TO: All Law Enforcement Officials  
FROM: Raymond P. Martinez, Chairman & Chief Administrator  
New Jersey Motor Vehicle Commission  
DATE: May 15, 2013  
SUBJECT: Insurance Identification Cards

The Motor Vehicle Commission (“MVC”) has received a number of inquiries concerning electronic versions of the insurance identification card that is required to be in the possession of New Jersey motorists.

New Jersey law mandates that every driver or operator of a motor vehicle have in his possession a registration certificate and an insurance identification card when he is operating a motor vehicle on the roadways of this State. N.J.S.A. 39:3-29. Pursuant to N.J.S.A. 39:3-29.1 and N.J.A.C. 11:3-6.1, New Jersey insurance identification cards must meet the following specifications:

1. The dimensions of the card must be between three inches by five inches and five and a half inches by eight and a half inches;

2. The white cardstock must be at least 20 lbs in weight; and

3. The front of the card must contain the insurance company’s name, the insured’s name and address, the policy number, effective date, expiration date, vehicle description (make, model and VIN), the heading “State of New Jersey Insurance Identification Card,” the insurance company code, and the name and address of the insurance company or the office or agency issuing the identification card. The reverse of the card shall include the address established by the insurer for the filing of notification of the commencement of medical treatment by treating medical providers.

At this time, electronic versions of insurance identification cards are not valid in New Jersey; only insurance identification cards meeting the above specifications are valid.