 822 of the IA. It provides clarity on what a FRC must contain and states that it “must be an original document in hard copy on pink paper, with the provincial and territorial shields in white in the background”. Temporary FRCs must be printed in hard copy as well. The Superintendent could choose to approve a form that is electronic. • The <i>Electronic Transactions Act</i> (ETA) contains a number of relevant provisions. Section 2 in 	<ul style="list-style-type: none"> • Alberta Ministry of Transportation • Service Alberta • Insurance Brokers Association of Alberta (IBAA) • Insurance Bureau of Canada (IBC) • The Co-operators • RCMP and provincial policing (Calgary, Edmonton, Camrose, Lacombe, Sheriff’s office, etc.) • Canadian (CBSA) and US (US CBP?) customs and immigration • National Association of Insurance Commissioners (NAIC – US insurance regulators) • Privacy legislation representatives (FOIP, PIPEDA) <p>Federal ministries of employment and immigration</p>

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	<p>cancellation or lapse of the owner’s policy with respect to which the financial responsibility card was issued.</p> <p>(6) A financial responsibility card issued pursuant to this section must be in a form approved by the Superintendent.</p> <p>Miscellaneous Provisions Regulation A.R. 120/2001</p> <p>Financial responsibility cards</p> <p>7(1) Where a licensed insurer issues a financial responsibility card under section 822 of the Act, the insurer</p> <p>(a) shall provide a separate card in respect of each vehicle insured under the motor vehicle liability policy,</p> <p>(b) shall, on the request of the insured, provide a copy of the card for each person who commonly drives a vehicle insured under the motor vehicle liability policy, and</p> <p>(c) shall, on the request of the insured, provide a copy of any card issued within the previous two years.</p> <p>Office of the Superintendent of Insurance</p> <p>Bulletin No. 01-2015 – Approved Form of Financial Responsibility Card (Pink Card)</p> <ul style="list-style-type: none"> • This bulletin is issued by the Superintendent pursuant to section 792.1 of the <i>Insurance Act</i>. • The purpose of this Bulletin is to provide details of the approved form of the financial responsibility card (“FRC”), commonly known as the “pink card”, issued pursuant to section 822(6) of the Act. 	<p>particular states that the ETA does not limit the operation of other laws/enactments which require information be displayed or transmitted by a specific method. This allows for section 822 of the IA.</p> <ul style="list-style-type: none"> • Section 13 of the ETA states that a legal requirement that a person provide information or a record in a specified non-electronic form is satisfied if the person provides the information/record in electronic form and it is organized in (substantially) the same manner as the specified non-electronic form, accessible to the other person so as to be usable for subsequent reference, capable of being retained by the other person. • Section 14 of the ETA deals with the legal requirement to provide, retain and examine and original document and basically says that there needs to be a reliable assurance as to the integrity of the information contained in the record in electronic form. Section 20 states that, if a public body has the power to deal with information/records, it has the power to do so electronically. • There are a number of offence provisions in the Traffic Safety Act regarding failing to produce a valid FRC or producing an expired FRC. However, these provisions do not result in anything that would preclude electronic FRC. 	

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	<ul style="list-style-type: none"> • Consistent with other jurisdictions in Canada, the Superintendent has approved the form for the FRC. • The FRC: <ol style="list-style-type: none"> 1. Must contain at least the following information: <ol style="list-style-type: none"> a) Insurer’s licensed legal name prominently displayed b) Policy number c) Insured’s name d) Insured vehicle make, model, Vehicle Identification Number e) Effective and Expiry dates f) The words “Motor Vehicle Liability Insurance Card Canada Inter-Province Applicable Within Canada and the United States of America” 2. Must be an original document in hard copy on pink paper, with the provincial and territorial shields in white in the background, and 3. Is not valid unless the referenced automobile insurance policy is in force. 	<p>The <i>Freedom of Information and Protection of Privacy Act</i> (FOIP) will need to be examined to see how it is impacted by a move to electronic distribution of FRCs.</p>	
BRITISH COLUMBIA	<p><i>Insurance (Vehicle) Act, RSBC 1996, c 231</i></p> <p>Section 36 – Issue of certificate</p> <p>(1) On payment of the basic premium and any additional premium established under section 35, and approval of the application by the Insurance Corporation of British Columbia (Corporation),</p>	<p>At this time ICBC is not exploring the possibility of introducing an electronic owner’s certificate/proof of financial responsibility.</p> <p>It is unlikely to require legislative or regulatory amendments.</p>	<p>Stakeholders will include:</p> <ul style="list-style-type: none"> • Various ministries of government. • Law enforcement • Canada Border Services Agency • Vehicle Sales Authority of BC

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	<p>the Corporation must issue to the applicant the appropriate owner's certificate or driver's certificate.</p> <p>(2) An owner's certificate, driver's certificate and the applications for them must be in a form required by the Corporation, and must be design and constituted</p> <p>(a) to meet the interest of convenience and economy, and</p> <p>(b) to adequately identify the permit or licence under the <i>Motor Vehicle Act</i> or <i>Commercial Transport Act</i>, or a motor vehicle or trailer or driver's licence, permit or other authority to drive a motor vehicle under the <i>Motor Vehicle Act</i> to which the owner's certificate or the driver's certificate corresponds.</p> <p>(3) The Corporation must provide for the issue and delivery of all motor vehicle liability insurance cards required under the <i>Motor Vehicle Act</i> by persons insured under owner's certificates but there may be printed on an owner's certificate under the heading "Motor Vehicle Liability Insurance Card" particulars established by the Corporation for motor vehicle liability insurance cards that are required under the <i>Motor Vehicle Act</i>, and the particulars so printed constitute a motor vehicle liability insurance card under and for the purpose of the <i>Motor Vehicle Act</i>.</p> <p>(4) A document purporting to be a certificate of insurance under this Act and a motor vehicle liability insurance card, or either of them, either alone or in combination with any permit or licence for a motor vehicle or trailer or their use of operation, or any driver's licence, permit or other authority to drive a motor vehicle that bears a signature purporting to be the signature of the general manager of the Corporation, unless the contrary is shown, is deemed to be an owner's certificate, a driver's</p>	<p>There would be many issues to consider before implementing e-copies including the cancellation of the proof of financial responsibility.</p>	<ul style="list-style-type: none"> • Various customer associations, for example the BC Automobile Association, BC Trucker's Association, BC Taxi Association, Motor Coach Canada, Specialty Vehicle Association of BC, BC Coalition of Motorcyclists, Recreational Vehicle Dealers Association of BC, Quad Riders ATV Association of BC.

