



WEST VIRGINIA SECRETARY OF STATE
KRIS WARNER
ADMINISTRATIVE LAW DIVISION

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 Office of West Virginia
 Secretary Of State

**NOTICE OF FINAL FILING AND ADOPTION OF A LEGISLATIVE RULE AUTHORIZED
 BY THE WEST VIRGINIA LEGISLATURE**

AGENCY: Motor Vehicles TITLE-SERIES: 91-13
 RULE TYPE: Legislative Amendment to Existing Rule: No Repeal of existing rule: No
 RULE NAME: SERIES 13 COMPULSORY MOTOR VEHICLE
 LIABILITY INSURANCE

CITE STATUTORY AUTHORITY: §§17A-2-9, 17D-2A-8, and 64-8-1(b)

The above rule has been authorized by the West Virginia Legislature.

Authorization is cited in (house or senate bill number) SB 309

Section SB 309 Passed On 2/20/2026 12:00:00 AM

This rule is filed with the Secretary of State. This rule becomes effective on the following date:

April 2, 2026

This rule shall terminate and have no further force or effect from the following date:

August 01, 2031

BY CHOOSING 'YES', I ATTEST THAT THE PREVIOUS STATEMENT IS TRUE AND CORRECT.

Yes

Adam Young -- By my signature, I certify that I am the person authorized to file legislative rules, in accordance with West Virginia Code §29A-3-11 and §39A-3-2.

**TITLE 91
LEGISLATIVE RULE
DIVISION OF MOTOR VEHICLES**

**SERIES 13
COMPULSORY MOTOR VEHICLE LIABILITY INSURANCE**

§91-13-1. General.

1.1. Scope. – This rule establishes guidelines and forms for insurers and insureds with respect to motor vehicle liability insurance required under the provisions of W. Va. Code §§17A-3-3 and Chapter 17D of the W. Va. Code.

1.2. Authority. – W. Va. Code §§17A-2-9 and 17D-2A-8.

1.3. Filing Date. – April 2, 2026.

1.4. Effective Date. – April 2, 2026.

1.5. Sunset Provision. -- This rule shall terminate and have no further force or effect August 1, 2031.

1.6. Application and Enforcement. – This legislative rule applies to all owners and operators of motor vehicles subject to registration and subject to the mandatory security upon motor vehicles provisions of Chapter 17D of the W. Va. Code. This legislative rule also applies to insurance companies and their agents authorized to issue motor vehicle liability insurance in this state. Enforcement of this rule is vested with the Commissioner of Motor Vehicles and the Insurance Commissioner or their lawful designees.

1.7 Amendment of Former Rule. – This legislative rule repeals and replaces Compulsory Motor Vehicle Liability Insurance 91CSR13 filed May 6, 2021, and effective May 7, 2021.

§91-13-2. Definitions.

2.1. Abstract of Conviction – Means the report of conviction or findings required to be submitted to the Division pursuant to the provisions of W. Va. Code §§17B-3-4 and 17D-2A-6.

2.2. Certificate of Insurance – Means a form issued in duplicate by an insurer to an insured which meets the requirements of W. Va. Code §17D-2A-4 and as specified in Appendix A, which has been approved by the Commissioner.

2.3. Commercial Auto Coverage – Means motor vehicle liability coverage extended to a vehicle owner under a commercial coverage form and rated from a commercial manual approved by the Insurance Commissioner.

2.4. Commissioner – Means the chief executive officer of the Division of Motor Vehicles appointed in accordance with the provisions of W. Va. Code §17A-2-2.

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2.5. Crash Report – Means the crash report completed by the investigating officer in accordance with W. Va. Code §17C-4-7.

2.6. Division – Means the Division of Motor Vehicles.

2.7. Hearing – Means the administrative procedures conducted by the Division, as provided in section nine of this rule, arising from the enforcement of administrative actions against a driver's license or motor vehicles registration taken in accordance with W. Va. Code §§17A-3-3 and Chapter 17D of the W. Va. Code.

2.8. Liability Insurance – Means an insurance policy or contract as provided in W. Va. Code §17D-2A-3 and Chapter 33 of the W. Va. Code providing motor vehicle liability coverage written for this state and identifying the vehicle as specified in section eight of this rule.

2.9. NAIC Number – Means the number issued by the National Association of Insurance Commissioners to identify insurance companies.

