

## Compulsory Data Reporting

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### ALABAMA

#### Citation(s)

AL ST s 32-7A-7, AL ADC 810-5-8-.10, AL ST s 32-7-24

The department may select random samples of registrations of motor vehicles to verify whether or not the motor vehicles are insured.

In addition to random samples of motor vehicle registrations, the department may select for verification other random samples including, but not limited to, registrations of motor vehicles owned by persons whose motor vehicle registrations during the preceding four years have been suspended, who during the preceding four years have been convicted of violating section 32-7A-16 while operating vehicles owned by other persons, whose driving privileges have been suspended or revoked during the preceding four years, or who during the preceding four years have received a disposition of supervision by the courts of this state for a violation of the provisions of this chapter.

The department may send requests for information about their motor vehicles and liability insurance coverage to randomly selected motor vehicle owners, which shall require the owner to state:

- (1) Whether or not the motor vehicle was insured on the verification date stated in the department's request, and the reason no insurance existed for the vehicle if not insured.
- (2) The name, address, and telephone number of the insurance company that insures the motor vehicle.
- (3) The effective date of the policy and the expiration date of the policy.
- (4) The owner's signature.
- (5) The policy number.

Beginning in January 2001, the Department of Revenue will randomly select a percentage of Alabama's motor vehicle registrations. On a weekly basis, or as the department determines, the randomly selected vehicle owners will be mailed a Mandatory Liability Insurance Questionnaire to be completed and returned to the Department within 30 calendar days after the department mails a request.

If the vehicle owner was insured by a company qualified to transact business in Alabama on the verification date shown on the questionnaire for the vehicle and vehicle license plate identified on the questionnaire, the vehicle owner is required to provide on the questionnaire the following information:

- (a) The name of the insurance company that is qualified to transact business in Alabama;
- (b) NAIC Number of the insurance company (if available on the insurance card);
- (c) The address of the insurance company, including city, state, and zip code;
- (d) The insurance company telephone number;
- (e) The insurance policy number issued to the vehicle shown on the questionnaire;
- (f) The effective date of the insurance policy;
- (g) The policy expiration date.

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If the vehicle listed on the questionnaire was not insured on the date shown on the questionnaire, the vehicle owner is to provide an explanation as to why the vehicle was not insured. If the vehicle is exempt from insurance requirements pursuant to Section 32-7A-5, the vehicle owner is to provide details of the exempt status in the "NO" block of the questionnaire.

The Department is of the opinion that insurance information received from owners at the time of reinstatement should be processed the same as information received from insurance questionnaires. Accordingly, the Department may conduct a verification of insurance by furnishing necessary information to the insurer. If the insurer fails to respond within 30 calendar days or responds that the vehicle listed for verification was not insured by the insurer in accordance with Section 32-7A-4, the Department may suspend the registration.

The department shall notify the owner that such owner's vehicle registration shall be suspended 45 calendar days after the date of the mailing of the notice unless the owner within 30 calendar days furnishes proof of insurance in effect on the verification date, as prescribed by the department. The notice shall be in writing and shall be mailed by first class U.S. Postal Service or by certified mail, return receipt requested, to the owner's last known address. The Department will provide a "Notice of Suspension" to anyone whose registration is suspended. The notice provides information to the vehicle owner regarding the suspension, including why the suspension was entered, the effective date of the suspension, the earliest date the suspension may be removed (unless a determination is made that the suspension should not have been implemented by the department), and the fee required to end the suspension. The notice provides additional information as to what procedures the vehicle owner must do to have his vehicle's registration reinstated.

When an insurance carrier has certified a motor vehicle liability policy under Section 32-7-20 or a policy under Section 32-7-21, the insurance so certified shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the director; except, that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

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**ALASKA**

**Citation(s)**

13 AK ADC 08.420

The Department of Public Safety will routinely submit a random selection of proof-of-insurance filings to the named insurance company for verification that the insurance was in effect at the time of the accident.

The insurance company shall, within 21 days after the date the filing was mailed by the department, notify the department by mail if the insurance information stated on the filing is incorrect, or if the insurance was not in effect at the time of the accident.