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	<p>certificate or a motor vehicle liability insurance card issued under this Act to the person named in it.</p> <p>(5) A motor vehicle liability insurance card must not be issued unless the insurance evidence in it meets the minimum requirements for a certificate.</p> <p>Motor Vehicle Act, RSBC 1996, c 318</p> <p>Section 106 – Proof of financial responsibility</p> <p>(1) If proof of financial responsibility is required to be given, it must be given by a certificate under the <i>Insurance (Vehicle) Act</i>.</p> <p>Section 111 – Issue of financial responsibility card</p> <p>(2) A financial responsibility card must set out</p> <ul style="list-style-type: none"> (a) the name of the person or corporation giving the proof of financial responsibility; (b) the particulars of the motor vehicle or trailer as set out the motor vehicle or trailer licence relative to it issued under section 3; and (c) all other particulars required by the Insurance Corporation of British Columbia. <p>(3) A financial responsibility card must be in form established by the Insurance Corporation of British Columbia.</p>		
MANITOBA	<p>English (link to French Manitoba legislation below):</p> <p>Highway Traffic Act, CCSM c H60</p> <p>Section 161 – Form of proof</p>	<p>We have reviewed with our Legal Department who have confirmed they are working on a comprehensive legal opinion on the use of electronic signatures and the principles how it applies to electronic documents. Although it is</p>	<p>Relevant Stakeholders would include MPI, MIT, Law enforcement and the Superintendent of Insurance</p>

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	<p>(1) Subject to subsection 160(6), where proof of financial responsibility is required to be given by any person, it shall be given in one of the alternative forms hereinafter described, namely;</p> <p>(a) the written certificate, filed with the registrar, of an insurance company duly authorized to carry on in the province the business of automobile insurance, which certificate shall certify</p> <p>(i) that the company has issued to, or for the benefit of the insured named therein, a motor vehicle liability policy, in the form required by this Part, which, at the date of the certificate, is in full force and effect, and</p> <p>(ii) that the motor vehicle liability policy therein mentioned shall not be cancelled or expire except upon 10 days' prior written notice thereof to the registrar; or</p> <p>(b) the bond of a guarantee insurance or surety company duly authorized to carry on business in the province, which bond shall</p> <p>(i) be payable to the Minister of Finance,</p> <p>(ii) be in a form approved by the registrar,</p> <p>(iii) be filed with the registrar,</p> <p>(iv) be conditioned for the payment of the amount specified in this Part, and</p> <p>(v) not be cancelled or expire except after 10 days' written notice to the registrar; or</p>	<p>yet to be finalized they have explained there is nothing in section 161 of The Highway Traffic Act or section 36(5) of The Manitoba Public Insurance Corporation Act that prescribes the pink card must be in paper format so there would be no requirement that these sections be amended if there is a desire to issue electronic pink cards. That being said, we have not reviewed any other provisions to see if there is any such legislative requirement</p> <p>The Deputy Registrar has weighted in that in the chart you provided, the column Required legislative modifications for electronic distribution, The Highway Traffic Act section 161(d) doesn't speak to the form of the motor vehicle liability card – so potentially proof of financial responsibility could be in an electronic format and that the same goes for section 36(5) of The Manitoba Public Insurance Corporation Act. It is not clear if The Insurance Act would require any change; sections 249 and 250 don't speak to proof of insurance for the minimum required \$200,000 liability</p> <p>There were some questions as to why subsection 36(1) is in the chart. Feedback was that it has the word "form" in it, and this subsection does not deal with the "form" of the pink card</p>	

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	<p>(c) the certificate of the Minister of Finance that the person named therein has deposited with him a sum of money, or security for money approved by the Minister of Finance, in the amount or value of \$200,000. for each motor vehicle registered in the name of the person; which deposit shall be accepted and certificate issued by the Minister of Finance on request by that person; or</p> <p>(d) a motor vehicle liability insurance card.</p> <p>Manitoba Public Insurance Corporation Act, CCSM c P215</p> <p>Section 36 – Insurance as proof of financial responsibility</p> <p>(1) For the purpose of availing to persons insured under any plan or part thereof established under this Act or the regulations financial responsibility of the kind and form required under the applicable laws of any province, state or territory, the corporation may from time to time execute and file with the appropriate public authorities in that other province, state or territory such of the following as the occasion requires</p> <p>(a) a power of attorney authorizing acceptance of service of notice or process for itself or its insured in any action or proceeding arising out of the motor vehicle accident in that other province, state or territory;</p> <p>(b) an undertaking to appear in any such action or proceeding;</p> <p>(c) an agreement to submit to the jurisdiction of the court in the other province, state or territory and not to set up any defence in any such action or proceeding that would not</p>		

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	<p>be available to an insurer under a motor vehicle liability policy issued in that province, state or territory;</p> <p>and the corporation may generally do all acts and things necessary and incidental thereto.</p> <p>(5) Subject to subsection (7) a motor vehicle liability insurance card issued by the corporation to any person under this Act shall be deemed proof of financial responsibility for the purpose of <i>The Highway Traffic Act</i> and, for the purposes of <i>The Highway Traffic Act</i>, proof shall be deemed to be given upon the issuance of the motor vehicle liability insurance card.</p> <p>French: https://web2.gov.mb.ca/laws/statutes/ccsm/_pdf.php?cap=h60 https://web2.gov.mb.ca/laws/statutes/ccsm/p215f.php</p>		
NEW BRUNSWICK	<p>English (link to French NB legislation below):</p> <p>Motor Vehicle Act, RSNB 1973, c M-17</p> <p>Section 283</p> <p>(1) Subject to the provision of subsection (3) proof of financial responsibility may be given in any one of the following forms:</p> <p>(a) the written certificate or certificates, filed with the Registrar, of any authorized insurer that it has issued, to or for the benefit of the person named therein, a motor vehicle liability policy or policies in form hereinafter</p>	<p>Electronic Transactions Act</p> <p>Interpretation</p> <p>2 The provisions of this Act relating to legal requirements apply whether the law</p> <p>(a) creates an obligation, or</p> <p>(b) provides consequences for doing something or for not doing something.</p> <p>Legal effect</p>	