2.10. On-line Insurance Verification Program or Electronic Insurance Verification Program – Means the electronic insurance verification of continuous liability insurance coverage while a vehicle has an unexpired registration. This program may be used by law enforcement at the time of a traffic stop or crash investigation, by the Division for registration events and continued coverage and by the judicial system.

2.11. Owner – Means the person or persons who hold the legal title of a motor vehicle as reflected in the records of the Division.

2.12. Owner's Notice of Vehicle Registration Plate Surrender – Means the form, designated as WV-4S, used by the vehicle owner or owners to provide notice to the Division that a registration plate has been lost, stolen, or destroyed and therefore could not be surrendered as required by W. Va. Code §17D-2A-1 et. seq.

2.13. Owner's Statement of Insurance – Means the form prescribed by the Commissioner pursuant to W. Va. Code §17A-3-3 which includes the insurance company name, insurance agent, the NAIC number, policy number and the policy effective date.

2.14. Owner's Statement of Seasonal Insurance – Means the form, designated as WV-4B, used to provide notice to the Division that the vehicle is used seasonally as required by W. Va. §17D-2A-1 et seq. In addition, the owner or owners shall certify that the liability insurance is in effect during the portion of the year in which the vehicle is in actual use on the road. An owner is not required to surrender the registration plate under seasonal or periodic use circumstances.

2.15. Proof of Insurance – Means a certificate of insurance, an insurance policy, a certificate of self-insurance or an image displayed on a wireless communication device. Proof of insurance may be subject to verification by the electronic insurance verification program, the company that wrote the motor vehicle liability policy, or that company's authorized agent. The Commissioner may also accept other evidence of insurance as proof of insurance as provided in W. Va. Code §17D-2A-3(a).

2.16. Resolve Unexpired Registration – Means to bring a motor vehicle with an active title and unexpired registration into compliance with Chapter 17D of the W. Va. Code. If an owner cannot or will not provide current liability insurance on the motor vehicle, they may resolve the unexpired registration by

surrendering the registration plate, by providing proof to the Division that they are no longer the owner, or by providing proof to the Division that the motor vehicle has been titled more recently in another state.

2.17. Seasonal or Periodic Use Vehicle – Means a recreational vehicle, antique motor vehicle, motorcycle or other motor vehicle which is stored part of the year and in actual use the remaining portion of the year, as provided in W. Va. Code §17D-2A-7.

2.18. Self-Insurer – Means a motor vehicle owner meeting the requirements of W. Va. Code §17D-6-2.

2.19. Verification of Insurance – Means the process by which the Division or an agent of the Division verifies insurance information online electronically or by any other means available as authorized by statute, with an insurance company to determine whether or not the vehicle is or was covered at a certain time by a motor vehicle liability insurance policy that meets the requirements of Chapter 17D of W. Va. Code.

§91-13-3. Verification of Insurance.

3.1. Electronic Insurance Verification Program – In accordance with the provisions of W. Va. Code §17D-2A-6a, the Division maintains an electronic insurance verification program for motor vehicles. Pursuant to W. Va. Code §17D-2A-2, commercial motor vehicles covered under a commercial policy are excluded from the electronic insurance verification program.

3.2. Insurance Verification – The Division may verify insurance coverage by any means available including electronic access. The electronic verification may be conducted by using various criteria or established key elements that meet the standards and specifications of the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) model. The Division may randomly select vehicles with an active title and active registration to verify current liability insurance status. This sample may be conducted on a frequency determined by the Commissioner.

3.3. Notice of Insurance Request – When the electronic insurance database cannot verify current liability insurance coverage, the Division shall issue a thirty-day notice by regular mail to the vehicle owner or owners. This notice will request current liability insurance on the vehicle listed in the notice.

3.4. Certified Notice of Insurance Request – When the owner or owners fail to respond to the Notice of Insurance Request, fail to provide current liability insurance or fail to resolve the unexpired registration of the vehicle listed, the Division shall issue a thirty-day notice by certified mail. This notice will request current insurance on the vehicle listed in the notice.

3.5. Failure to Respond or Resolve Notices – Failure to resolve the certified notice requirement will result in the suspension of the owner's driver's license on the suspension effective date listed on the certified notice. If the Commissioner cannot determine there is current liability insurance in effect, the Division shall suspend the driver's license of the owner of the motor vehicle for a period of thirty days.