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**ARIZONA**

**Citation(s)**

AZ ST s 28-4148, AZ ST s 28-4143, AZ ST s 28-4081

Effective August 1, 1998, each insurer who cancels or becomes aware of the cancellation or nonrenewal of or failure to renew or issuance of a motor vehicle liability insurance policy issued on a vehicle in this state shall provide to the department all cancellations, nonrenewals or new issues for any reason after seven or fewer days have elapsed from the time of processing the cancellation, nonrenewal, or new issue of a policy. Any insurer with less than 10,000 policies in place as of the effective date of this section shall have until August 1, 1999 to comply with the requirements of this section.

The insurer shall provide the information by electronic data interchange in a format pursuant to a schedule specified by and in a manner prescribed by the director.

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The department shall not require an insurer to specify the vehicle identification number of a vehicle covered under a commercial vehicle policy that provides automatic coverage for additional or newly acquired vehicles until the policy's expiration date.

The department shall provide the notice of cancellation or nonrenewal information to all law enforcement agencies on an on-line computerized call in basis from law enforcement vehicles.

On cancellation or nonrenewal of a policy, an insurer shall notify the insured that the department has been notified of the cancellation or nonrenewal and that the insured's motor vehicle registration may be suspended.

Except as provided in section 28-4143, subsection E, information provided by an insurer to the department pursuant to this section shall be made available only to law enforcement agencies for law enforcement purposes.

To ensure compliance with this article, the department may verify the financial responsibility of the owner of a motor vehicle involved in an accident in this state. If a motor vehicle is selected for financial responsibility verification, the department shall verify all insurance information on file for the requested vehicle by forwarding the information contained on the record to the insurer or the applicable party to determine if the insurance was in effect on the date of the accident. If the evidence of financial responsibility submitted by the owner indicates the existence of a motor vehicle or automobile liability policy covering the motor vehicle, the following steps shall be taken: (a) The department shall forward the evidence document or the applicable information contained in the evidence document to the listed insurer or other appropriate party to determine whether the policy was valid on the date of the accident. (b) The insurer or other appropriate party shall notify the department in writing within 30 days after the date the inquiry was mailed if the policy was not valid on the date indicated.

If an insurance carrier has certified a motor vehicle liability policy under section 28-4077 or 28-4078, the insurance carrier shall not cancel or terminate the certified insurance until at least 10 days after the insurance carrier files a notice of cancellation or termination of the insurance with the director, except that a policy subsequently procured and certified terminates, on the effective date of its certification, the insurance previously certified with respect to a motor vehicle designated in both certificates.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: [http://www.azdot.gov/mvd/documents/x12\\_insurance.pdf](http://www.azdot.gov/mvd/documents/x12_insurance.pdf)

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**ARKANSAS**

**Citation(s)**

AR ST s 27-22-107, AR ST s 27-19-505

(a) Beginning January 1, 1998, each insurance company providing motor vehicle liability insurance coverage required under subsection (a) of s 27-22-104 shall, before the seventh day of each calendar month, provide to the Revenue Division of the Department of Finance and Administration a record of each motor vehicle insurance policy in effect as of the previous month that was issued by the insurance company. The reports shall be provided to the Revenue Division through any means of electronic or electro-magnetic medium available to and approved by the department, unless the insurance company qualifies for an exception to this electronics reporting requirement as a result of being a small or low-volume insurer as may otherwise be provided for under regulations promulgated by the Department of Finance and Administration.

(b) The reports may include:

- (1) The name, date of birth, driver's license number of each insured owner or operator, and the address of the named insured;
- (2) The make, year, and vehicle identification number of each insured vehicle; and
- (3) The policy number, effective date, and expiration date of each policy.

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(c) The department, following procedures set forth in regulations promulgated by the department, shall assess a penalty against each insurance company of up to \$250 for each day the insurance company fails to comply with this section. If an insurance company shows that the failure to comply with this section was inadvertent, accidental, outside of the control of the company, or the result of excusable neglect, the Director of the Department of Finance and Administration may excuse the penalty. The moneys collected from these penalties shall be deposited as a special revenue to the State Central Services Fund, and the net amount shall be credited as a direct revenue to be used by the department to offset the costs of administering this section.