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	<p>prescribed, which, at the date of the certificate or certificates, is in full force and effect, and which designated therein, by explicit description, or by other adequate reference, all motor vehicles to which the policy applies; but, if a person is not the registered owner of a motor vehicle, then the proof of financial responsibility to be provided must be a driver's policy;</p> <p>(b) any such certificate or certificates shall be in the form approved by the Registrar and shall cover all motor vehicles registered in the name of the person furnishing such proof, and that certificate, or certificates, shall certify that the motor vehicle liability policy or policies therein mentioned shall not be cancelled or expire, except upon ten days prior written notice thereof to the Registrar, and until such notice is duly given the certificates shall be valid, and sufficient to cover the term of any renewal of such motor vehicle liability policy by the insurer or any renewal or extension of the term of such motor vehicle privilege by the Minister;</p> <p>(c) the bond of a guarantee insurance or surety company, duly licensed in New Brunswick, or a bond with personal sureties approved as adequate security hereunder, upon application to a judge of The Court of Queen's Bench of New Brunswick; that bond shall be in form approved by the Registrar and shall be conditioned upon payment of the amount specified in this Part and shall not be cancelled or expire except after ten days written notice to the Registrar, but not after the happening of the injury or damage secured by the bond as to accident, injury or damage, and the bond shall be filed with the Registrar;</p> <p>(d) the certificate of the Minister that the person named therein has deposited with him a sum of money in the</p>	<p>7 Subject to section 4, information shall not be denied legal effect or enforceability solely on the ground that the information is electronic.</p> <p>Information in writing</p> <p>8 A legal requirement that information be in writing is satisfied by electronic information that is accessible so as to be usable for subsequent reference.</p> <p>Motor Vehicle Act</p> <p>17.1</p> <p>(3.2) A peace officer may seize a motor vehicle and cause the motor vehicle to be impounded if</p> <p>(a) the driver of the motor vehicle is unable to present and deliver to the peace officer a motor vehicle liability insurance card under paragraph 28(2)(b), and</p> <p>(b) the registered owner has been convicted of an offence under subsection (2) within the previous twenty-four months.</p> <p>28 (1.1) No person shall operate a motor vehicle that is required to be registered under this Act unless a motor vehicle liability insurance card</p>	

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	<p>amount or value of two hundred thousand dollars for each motor vehicle registered in the name of such person, and the Minister shall accept any such deposits and issue a certificate therefor, if such deposit is accompanied by evidence that there are no unsatisfied executions against the depositor registered in the office of the sheriff for the judicial district in which the depositor resides.</p> <p>Section 291</p> <p>The Lieutenant-Governor in Council may make regulations</p> <ul style="list-style-type: none"> (a) prescribing the form and contents of motor vehicle liability insurance cards and financial responsibility cards; (b) providing that no motor vehicle liability insurance card or financial responsibility card shall be issued by an insurer except on a form provided by the Registrar; (c) prescribing the terms and conditions under which insurers may be authorized to issue motor vehicle liability insurance cards or financial responsibility cards; (d) providing for notice to the Registrar before cancellation of any motor vehicle liability policy, upon which a motor vehicle liability insurance card or a financial responsibility card has been issued; (e) providing for the form, manner, and amount of security to be given under subsection 281(5); (f) providing for the more effective carrying out of this Part. <p>French: https://releve.canlii.org/fr/nb/legis/lois/lrn-b-1973-c-m-17/derniere/lrn-b-1973-c-m-17.html</p>	<p>issued by an insurer and approved by the Registrar under section 279 with respect to that motor vehicle is being carried in the motor vehicle or by the driver of the motor vehicle.</p> <p>28(2) The driver of a motor vehicle shall, upon the demand of a peace officer, forthwith present and deliver into the peace officer's hands, for examination in detail by the peace officer,</p> <ul style="list-style-type: none"> (a) the original or a photostatic copy of the registration certificate issued for the vehicle and signed in accordance with subsection 27(3), and (b) a motor vehicle liability insurance card as required under subsection (1.1) with respect to that motor vehicle. <p>279(1) Every insurer that issues an owner's or driver's automobile insurance policy shall, at the time of issue thereof, also issue and deliver to the named insured a motor vehicle liability insurance card.</p> <p>279(2) Where a person is insured under a garage and sales agency policy approved by the Superintendent of Insurance under the Insurance Act, the insurer that issues the policy shall at the time of issue thereof also issue and</p>	

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		<p>deliver to the named insured a financial responsibility card.</p> <p>279(3) Where a person gives proof of financial responsibility in the amounts and in any of the forms mentioned in sections 282 and 283, the Registrar shall issue and deliver to him a financial responsibility card.</p> <p>279(4) No insurer shall prepare or issue a card under this section except as approved by the Registrar.</p> <p>279(5) Where a person to whom the Registrar has issued a financial responsibility card ceases to maintain the proof of financial responsibility in respect of which the card was issued, he shall forthwith deliver the card and all copies thereof to the Registrar</p> <p>280 Any person who</p> <p>(a) produces to the Registrar or to a peace officer</p> <p>(i) a financial responsibility card or a motor vehicle liability insurance card purporting to show that there is in force a policy of insurance that is, in fact, not in force,</p>	

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		<ul style="list-style-type: none"> <li data-bbox="1392 285 1795 505">(ii) a financial responsibility card or motor vehicle liability insurance card purporting to show that he is at that time maintaining in effect proof of financial responsibility as required by this Act when such is not the case, or <li data-bbox="1392 529 1795 943">(iii) a financial responsibility card or a motor vehicle liability insurance card purporting to show that the person named in the card as the insured is, at the time of an accident in which a motor vehicle is in any manner, directly or indirectly involved, insured in respect of loss resulting from that accident and occasioned by the operation or use of that motor vehicle, when such is not the case; <li data-bbox="1346 967 1795 1154">(a.1) provides or causes to be provided to the Registrar, by any means, information purporting to show that there is in force a policy of insurance that is, in fact, not in force; <li data-bbox="1346 1179 1795 1333">(b) fails to deliver to the Registrar as required by subsection 279(5), a financial responsibility card or any additional card issued to him pursuant to that section; or 	