3.6. If the Division determines that the owner of the vehicle has been previously suspended for failing to maintain insurance on a motor vehicle or knowingly operating a vehicle without insurance, and this is a second or subsequent offense within five years, the period of the driver's license suspension is ninety days.

3.7. The Division shall also suspend the registration of the motor vehicle as provided in W. Va. Code §17D-2A-1 et seq.

3.8. Reinstatements of driver's licenses or driving privileges and vehicle registration are contingent upon payment of all fees assessed by the Division of Motor Vehicles. In addition, the owner must provide proof of current liability insurance on the motor vehicle or resolve the unexpired registration, unless the title is no longer in an active status or otherwise no longer assigned a registration.

§91-13-4. Registration Plate Surrender.

4.1. When the owner of a motor vehicle with an unexpired registration cancels insurance for any reason other than for reasons of seasonal or periodic use, the owner must immediately surrender to the Division the registration plate assigned to the vehicle.

4.2. Plate Lost, Stolen, or Destroyed – In the event that a registration plate must be surrendered and it has been lost, stolen, or destroyed, the owner or owners must complete a Vehicle Registration Plate Surrender Form WV-4S and certify the disposition of the registration plate. The Division shall only consider the fact that the registration plate was lost, stolen, or destroyed as valid reasons for failure to surrender the actual registration plate.

4.3. Seasonal or Periodic Use – Pursuant to W. Va. Code §17D-2A-1 *et seq.*, the owner of a seasonal or periodic use vehicle is required to maintain liability insurance on the vehicle only for the portion of the year the vehicle is in actual use. The owner or owners may retain the unexpired registration plate while the vehicle is in storage.

4.3.1. The owner or owners must submit a completed Owner's Statement of Seasonal Insurance Form WV-4B notifying the Division of the dates during which the vehicle is in storage and will not be operated. In addition, the owner or owners shall certify that liability insurance is in effect during the portion of the year in which the vehicle is in actual use on the road.

4.3.2. Pursuant to W. Va Code §17D-2A-3(a), a seasonal or periodic use vehicle is in actual use a portion of the year and stored part of the year. Therefore, the Division will not accept a WV-4B form with storage dates of a year or more. The Division may also not accept forms that can be reasonably interpreted as an attempt to cover the majority of the registration year or otherwise circumvent liability insurance requirements. Additionally, if the Division receives a completed WV-4B form after the beginning of the listed storage period, the vehicle's seasonal status will be considered effective as of the date of receipt by the Division.

4.3.3. If the owner or owners apply for or renew a registration during such time as the vehicle is certified to be in storage, the seasonal status will be removed from the vehicle. A new owner's statement of insurance must be submitted with the application for registration as required by W. Va. Code §17A-3-3. If the owner wishes to then place the motor vehicle back in a seasonal status, the owner or owners must submit a new completed WV4-B form to the Division.

4.3.4. A seasonal or periodic use vehicle is subject to the mandatory security upon motor vehicles provisions of Chapter 17D of the W. Va. Code any time it is being operated. If the vehicle is operated, before the end of the storage period certified on the most recently received Form WV-4B, the owner must first notify the Division in a manner prescribed by the Commissioner to have the seasonal status removed early. If, after operation, the owner wishes to then place the motor vehicle back in a seasonal status, the owner or owners must submit a new completed WV4-B form to the Division.

4.3.5. A seasonal or periodic use vehicle with an active title and unexpired registration that has not been placed in a seasonal status with the Division or has had the seasonal status removed is subject to verification of motor vehicle liability insurance and the provisions of section three of this article.

§91-13-5. Traffic Crash Reports.

5.1. Upon receipt of a West Virginia Uniform Traffic Crash Report, the Division shall review the law enforcement officer's determination of the involved motor vehicle or vehicles liability insurance status.

5.2. If the Commissioner determines that there was no liability insurance at the time of the crash, the Division shall issue notices of suspension by certified mail to the owner or owners of the vehicle in question. The notice shall allow a thirty-day notice period before the suspension effective date. Proof of insurance must be provided to the Division and confirmed for the date and time of the crash.

5.3. If liability insurance coverage cannot be confirmed for the date and time of the crash, the Division shall suspend the driver's license of the owner of the motor vehicle for a period of thirty days.