Following an accident, the existence of insurance must be proved by means of an insurance report, which shall be on an electronic or paper form approved by the Office of Driver Services. Unless filed electronically, the insurance report must be signed in ink and forwarded to the Office of Driver Services by the liability insurance carrier or an authorized agent of the insurance carrier within 50 days of the date of the accident.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: [http://www.arkansas.gov/dfa/driver\\_services/pdf/procedures\\_manual.pdf](http://www.arkansas.gov/dfa/driver_services/pdf/procedures_manual.pdf)

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## CALIFORNIA

### Citation(s)

CA VEHICLE s 16057, CA VEHICLE s 16058, 13 CA ADC s 75.20, CA VEHICLE s 16433

Upon receipt of notice of an accident from the department, the insurance company or surety company named in the notice shall notify the department within such time and in such manner as the department may require whenever the policy or bond was not in effect at the time of the accident.

(a) On or before July 1, 2005, each insurer that issues private passenger automobile liability insurance policies and coverages, or private passenger automobile policies and coverages issued by an automobile assigned risk plan, as those policies, coverages, and plans are described in paragraph (1) of subdivision (a) of Section 4000.37, shall advise the department of the electronic method to be used for reporting liability insurance information under subdivisions (b), (c), and (d). The department shall establish an electronic conversion schedule.

(b) On or before January 1, 2006, each insurer shall report all existing motor vehicle liability insurance policies or coverages described in subdivision (a) issued for vehicles registered in this state or to policyholders with a California address, to the department in a manner that preserves existing reporting relationships and that allows for smaller insurers and those with unusual circumstances to be accommodated, consistent with the intent of this section. Consistent with the intent of this section, a small insurer or those with unusual circumstances may be accommodated by, among other methods, an extension of the mandatory electronic reporting deadline set forth in this section to no later than July 1, 2006.

(c) On and after January 1, 2006, each insurer shall electronically report to the department all issued motor vehicle liability policies or coverages, as described in subdivision (a), within 30 days of the effective date of the coverage.

(d) On and after January 1, 2006, an insurer shall electronically report to the department the termination of a reported policy or any change of information previously reported under subdivision (b) or (c), as specified by the department, within 45 days of the date of termination or change. This report shall include the effective date of the termination, amendment, or cancellation and any other information that does not exceed that required under subdivision (c).

(e)(1) Those persons with alternative forms of financial responsibility pursuant to subdivision (a), (c), (d), or (e) of Section 16021 shall provide satisfactory evidence of that responsibility as determined by the department.

(2) In addition, the department shall establish an alternative procedure for establishment of satisfactory evidence of financial

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**CALIFORNIA**

responsibility to permit the timely renewal of vehicle registration when the electronic data has not been updated due to circumstances beyond the vehicle owner's immediate control. Those circumstances may include, but are not limited to, a vehicle identification error in either the department's or the insurer's records or insurance purchased too recently to have been electronically transmitted to the department. Whenever this alternative procedure is used, the department shall, subsequent to the issuance of the registration certificate and indicia, contact the insurer to obtain electronic data pursuant to subdivision (c).

(f) The department shall adopt regulations for reporting insurance information, including, but not limited to, establishing acceptable timeframes and approved methods for reporting information.

Policy or bond not in effect at time of accident; notice by insurance company or surety company.

(a) Manner of Giving Notice. The notification required by Section 16057 shall be rendered in writing, by the completion of the notice received from the department.

(b) Preparing the Notice. The notification shall be signed by a person authorized by the company.

(c) Time of Notice. The notification shall be given to the department within twenty days from the date of mailing as it appears on the notice.

(d) Mailing the Notice. The notification shall be forwarded to the Department of Motor Vehicles, Financial Responsibility, Sacramento, California.

A certificate or certificates shall certify, if the liability policy therein cited has been canceled, that the department shall be notified in writing within 10 days after the cancellation of insurance becomes final.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: [http://www.dmv.ca.gov/otherser/eir/eir\\_top.htm](http://www.dmv.ca.gov/otherser/eir/eir_top.htm)

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**COLORADO**

**Citation(s)**

1 CO ADC 204-21, CO ST s 42-7-416

In 1997, the Motorist Insurance Identification Database (MIIDB) was signed into law. This law required the Division to enter into a contract with a Designated Agent for the purpose of monitoring compliance with the financial security requirements of Parts 3 and 4 of Article 7, Title 42, C.R.S.