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		<p>(c) gives or loans to a person not entitled to have the same any card issued under subsection 279(2), is guilty of an offence under this Act.</p> <p>281(3) Where a person whose motor vehicle privilege is subject to suspension under this section produces to the Registrar a financial responsibility card or motor vehicle liability insurance card in respect of the motor vehicle involved in the accident, and in full force at the time of the accident, or where the Registrar is satisfied that at the time of the accident a financial responsibility card or a motor vehicle liability insurance card is in full force in respect of such motor vehicle, then, if the suspension has not already become effective, the Registrar shall not suspend the motor vehicle privilege, and if it has become effective he shall reinstate the motor vehicle privilege.</p> <p>281(4) Where a person whose motor vehicle privilege is subject to suspension under this section produces to the Registrar a financial responsibility card or a motor vehicle liability insurance card in respect of a motor vehicle liability policy issued to or for the</p>	

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		<p>benefit of that person as a driver that is in full force at the time of the accident or where the Registrar is satisfied that at the time of the accident there was in full force a motor vehicle liability policy in the amount specified in section 282 issued to or for the benefit of that person as a driver, then, if the suspension has not already become effective, the Registrar shall not suspend the motor vehicle privilege of the driver, or if it has become effective he shall reinstate such privilege.</p> <p>283(1) Subject to the provisions of subsection (3) proof of financial responsibility may be given in any one of the following forms:</p> <p>(a) the written certificate or certificates, filed with the Registrar, of any authorized insurer that it has issued, to or for the benefit of the person named therein, a motor vehicle liability policy or policies in form hereinafter prescribed, which, at the date of the certificate or certificates, is in full force and effect, and which designates therein, by explicit description, or by other adequate reference, all motor vehicles to which the policy</p>	

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		<p>applies; but, if a person is not the registered owner of a motor vehicle, then the proof of financial responsibility to be provided must be a driver's policy;</p> <p>(b) any such certificate or certificates shall be in the form approved by the Registrar and shall cover all motor vehicles registered in the name of the person furnishing such proof, and that certificate, or certificates, shall certify that the motor vehicle liability policy or policies therein mentioned shall not be cancelled or expire, except upon ten days prior written notice thereof to the Registrar, and until such notice is duly given the certificates shall be valid, and sufficient to cover the term of any renewal of such motor vehicle liability policy by the insurer or any renewal or extension of the term of such motor vehicle privilege by the Minister;</p> <p>(c) the bond of a guarantee insurance or surety company, duly licensed in New Brunswick, or a bond with personal sureties approved as adequate security hereunder, upon application to a</p>	

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		<p>judge of The Court of Queen's Bench of New Brunswick; that bond shall be in form approved by the Registrar and shall be conditioned upon payment of the amount specified in this Part and shall not be cancelled or expire except after ten days written notice to the Registrar, but not after the happening of the injury or damage secured by the bond as to such accident, injury or damage, and the bond shall be filed with the Registrar;</p> <p>(d) the certificate of the Minister that the person named therein has deposited with him a sum of money in the amount or value of two hundred thousand dollars for each motor vehicle registered in the name of such person, and the Minister shall accept any such deposits and issue a certificate therefor, if such deposit is accompanied by evidence that there are no unsatisfied executions against the depositor registered in the office of the sheriff for the judicial district in which the depositor resides.</p> <p>291 The Lieutenant-Governor in Council may make regulations</p>	

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		<ul style="list-style-type: none"> (a) prescribing the form and contents of motor vehicle liability insurance cards and financial responsibility cards; (b) providing that no motor vehicle liability insurance card or financial responsibility card shall be issued by an insurer except on a form provided by the Registrar; (c) prescribing the terms and conditions under which insurers may be authorized to issue motor vehicle liability insurance cards or financial responsibility cards; (d) providing for notice to the Registrar before cancellation of any motor vehicle liability policy, upon which a motor vehicle liability insurance card or a financial responsibility card has been issued; (e) providing for the form, manner, and amount of security to be given under subsection 281(5); (f) providing for the more effective carrying out of this Part. 	

		<p>General Regulation – Motor Vehicle Act</p> <p>33(1) Proof of financial responsibility, as required by subsection 275(3) of the Act, may be given in any one of the following forms:</p> <ul style="list-style-type: none"> (a) by the filing with the Registrar of Motor Vehicles of a Certificate of Insurance in Form 1 complying with the following requirements: <ul style="list-style-type: none"> (i) the Certificate shall contain the written certification of a licensed insurer to the effect that there has been issued by the insurer to the owner of the vehicle for which registration is sought, a motor vehicle liability policy in a form approved by the Superintendent of Insurance for the purpose of this Regulation, which, at the date of the certification, is in full force and effect; (ii) the Certificate shall designate, by explicit description or by other adequate reference, the motor vehicle to which the policy applies; (iii) the Certificate shall certify that the policy shall not be cancelled or expire unless ten days prior notice in writing of such cancellation or expiry shall have 	
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		<p>been given to the Registrar of Motor Vehicles, P. O. Box 6000, Fredericton, New Brunswick, E3B 5H1; and</p> <p>(iv) the Certificate shall certify that the policy insures such owner in respect of any one accident to the limit of at least one hundred thousand dollars exclusive of interest and costs, against liability to passengers for remuneration for loss or damage resulting from bodily injury to or the death of one or more such passengers or damage to their property or both;</p> <p>(b) by the filing with the Registrar of Motor Vehicles of a bond, of a duly licensed guarantee insurance or surety company or of a bond with personal sureties, complying with the following requirements:</p> <p>(i) the bond shall be approved as adequate security hereunder upon application to a Judge of the Court of Queen’s Bench in a form approved by the Registrar;</p> <p>(ii) the bond shall not be cancelled or expire except after ten days written notice to the Registrar,</p>	