5.4. If the Division determines that the owner of the vehicle has been previously suspended for an offense described in W. Va. Code §17D-2A-1 et seq, and this is a second or subsequent offense within five years, the period of the driver's license suspension is ninety days.

5.5. The Division shall also suspend the registration of the motor vehicle as provided in W. Va. Code §17D-2A et seq.

5.6. Reinstatements of driver's licenses or driving privileges and vehicle registration are contingent upon payment of all fees assessed by the Division of Motor Vehicles. In addition, the owner must provide proof of current liability insurance for the motor vehicle to which the registration plate associated with the violation is currently assigned or otherwise resolve the unexpired registration, unless that vehicle's title is no longer in an active status or the involved registration is no longer assigned to that owner.

5.7. The provisions of section seven of this rule apply to first time offenders.

§91-13-6. Traffic Citations.

6.1. Upon receipt of a citation for no insurance, the Division shall issue notices of suspension by certified mail to the owner or owners of the vehicle in question. The notice shall allow a thirty-day notice period before the suspension effective date. Proof of liability insurance must be provided to the Division and confirmed for the date and time of the citation. If the driver is not the owner of the vehicle, the driver shall have the conviction for no insurance placed on his or her driver's license record.

6.2. If the Commissioner determines that there was no liability insurance, the Division shall suspend the driver's license of the owner of the motor vehicle for a period of thirty days.

6.3. If the Division determines that the owner of the vehicle has been previously suspended for failing to maintain insurance on a motor vehicle or knowingly operating a vehicle without insurance, and this is a second or subsequent offense within five years, the period of the driver's license suspension is ninety days.

6.4. The Division shall also suspend the registration of the motor vehicle as provided in W. Va. Code §17D-2A et seq.

6.5. Reinstatements of driver's licenses or driving privileges and vehicle registration are contingent upon payment of all fees assessed by the Division of Motor Vehicles. In addition, the owner must provide proof of current liability insurance for the motor vehicle to which the registration plate associated with the violation is currently assigned or otherwise resolve the unexpired registration, unless that vehicle's title is no longer in an active status or the involved registration is no longer assigned to that owner.

6.6. The provisions of section seven of this rule apply to first time offenders.

§91-13-7. Driver's License and Vehicle Registration Penalties.

7.1. In lieu of the driver's license suspension requirement for a first offense of no insurance, the owner may choose to pay a \$200.00 penalty fee pursuant to the provisions of W. Va. Code §17D-2A-7(a)(1). In addition, the owner must provide proof of current liability insurance for the motor vehicle to which the registration plate associated with the violation is currently assigned or otherwise resolve the unexpired registration, unless that vehicle's title is no longer in an active status or the involved registration is no longer assigned to that owner. This option applies to any suspension action pursuant to W. Va. Code §§17A-3-3 or 17D-2A-1 et seq.

7.2. A second or subsequent offense for no insurance within five years requires a ninety-day driver's license suspension. The Division shall also suspend the registration of the motor vehicle.

7.3. In the case of multiple owners, the Division shall suspend the driver's license of only one owner unless the offense involves false or fraudulent documents.

7.4. Reinstatements of driver's licenses or driving privileges and vehicle registration are contingent upon payment of all fees assessed by the Division of Motor Vehicles. In addition, the owner must provide proof of current liability insurance for the motor vehicle to which the registration plate associated with the violation is currently assigned or otherwise resolve the unexpired registration, unless that vehicle's title is no longer in an active status or the involved registration is no longer assigned to that owner.

§91-13-8. Company Forms and Procedures.

8.1. Certificate of Insurance – The form designated by the Commissioner as WV-1B, produced as specified in this section and Appendix A, or such other form approved by the Commissioner, meets the requirements of W. Va. Code §17D-2A-4 for issuance by the insurer to the insured.

8.2. The certificate may be accepted by the Commissioner and all law enforcement agencies as proof of insurance however, all forms of insurance information are subject to verification by the electronic insurance verification program, the company that wrote the motor vehicle liability insurance policy or that company's authorized representative.

8.3. The insurance company shall provide the certificate of insurance to the insured in duplicate for each policy term or upon request by the insured for each motor vehicle covered by a liability insurance policy.

8.4. The insurance company shall list the policy number and the effective dates of the policy term by including the commencement date and the expiration date of the policy term, the certificate issue date and the NAIC number. In cases where the vehicle owner is different from the policy holder, the company shall list both the policy holder and the vehicle owner.