Insurance companies that issue automobile insurance policies in the state are required to report new policies issued and canceled policies before the seventh working day of each month.

Explore Information Services has been contracted as the Designated Agent pursuant to Section 42-7-604(4)(a), C.R.S.

Following are the requirements for reporting information to the Designated Agent:

(1) The insurer shall transmit the information specified by Statute:

(a) A complete VIN shall be reported, except a partial VIN shall be accepted for a vehicle with a model year prior to 1981; and

(b) Vehicle information, including the VIN, make and year shall not be required for non-vehicle specific policies. However, if insurers have the VIN on file, they should send that data.

(2) Insurance Information Reported:

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- (a) Insurance company number using the NAIC (National Association of Insurance Commissioners) code;
- (b) State where policy is issued;
- (c) Insurance policy number;
- (d) Policy type,
- (e) Insurance policy effective date, if the transaction type is new;
- (f) Insurance policy cancellation date, if the transaction type is canceled or deleted;
- (g) Each vehicle's VIN, if the policy is vehicle-specific;
- (h) Each vehicle's make, if the policy is vehicle-specific;
- (i) Each vehicle's year, if the policy is vehicle-specific;
- (j) Colorado Motor Vehicle Division driver license number or PIN (Personal Identification Number) number of each insured and driver;
- (k) State where the insured's or driver's identification was issued;
- (l) Each insured's or driver's name;
- (m) Each insured's or driver's date of birth, if a person and not an organization;
- (n) Each insured's or driver's address;
- (o) Each insured's or driver's city;
- (p) Each insured's or driver's state;
- (q) Each insured's or driver's zip code.

The IVANS Network has been chosen for communication links. Insurers must obtain an IE (Information Exchange) mailbox through IVANS for EDI transmission.

When an insurance carrier has certified a motor vehicle liability policy under this article, it shall give written notice to the director during the ten-day period immediately following the effective date of the cancellation of such policy stating that the policy has been cancelled.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.driveinsured.com/publish/insurance.htm>

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**CONNECTICUT**

**Citation(s)**

CT ST s 38a-343a

Each insurance company which issues private passenger motor vehicle liability insurance policies in this state shall, each month, on a date specified by the commissioner, notify the Commissioner of Motor Vehicles of the cancellation by the insurance company of all such policies which occurred during the preceding month. The notice required shall include the name of the named insured in the policy, the policy number, the vehicle identification number of each automobile covered by the policy and the effective date of the policy's cancellation.

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**CONNECTICUT**

The commissioner shall specify an acceptable method of notification. The method of notification specified may include computer tapes or electronic transmission.

The Commissioner of Motor Vehicles shall review and analyze the cancellation data submitted, together with such other information as he may obtain from the private passenger motor vehicle liability insurance companies, from the records of the Department of Motor Vehicles, or from any other public or private agency or firm in possession of relevant information, for the purpose of determining whether any registered owner identified in any such notice has failed to continuously maintain insurance coverage in violation of sections 14-12c and 38a-371. In conducting such an inquiry to determine insured status, the commissioner may contact registered vehicle owners by mail and require that such mail inquiries be answered in not less than 30 days, in a satisfactory manner containing such information and verification of insurance coverage as the commissioner shall deem necessary and acceptable.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <https://ctmvics.state.ct.us/MVICSWEB/index.jsp>

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**DELAWARE**

**Citation(s)**

DE ADC 18 600 606

An insurer shall furnish within 30 days of a request by the Division of Motor Vehicles prescribed information on each motor vehicle insured in Delaware. The information shall be provided on computer tapes. Those insurers unable to provide the prescribed information by computer tape must obtain written approval from the Division of Motor Vehicles to provide the information in a prescribed paper listing.

Pursuant to 21 Del. C. s 2118, the Division of Motor Vehicles shall periodically randomly select on an annual basis at least 10 percent of the vehicle registrations and send them to the insurers of record for verification of liability insurance. Responses from the insurers shall be required only for those vehicles determined by the insurers to be not insured.

All responses from the insurers shall be delivered to the Delaware Division of Motor Vehicles within 30 days of the mailing date of the verification request. All responses shall include a completed prescribed transmittal letter to indicate the completion of the specified verification project.

The random selection/verification process shall be done no more than twelve times and no less than four times annually.