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		<p>but not after the happening of the event occasioning the injury or damage with respect to which the bond is given; and</p> <p>(iii) the bond shall be in the amount of one hundred thousand dollars in respect of any one accident; or</p> <p>(c) by the filing with the Registrar of Motor Vehicles of a Certificate of the Minister of Finance to the effect that the owner of the motor vehicle had deposited with him a sum of money or securities for money approved by him in the amount or value of one hundred thousand dollars.</p>	
<p>NEWFOUNDLAND AND LABRADOR</p>	<p>4 (8) An insurer that issues or delivers an owner's policy in the province, or a renewal of it, or evidence of the continuation of the policy, shall issue to the insured a card evidencing the insurance, and the card shall be in a form approved by the superintendent.</p> <p>HWY Traffic Act</p> <p>2 (y) "financial responsibility card" means a card issued to a named insured by an insurer in accordance with section 79;</p> <p>(pp) "motor vehicle liability insurance card" means a motor vehicle liability insurance card issued under the <i>Automobile Insurance Act</i> ;</p>	<p>The Electronic Commerce Act allows for the use and acceptance of electronic information.</p>	<p>Motor Registration Law Enforcement Justice / lawyers Consumers</p>

	<p>Garage, etc. policy</p> <p>79. (1) Where a person is insured under a policy of the type commonly known as "a garage and sales agency policy", by which that person is insured against liability to no lesser limit and matters than provided for in section 21 of the <i>Automobile Insurance Act</i> the insurer that issues the policy shall,</p> <ul style="list-style-type: none"> (a) at the time of the issue of the policy, issue and deliver to the named insured a financial responsibility card; and (b) on request by the named insured, issue and deliver to him or her an additional card, being a copy of the card delivered to the insured, for a person who is authorized to drive the motor vehicle owned by the insured or in his or her charge. <p>(2) A card issued under subsection (1) shall be in a form prescribed or approved by the minister and shall set out</p> <ul style="list-style-type: none"> (a) the name and address of the insurer; (b) the name of the insured; (c) the policy number; (d) the date upon which the insurance expires; and (e) the other particulars required by the minister, <p>and shall be signed by the person for whose use the card or additional card is issued and shall bear the number of the driver's licence held by the person at the date on which the card is issued.</p> <p>Offence</p> <p>80. A person who</p>		
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Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<p>(a) produces to a traffic officer</p> <ul style="list-style-type: none"> (i) a financial responsibility card or a motor vehicle liability insurance card purporting to show that there is in force a policy of insurance that is, in fact, not in force, (ii) a financial responsibility card or a motor vehicle liability insurance card purporting to show that that person is at that time maintaining in effect proof of financial responsibility as required by this Act when that is not the case, or (iii) a financial responsibility card or a motor vehicle liability insurance card purporting to show that the person named in the card as the insured is at the time of an accident in which a motor vehicle is directly or indirectly involved insured in respect of loss resulting from that accident and occasioned by the operation or use of that motor vehicle when that is not the case; or <p>(b) gives or loans to a person not entitled to have it a card issued under subsection 79(1)</p> <p>is guilty of an offence.</p> <p>Registrar may suspend licence</p> <p>83. (1) Where bodily injury to, or the death of, a person or damage to property in an amount apparently exceeding \$500, results from an accident in which a motor vehicle is directly or indirectly involved, where the motor vehicle is or is required to be registered under this Act, the registrar,</p>		

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<p>where satisfied that at the time of the accident a financial responsibility card or a motor vehicle liability insurance policy was not in force in respect of the motor vehicle, may suspend the driver's licence of the operator of the vehicle and the vehicle licence.</p> <p>(2) Notwithstanding subsection (3), where a person whose driver's licence or vehicle licence is subject to suspension under subsection (1) satisfies the registrar that at the time of the accident the motor vehicle was a stolen vehicle the registrar shall not suspend the driver's licence or vehicle licence or shall reinstate it.</p> <p>(3) A driver's licence or vehicle licence suspended under subsection (1) shall remain suspended and no new driver's licence or vehicle licence in respect of the driver or motor vehicle whose licence was suspended shall be issued after the suspension unless there is proof to the registrar of financial responsibility in relation to the driver or motor vehicle to at least the limit set out in subsection 21(1) of the Automobile Insurance Act.</p>		
NORTHWEST TERRITORIES	<i>Similar legislation to Nunavut (see below)</i>		
NOVA SCOTIA	<p><i>Motor vehicle Act, RSNS 1989, c 293</i></p> <p>Section 206 – Financial responsibility card</p> <p>(2) A financial responsibility card shall set forth the following particulars:</p>	<p>Liability insurance card</p> <p>204</p> <p>(1) Every insurer that issues an owner's or driver's policy shall, at the time of issue thereof, also issue and deliver to the named insured a card, to be known as "a motor vehicle liability insurance card", and</p>	

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<p>(a) the name of the person or corporation giving the proof of financial responsibility;</p> <p>(b) the particulars of the motor vehicle as set forth in the permit referred to in Section 16;</p> <p>(c) where a bond is given pursuant to clause (b) of subsection (1) of Section 236 the date upon which the bond expires; and</p> <p>(d) any other particulars required by the Registrar.</p> <p>(3) A financial responsibility card shall be in such form as may from time to time be prescribed by the Registrar.</p> <p>Section 236 – Manner of proof of financial responsibility</p> <p>(1) Subject to subsection (3), proof of financial responsibility may be given in any one of the following forms:</p> <p>(a) the written certificate or certificates, filed with the Registrar, of any authorized insurer that it has issued, to or for the benefit of the person named therein, a motor vehicle liability policy or policies in form hereinafter prescribed that, at the date of the certificate or certificates, is in full force and effect and that designates therein, by explicit description, or by other adequate reference, all motor vehicles to which the policy applies, and any such certificate or certificates shall be in the form approved by the Registrar and shall cover all motor vehicle registered in the name of the person furnishing such proof, and the said certificate or certificates, shall certify that the motor vehicle liability policy or policies therein mentioned shall not be cancelled or expire, except upon ten days prior written notice thereof to the Registrar, and</p>	<p>shall on request by the named insured issue and deliver to him an additional card, being a copy of the card delivered to him, for each person who commonly drives the motor vehicle, if any, in respect of which the policy is issued.</p> <p>(2) The card issued under this Section shall be in a form approved by the Registrar and shall set forth such particulars as he may prescribe.</p> <p>(3) The cards may be supplied to insurers by the Registrar in such quantity as he considers requisite, and no insurer shall issue a card that is not in a form approved by the Registrar.</p> <p>(4) The Registrar may supply cards to an insurer that issues owners' policies outside the Province for issue in respect of such policies, but</p> <p>(a) in the case of an insurer that is licensed to carry on in the Province the business of automobile insurance, every card issued by it shall show that the policy hereon mentioned provides insurance coverage for the purposes and to mounts not less than those mentioned in Section 125 of the <i>Insurance Act</i>; and</p> <p>(b) in the case of an insurer that is not so licensed, before any such cards are issued the insurer shall comply with the provisions of subsection (4) of Section 236.</p>	