8.5. The insurance company shall list the covered motor vehicle's year, either the make or model or both, and full Vehicle Identification Number. In cases of commercial motor vehicles, the word fleet may be used on each certificate in lieu of a motor vehicle description.

8.6. Motor vehicles bearing dealer registration, financial institution registration, or commercial vehicles registered through the Public Service Commission are not required to carry a certificate of insurance.

§91-13-9. Administrative Due Process.

9.1. Any person adversely affected by an order made and entered by the Commissioner in accordance with the provisions of W. Va. Code §17A-3-3 or Chapter 17D of the W. Va. Code and this legislative rule, may request a hearing if specifically allowed by Chapter 17D of the W. Va. Code by filing a written notice with the Division in person, or by certified mail, return receipt requested. The person must request a hearing within ten days from the date on which the registered or certified mail receipt for the order of revocation was signed. However, in cases when the registered or certified mail is not signed for, the provisions of W. Va. Code §17A-2-19 apply which provide that the giving of notice is complete upon expiration of four days after deposit of the notice in the United States mail.

9.2. The notice requesting a hearing must contain a description of the order upon which a hearing is requested, and the grounds upon which it is asserted that the order should be vacated or modified. The scope of the hearing is limited to questions of identity or whether there was the required liability insurance upon the vehicle on the date and time in question.

9.2.1. Hearing requests that assert grounds outside the scope of the hearing designated in subdivision 2 shall be denied by the Division.

9.2.2. If the request for a hearing is denied, the Division will notify the person requesting the hearing at the address of record. If the return address provided on the request is different from the address of record, the Division will also notify the person at that return address.

9.3. The motor vehicle owner has the burden of showing that liability insurance coverage was in effect at the time in question and therefore, shall make the initial presentation of evidence. At the conclusion of the vehicle owner's presentation, the Division shall have an opportunity to present evidence. All parties have the right to cross-examine witnesses.

9.4. Any party adversely affected by the final order of the Commissioner may petition the appropriate court for judicial review in accordance with W. Va. Code §29A-5-4.

West Virginia Certificate of Insurance

CERTIFICATE OF INSURANCE - WEST VIRGINIA		
Name of Insurance Company		VEHICLE OWNER ENTER PLATE NO. NAIC #
An authorized West Virginia Insurer certifies that there is in effect a motor vehicle liability policy upon the described vehicle in accordance with the provisions of the West Virginia Motor Vehicle Code.		
Name and Address of Insured		Name and Address of Owner
Policy Number		
Date Certificate Issued		
Effective Dates of Policy Term		From: To:
Year	Make	VIN
THIS CERTIFICATE MUST BE CARRIED IN THE VEHICLE DESCRIBED ABOVE FOR USE AS PROOF OF INSURANCE. A COPY OF THIS CERTIFICATE MAY BE REQUESTED BY THE COMMISSIONER OF MOTOR VEHICLES.		
Signature of Owner _____		Date _____
WV-1B 6/2011		

Specifications

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The above specimen form shows the items to be included and the location on the certificate. Print size may vary. If other wording or arrangement of wording is used, prior approval of the Commissioner of Motor Vehicles is required. A certificate printed in accordance with the specimen form, including the addition of the Company logo, if desired, has the prior approval of the Commissioner.

- 1.) On certificates issued on renewal policies, the word "renewal" may be shown along with the policy effective dates to facilitate acceptance of the certificate prior to date shown.
- 2.) Vehicle Description:
 - The year may be shown as 2 digits.
 - The make may be abbreviated.
 - Model may be shown in lieu of make.
 - The full VIN shall be shown.
 - The plate number shall be entered by the owner.
- 3.) Certificates shall be provided in duplicate for each vehicle insured at each policy term or upon request by the insured.
- 4.) When the insurer does not have a description of the vehicle insured under fleet policy, the word "fleet" may be entered in lieu of vehicle description.
- 5.) The certificate shall include the name of the issuing entity or their authorized representative, along with a contact telephone number for same.
- 6.) The name of the vehicle owner shall be included if different from the insured.
- 7.) The date that the certificate was issued shall be indicated on the certificate.
- 8.) The certificate shall indicate the policy number, and the commencement date and expiration date of the policy term.
- 9.) NAIC Number shall appear on the certificate in or near the upper right-hand corner.

APPENDIX A

REV 4/2025