Each insurer licensed to write automobile liability insurance in Delaware shall notify the Division of Motor Vehicles on a form approved by the Division of Motor Vehicles the name of any person or persons involved in an accident or filing a claim who is alleged to have been operating a Delaware registered motor vehicle without the insurance required under Delaware law. The insurer shall provide the name, address, and description of the vehicle alleged to be uninsured.

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**DISTRICT OF COLUMBIA**

**Citation(s)**

18 DC ADC s 430

430.1 The Director may, at any time, request that an insurance company verify the insurance information provided by a person pursuant to sections 411.10, 413.12, or 430.4 of this chapter.

430.2 An insurance company shall respond to the Director's request within 10 business days, except as provided in section 430.5 of this section.

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**DISTRICT OF COLUMBIA**

430.3 The Director may, at any time, request that a person verify or provide additional information on the insurance information previously provided by that person pursuant to sections 411.10, 413.12, or 430.4 of this chapter.

430.4 A person shall respond to the Director's request within 15 business days.

430.5 Within 30 days following the effective date of any cancellation, termination, or expiration of any motor vehicle insurance policy the insurance company shall notify the Department of the cancellation, termination, or expiration.

430.6 Any notice of cancellation, expiration or termination sent pursuant to section 430.5 shall contain the following:

- (a) The full name and address of the insured;
- (b) The insurance policy number or binder number;
- (c) The expiration or termination date of the motor vehicle insurance policy;
- (d) The operator's permit number, if known, of the insured;
- (e) The corresponding vehicle identification number(s), if known; and
- (f) Any other information the Director may require.

Effective June 1, 2005, the notices required by § 430.5 shall be submitted or transmitted in electronic files, following the procedures for such submissions or transmissions established by the Department.

430.7 An insurance company shall not notify the Director of the termination, expiration, or cancellation of a motor vehicle insurance policy if the termination, expiration, or cancellation is due to the replacement of one covered vehicle with another covered vehicle under the same policy or another policy issued by the same insurer or another insurer in the same group. Notice is also not required if a policy is replaced by another policy or policies covering the same vehicle or vehicles issued by the same insurer or another insurer in the same insurance group.

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**FLORIDA**

**Citation(s)**

FL ST s 627.736, 15 FL ADC 15A-3.006

Each insurer that has issued a policy providing personal injury protection benefits shall report renewals, cancellations, or nonrenewals to the Department of Highway Safety and Motor Vehicles within 45 days from the effective date of the renewal, cancellation, or nonrenewal.

Upon the issuance of a policy providing personal injury protection benefits to a named insured not previously insured by the insurer during that calendar year, the insurer shall report the issuance of the new policy to the Department of Highway Safety and Motor Vehicles within 30 days.

The report shall be in such form and format and contain such information as may be required by the Department of Highway Safety and Motor Vehicles.

Failure by an insurer to file proper reports with the Department of Highway Safety and Motor Vehicles as required by this subsection or rules adopted with respect to the requirements of this subsection constitutes a violation of the Florida Insurance Code.

Every insurer with respect to each insurance policy providing personal injury protection benefits shall notify the named insured or in the case of a commercial fleet policy, the first named insured in writing that any cancellation or nonrenewal of the policy will be reported by the insurer to the Department of Highway Safety and Motor Vehicles. The notice shall also inform the named insured that failure to



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maintain personal injury protection and property damage liability insurance on a motor vehicle when required by law may result in the loss of registration and driving privileges in this state, and the notice shall inform the named insured of the amount of the reinstatement fees required by s. 627.733(7). This notice is for informational purposes only, and no civil liability shall attach to an insurer due to failure to provide this notice.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.hsmv.state.fl.us/FRManual/>

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## GEORGIA

### Citation(s)

GA ST s 40-5-71, GA ADC 570-18-.09

An insurer issuing or renewing in this state any policy of motor vehicle liability insurance required by Chapter 34 of Title 33 other than a fleet policy shall, within 30 days after the date the insurance agent binds the coverage, or on the date such coverage was renewed, whichever is applicable, provide notice of such insurance coverage by electronic transmission to the department; except that once coverage data has been electronically transmitted to the department, there shall be no requirement to report on subsequent renewals of that coverage. Insurance coverage information included in such notice of issue or renewal shall be limited exclusively to name of insurer; vehicle identification number; the make and year of the insured motor vehicle; and policy effective date.