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<p>until such notice is duly given the said certificate or certificates shall be valid and sufficient to cover the term of any renewal of such motor vehicle liability policy by the insurer, or any renewal or extension of the term of such driver's license or owner's permit by the Minister or the Department;</p> <p>(b) the bond of an approved guarantee or surety company, or a bond with personal sureties, approved as adequate security hereunder;</p> <p>(c) the certificate of the Treasurer that the person named therein has deposited with him a sum of money or securities for money approved by him in the amount or value of five hundred thousand dollars for each motor vehicle registered in the name of such person, the Treasurer shall accept any such deposits and issue a certificate therefor, if such deposit is accompanied by evidence that there are no unsatisfied executions against the depositor registered in the office of the sheriff for the country in which the depositor resides.</p> <p>(d) Where the owner of a trolley coach is a corporation, the written certificate of the Superintendent of Insurance for the Province showing that the corporation maintains an accident reserve or separate insurance fund for the purpose of satisfying therefrom inter alia liabilities it may incur resulting from the death of or bodily injuries to any person or damage to property occasioned by or arising out of the ownership, maintenance, operation or use of a motor vehicle by the corporation and indicating that, in the opinion of the Superintendent of Insurance, the reserve or fund is adequate to satisfy all such liabilities that the corporation is likely to incur.</p>	<p>(5) Before supplying cards to an insurer pursuant to subsection</p> <p>(4), the Registrar shall require the insurer to file with him an undertaking that it will issue cards only to persons who are non-residents of the Province and who are insured under policies that are owners' policies within the meaning of this Act. R.S., c. 293, s. 204.</p> <p>Also under the Insurance Act, we have the authority for form approval.</p> <p>APPROVAL OF FORMS</p> <p>Approval by Superintendent</p> <p>108 (1) No insurer shall use a form of application, policy, endorsement or renewal or continuation certificate in respect of automobile insurance other than a form approved by the Superintendent.</p> <p>4) Except as to matters in Section 121, the Superintendent may, if he considers it to be in the public interest, approve a form of motor vehicle liability policy or endorsement thereto that extends the insurance beyond that prescribed in this Part.</p>	

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
NUNAVUT	<p>Insurance Act</p> <p>Section 125</p> <p>Insurance card</p> <p>(8) An insurer that issues or delivers an owner's policy in Nunavut, or any renewal of it, or any evidence of the continuation of the policy, shall issue to the insured a card evidencing the insurance, and the card shall be in a form approved by the Superintendent.</p> <p>Misrepresentation</p> <p>(9) No insurer shall misrepresent the particulars of an owner's policy on a card referred to in subsection (8).</p> <p>Motor Vehicles Act</p> <p>1. In this Act, "insurance card" means a card issued under the <i>Insurance Act</i> that evidences the issue, renewal or continuation of a motor vehicle liability policy insuring the owner of a motor vehicle in respect of the ownership, use or operation of that vehicle; (<i>carte d'assurance</i>)</p> <p>13. (1) (c) where the motor vehicle is intended to be operated on a highway, the owner submits a certificate issued under subsection 38(1), an insurance card or written proof satisfactory to the Registrar that the owner has obtained a motor vehicle liability policy that complies with the <i>Insurance Act</i> for the vehicle;</p>	<p>S. 125 (8) of Nunavut's <i>Insurance Act</i> requires there to be an insurance card in a form approved by the Superintendent. Our <i>Motor Vehicles Act</i> requires the card be in the vehicle, but points to the <i>Insurance Act</i> in terms of what this card must entail.</p> <p>This legislation may be sufficient. Nunavut would require an internal legislative review to confirm, and would initiative such a review after CCIR decides more formally to move towards electronic proof.</p> <p>If further clarity is warranted, Nunavut may consider amending or creating regulation to allow and define electronic proof.</p>	<p>GN Department of Economic Development and Transportation (ED&T) (responsible for the Motor Vehicles Act); local law enforcement.</p>

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<p>56. (1) Subject to subsection (2), no person shall operate a motor vehicle on a highway unless the following documents are located inside the vehicle:</p> <p>Insurance card</p> <p>(3) Notwithstanding subparagraph (1)(a)(ii), where a person obtains a certificate of registration or an in transit permit for a motor vehicle by submitting written proof satisfactory to the Registrar that the owner has obtained a motor vehicle liability policy that complies with the <i>Insurance Act</i>, no person shall operate that motor vehicle on a highway more than 60 days after the motor vehicle liability policy comes into force, unless the insurance card that evidences the policy is located inside the vehicle</p>		
ONTARIO	<p>English (link to Ontario French legislation below):</p> <p>Compulsory Automobile Insurance Act, R.S.O. 1990, c. C.25</p> <p>Section 1 –Definitions</p> <p>insurance card means,</p> <p>(a) a Motor Vehicle Liability Insurance Card in the form approved by the Superintendent,</p> <p>(b) a policy of automobile insurance or a certificate of a policy in the form approved by the Superintendent, or</p> <p>(c) a document in a form approved by the Superintendent</p> <p>Section 16 – Forms</p>	<ul style="list-style-type: none"> Depending on the particulars of the framework for usage of electronic proof of insurance, it is possible, based on an initial review, that no legislative changes would be required provided that the requirements of Ontario’s <i>Electronic Commerce Act, 2000</i> are complied with, s. 3(1), 4, 7-10, 12 and 16, etc. The current Superintendent Bulletins dealing with insurance cards (A-18/93, A-02/00 and A-02/08) specify the content that insurance cards must include but not the format of distribution (hardcopy or electronic format). <p>Further analysis dealing with the implications to the following Legislation is recommended:</p>	<ul style="list-style-type: none"> Regulators of participating jurisdictions Canadian Association of Direct Response Insurers (CADRI) Canadian Association of Financial Institutions in Insurance (CAFII) Insurance Bureau of Canada (IBC) Canadian Life and Health Insurance Association (CLHIA) Financial Advisors Association of Canada (Advocis) Independent Financial Brokers of Canada (IFB) Ontario Ministry of Transportation (MTO) Insurance Brokers Association of Canada (IBAC)