In cases in which the minimum motor vehicle insurance coverage required by Chapter 34 of Title 33 terminates, the insurer shall by electronic transmission notify the department of such coverage termination on or before the date coverage ends or, if termination is at the request of the insured, then on the date such request is processed by the insurer. Insurance coverage termination information included in such notice shall include vehicle identification number and the date of coverage termination.

The commissioner shall notify the Commissioner of Insurance quarterly of any and all violations of the notice requirements of this paragraph by any insurer, and the Commissioner of Insurance may take appropriate action against such insurer the same as is authorized by Code Section 33-2-24 for violations of Title 33.

Insurance companies shall submit these notifications of cancellation on automated transfer or magnetic tape, utilizing the specifications and layout approved by this Department.

The magnetic tape or automated transfer utilized will be of a quality and type approved by the Department of Public Safety.

The data will be arranged in an approved format and will include the following:

1. ID: Record Tape "ON";
2. Date;
3. Current GA drivers license number;
4. Date of birth;
5. Insured's name (last, first, middle); as reflected on drivers license;
6. Sex;
7. Cancellation date;
8. Agency Code (as assigned by Department of Public Safety);

**GEORGIA**

- 9. Policy number;
- 10. Make of vehicle;
- 11. Model of vehicle;
- 12. Year of vehicle;
- 13. Vehicle identification number;
- 14. Reason code;
- 15. Inception date.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <https://online.dmv.ga.gov/geics/>

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**HAWAII**

**Citation(s)**

HI ST s 431:10C-215

Each insurer shall, not less frequently than quarterly, report to the commissioner the details of each claim received, claim paid, application for and sale of a motor vehicle insurance policy, each termination and renewal refusal notice posted, and each cancellation and refusal to renew effected on both motor vehicle insurance and optional additional insurance policy transactions.

Any insurer failing to report information in the manner and within the time required by the commissioner, or failing fully to cooperate with the commissioner and the commissioner's staff in the fulfillment of their duties under this article and this code shall be subject to the penalty provided in section 431:14-117.

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**IDAHO**

**Citation(s)**

ID ST s 49-1213

When an insurance carrier has certified a motor vehicle liability policy under section 49-1210, Idaho Code, the insurance so certified shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed with the department. A policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

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**ILLINOIS**

**Citation(s)**

625 ILCS 5/7-604, 50 IL ADC 8010.40, 50 IL ADC 8010.50, 625 ILCS 5/7-318

(a) The Secretary of State may select random samples of registrations of motor vehicles subject to Section 7-601 of this Code, or owners thereof, for the purpose of verifying whether or not the motor vehicles are insured.

In addition to such general random samples of motor vehicle registrations, the Secretary may select for verification other random samples, including, but not limited to registrations of motor vehicles owned by persons:

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- (1) whose motor vehicle registrations during the preceding 4 years have been suspended pursuant to Section 7-606 or 7-607 of this Code;
  - (2) who during the preceding 4 years have been convicted of violating Section 3-707, 3-708 or 3-710 of this Code while operating vehicles owned by other persons;
  - (3) whose driving privileges have been suspended during the preceding 4 years;
  - (4) who during the preceding 4 years acquired ownership of motor vehicles while the registrations of such vehicles under the previous owners were suspended pursuant to Section 7-606 or 7-607 of this Code; or
  - (5) who during the preceding 4 years have received a disposition of supervision under subsection (c) of Section 5-6-1 of the Unified Code of Corrections [FN1] for a violation of Section 3-707, 3-708, or 3-710 of this Code.
- (b) Upon receiving certification from the Department of Transportation under Section 7-201.2 of this Code of the name of an owner or operator of any motor vehicle involved in an accident, the Secretary may verify whether or not at the time of the accident such motor vehicle was covered by a liability insurance policy in accordance with Section 7-601 of this Code.
- (c) In preparation for selection of random samples and their verification, the Secretary may send to owners of randomly selected motor vehicles, or to randomly selected motor vehicle owners, requests for information about their motor vehicles and liability insurance coverage. The request shall require the owner to state whether or not the motor vehicle was insured on the verification date stated in the Secretary's request and the request may require, but is not limited to, a statement by the owner of the names and addresses of insurers, policy numbers, and expiration dates of insurance coverage.