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<p>(1) The Superintendent may approve forms for the purpose of this Act and the forms provide for such information to be furnished as the Superintendent may require.</p> <p>(2) The Superintendent may approve an electronic version of a form.</p> <p>Financial Services Commission of Ontario (« FSCO »)</p> <p>Bulletin No. A-18/93 – Motor Vehicle Liability Insurance Card (Canada Inter-Province)</p> <ul style="list-style-type: none"> Companies in Ontario writing auto insurance must begin using new liability cards containing an important clarification : the phrase <i>Canada Inter-province</i> will now be amended to read : « Canada Inter-Province applicable within Canada and the States of America » The Canadian Council of Insurance Regulators (« CCIR ») recommended adding the phrase <i>applicable within Canada and the United States</i> to the wording on the liability card. The colour (pink) and the size of the liability card remain the same. <p>Bulletin No. A-2/00 – New background design for Motor Vehicle Liability insurance card</p> <ul style="list-style-type: none"> We are releasing, with this bulletin, a new design for the background of the moto vehicle liability insurance card issued to policyholders. The design, which incorporates the shield for the Territory of Nunavut, is to replace the design now in use. 	<ul style="list-style-type: none"> <i>The Compulsory Automobile Insurance Act, s. 3(1), s. 4(1)</i> <i>Highway Traffic Act, s. 23.1</i> <i>Motorized Snow Vehicles Act, s. 12(2)</i> <i>Off Road Vehicles Act, s. 15(3)</i> <p>Review of implications to the requirement to always having an insurance card in the motor vehicle at all times as required by s. 3(1) of the CAIA.</p> <p>An advisory Superintendent Bulletin would be required to be issued by the Financial Services Commission of Ontario (FSCO) to communicate any changes regarding insurance cards.</p>	<ul style="list-style-type: none"> The Co-Operators Insurance Brokers Association of Ontario (IBAO) Information and Privacy Commissioner of Ontario (IPC) Ontario Mutual Insurance Association (OMIA) MCS (OPP/Municipal Police) MGS (Service Ontario)

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<ul style="list-style-type: none"> • The Nunavut shield is to be located at the bottom, right-hand corner of the design. • The CCIR determined that the background design on insurance cards must include the current shield for all Canadian provinces and territories. <p>Bulletin No. A-02/08 – Compulsory Automobile Insurance Act (« CAIA ») « Insurance card »</p> <ul style="list-style-type: none"> • With this Bulletin, FSCO is highlighting the approved “insurance card” forms in Ontario. • The CAIA requires an operator of a motor vehicle to carry an “insurance card” to prove that he/she is insured under a contract of automobile insurance. • Section 1 of the CAIA sets out the authority of the Superintendent of Financial Services to approve an “insurance card”. • Under this authority, the following are approved as acceptable “insurance cards”: A motor vehicle liability insurance card (as previously identified in Bulletin No. A-2/00). <p>French: <u>Loi sur l’assurance-automobile obligatoire, L.R.O. 1990, CHAPITRE C.25</u></p> <p>Commission des services financiers de l’Ontario (« CSFO »)</p>		

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<p>Bulletin No. A-18/93 – Certificats d'assurance de responsabilité pour véhicules à moteur (Canada Inter-Province)</p> <p>Bulletin No. A-2/00 – Nouvelle conception graphique du certificat d'assurance de responsabilité civile</p> <p>Bulletin No. A-02/08 – Carte d'assurance - Loi sur l'assurance-automobile obligatoire</p>		
PRINCE EDWARD ISLAND	<p><i>Insurance Act, RSPEI 1988, c I-4</i></p> <p>Section 216 – Approval of forms</p> <p>(1) No insurer shall use a form of application, policy, endorsement or renewal or continuation certificate in respect of automobile insurance other than a form approved by the Superintendent.</p> <p>(8) An insurer that issues or delivers an owner’s policy in the province, or any renewal thereof, or any evidence of the continuation of the policy, shall issue to the insured a card evidencing the insurance; and the card shall be in a form approved by the Superintendent.</p> <p><i>Highway Traffic Act, RSPEI 1998, c H-5</i></p> <p>Section 324 – Prohibitions</p> <p>(4) Every person who operates a motor vehicle shall carry in the motor vehicle a card in a form approved by the Registrar evidencing particulars of the insurance on the motor vehicle,</p>	<p>The word “card” may need to be replaced with something more generic.</p> <p>“Card” also appears in s.315 of the Highway Traffic Act, the Penalties Schedule to that Act and in the HTA Compulsory Third Party Insurance Regulations.</p>	<p>The main users would be PEI police forces and the RCMP.</p>

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	and such person shall forthwith deliver that card to a peace officer for the inspection of the peace officer, when the peace officer requests him to do so.		
QUÉBEC	<p>English (link to Quebec French legislation below):</p> <p>Automobile Insurance Act, CQLR, c. A-25</p> <p>Section 97</p> <p>An insurer must, without cost, issue a certificate of insurance for each of the automobiles insured by the policy, setting forth :</p> <ol style="list-style-type: none"> (1) the name and address of the insurer; (2) the name and address of the owner of the automobile and, if such is the case, of the person insured; (3) the number and date of expiry of the policy; (4) the fact that the certificate is issued to a garagist, if such is the case; (5) except in the case of a garagist, the specifications of the automobile, in particular the serial number; (6) any other information determined by regulation of the Government. <p>For the purpose of this title, a garagist or garage operator is a person who operates an establishment where automobiles are maintained or repaired, and receives payment therefor.</p>	<p>Possibly not.</p> <p>According to preliminary information obtained from SAAQ, apparently nothing restricts issuance of electronic proof of insurance. Still, insurers should respect the <i>Loi concernant le cadre juridique des technologies de l'information</i>, specifically concerning inalterability restrictions imposed to insurance holders.</p>	<p>Main users of electronic proof or insurance are Quebec police forces, which are under the responsibility of the <i>Ministère de la Sécurité Publique</i>. Hence, AMF plans to meet representatives from that department.</p> <p>GRC officers could also demand electronic proof or insurance. Since GRC falls under the responsibility of Public Safety Canada, it could be relevant to meet them.</p>

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<ul style="list-style-type: none"> The Act doesn't specify the form by which the electronic proof of insurance should be presented. In other words, there is an obligation on the content to be provided, but not on the form (paper, electronic). This law article is managed by the <i>Société de l'Assurance Automobile du Québec (SAAQ)</i>, which stems from the <i>Ministère des Transports du Québec</i> <p>Chapitre A-25 Loi sur l'assurance automobile</p>		

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
SASKATCHEWAN	<p><i>The Traffic Safety Act, SS 2004, c T-18.1</i></p> <p>Section 126 – Form of proof</p> <p>(1) A resident may give proof of financial responsibility:</p> <p>(a) by filing with the administrator the written certificate of an insurer duly licensed pursuant to the Saskatchewan Insurance Act to carry on in Saskatchewan the business of automobile insurance certifying that:</p> <p>(i) it has issued to or for the benefit of the insured named in the certificate a motor vehicle liability policy, in the form required by the Saskatchewan Insurance Act, that, at the date of the certificate, in in full force and effect;</p> <p>(ii) the motor vehicle liability policy may not be cancelled or expire except after 10 days’ written notice to the administrator; and</p> <p>(iii) until notice is given in accordance with sub clause (ii), the certificate will be valid and sufficient to cover the term of renewal of the policy by an insurer or any renewal or extension of the term of the insured’s licence or registration by the administrator;</p> <p>(b) by filing with the administrator a bond that:</p> <p>(i) is issued by a guarantee insurance or surety company duly authorized to carry on business in Saskatchewan;</p> <p>(ii) is payable to the Minister of Finance;</p> <p>(iii) is in a form approved by the administrator;</p>	<p><i>The Automobile Accident Insurance Act</i> is not prescriptive of the content of a certificate of registration. Subsection 12(2)(3)(4) essentially allow it to be in any form provided it contains the name of the insured and a "Motor Vehicle Liability Insurance Card" -as required under <i>The Traffic Safety Act</i>. This is usually referred to as the "pink card" and clarifies that minimum insurance requirements have been met. The relevant provisions are set out below"</p> <p>12(2) The certificate shall be in the form prescribed by the insurer and may be incorporated in the certificate of registration, licence or permit for a motor vehicle, trailer or semi-trailer, or in the licence or other permit to drive issued under authority of The Traffic Safety Act.</p> <p>Issue of motor vehicle liability insurance cards</p> <p>(3) The insurer shall make provision for the issue and delivery of such motor vehicle liability insurance cards as may be required for the purpose of The Traffic Safety Act by persons insured by owners' certificates, but there may be printed on an owner's certificate under the heading "Motor Vehicle Liability Insurance Card" such particulars in such form as may be satisfactory to the administrator and the particulars so printed shall constitute a</p>	<p>Law enforcement throughout Canada</p>

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
	<p>(iv) is conditioned for the payment of the amounts specified in this Part; and</p> <p>(v) is not to be cancelled or expire except after 10 days' written notice to the administrator;</p> <p>(c) by filing with the administrator a certificate of the Minister of Finance certifying that the person named in the certificate has deposited with the Minister of Finance a sum of money or security for money approved by that minister in the amount or value of \$200,000 for each motor vehicle registered in the resident's name; or</p> <p>(d) by obtaining a certificate of insurance issued pursuant to The Automobile Accident Insurance Act.</p>	<p>motor vehicle liability insurance card within the meaning and for the purpose of The Traffic Safety Act.</p> <p>(4) A document purporting to be:</p> <p>(a) a certificate of registration, licence or permit issued to any person by the administrator in accordance with The Traffic Safety Act; and</p> <p>(b) an automobile accident insurance certificate issued by the insurer; is deemed to be a certificate duly issued pursuant to this Act to the person named certificate duly issued pursuant to this Act to the person named in the document.</p> <p>2. Regarding the use of an electronic format one must turn to <i>The Electronic Documents Act</i>. I note there is no specific prohibition against the insurance certificate being in an electronic format. Accordingly, the critical provision is section 6 of that Act. It states:</p> <p>6 Any information or document to which this Part applies shall not be denied legal effect or enforceability solely by reason that it is in an electronic form.</p> <p>Please note that we cannot require anyone to receive the document in an electronic format, but for those customers that would like same - I believe no legislative changes would be required to provide same.</p>	

Provinces / Territories	Mandatory nature and pertinent law articles	Required legislative modifications for electronic distribution	Relevant stakeholders
		<p>SGI must meet minimum standards around the document - meaning it must be in substantially the same form as the written document, accessible and capable of being retained (which I expect is your anticipated delivery goal as I think you had mentioned this document would sit on a mobile phone to enable the police, etc to view)</p> <p>In that regard section 10 states:</p> <p>10 A requirement pursuant to any law for a person to provide any information or document to another person in a specified non-electronic form is satisfied if the person provides the information or document in an electronic form and the information or document:</p> <ul style="list-style-type: none"> (a) is provided in the same or substantially the same form; (b) is accessible by the other person; and (c) is capable of being retained by the other person so as to be usable for subsequent reference. 	
YUKON	<p>Unable to provide information due to resource issues.</p> <p>Main contact for this request returns on September 18.</p>		