The Secretary shall send to the owners of the randomly selected motor vehicles or to randomly selected motor vehicles owners a Mandatory Vehicle Insurance Verification Form, which must be completely filled out and returned to the Department within 30 days.

The Department shall verify with the named insurance company the information provided on the Mandatory Vehicle Insurance Verification Form. The request for verification may be a computer list, computer tape, or other forms as prescribed by the Secretary of State. The verification response shall be completed on the forms supplied by the Secretary of State.

If, after 30 days, an insurance company has not responded to the request for verification, then the Department shall make a second request for the verification within 30 days. If the insurance company still fails to reply, the Department shall notify the Department of Insurance.

When an insurance carrier has certified a motor vehicle liability policy or policies under this Act, it shall notify the Secretary of State of any cancellation by mailing a written or electronic notice at least 15 days prior to cancellation of such policy and the policy shall continue in full force and effect until the date of cancellation specified in such notice or until its expiration, except that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any vehicle designated in both certificates. All written or electronic certificates must be submitted in a manner satisfactory to the Secretary of State.

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**INDIANA**

**Citation(s)**

IN ST 9-25-5-9

Whenever an insurance carrier has certified a motor vehicle liability policy under this chapter for the purpose of furnishing evidence of future financial responsibility, the insurance carrier shall give 10 days written notice to the bureau before cancellation of the policy. The policy continues in full force and effect until the date of cancellation specified in the notice or until the policy's expiration. A policy subsequently procured and certified, on the effective date of the policy's certification, terminates the insurance previously certified with

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respect to a vehicle designated in both certificates.

**IOWA**

**Citation(s)**

IA ST s 321A.22

When an insurance carrier has certified a motor vehicle liability policy under section 321A.19 or section 321A.20, the insurance so certified shall not be canceled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the department, except that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

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**KANSAS**

**Citation(s)**

KS ST s 40-3118

When an owner certifies that such financial security is a motor vehicle liability insurance policy meeting the requirements of this act, the director may require that the owner or owner's insurance company produce records to prove the fact that such insurance was in effect at the time the vehicle was registered and has been maintained continuously from that date. Failure to produce such records shall be prima facie evidence that no financial security exists with regard to the vehicle concerned. It shall be the duty of insurance companies, upon the request of the director, to notify the director within 30 calendar days of the date of the receipt of such request by the director of any insurance that was not in effect on the date of registration and maintained continuously from that date.

The Director of Vehicles shall verify a sufficient number of insurance certifications each calendar year as the director deems necessary to insure compliance with the provisions of this act. The owner or owner's insurance company shall verify the accuracy of any owner's certification upon request.

The director shall require a person to acquire insurance and for such person's insurance company to maintain on file with the division evidence of such insurance for a period of one year when a person has been convicted in this or another state of any of the violations enumerated in K.S.A. 8-285.

The company of the insured shall immediately mail notice to the director whenever any policy required by this subsection to be on file with the division is terminated by the insured or the insurer for any reason.

No cancellation notice shall be sent to the director if the insured adds or deletes a vehicle, adds or deletes a driver, renews a policy, or is issued a new policy by the same company. No cancellation notice shall be sent to the director prior to the date the policy is terminated if the company allows a grace period for payment until such grace period has expired and the policy is actually terminated.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.ksrevenue.org/pdf/kirg.pdf>

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**KENTUCKY**

**Citation(s)**

806 KY ADC 39:070, KY ST s 304.39-085

Information to be Submitted by Insurers on Cancellation and Nonrenewal of Motor Vehicle Insurance Policies. (1) An insurer shall submit information on a motor vehicle insurance policy cancellation or nonrenewal on a computer cartridge, diskette, or magnetic tape that complies with the requirements established in subsections (3) and (4) of this section unless:

(a) The insurer submits notices on less than 50 policies per accounting month;

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**KENTUCKY**

- (b) The use of a computer cartridge, diskette, or magnetic tape will be an unreasonable burden on the insurer; or
- (c) Other good cause not to use a computer cartridge, diskette, or magnetic tape is shown.
- (2) If an insurer submits notices on less than 50 policies per accounting month, the insurer shall submit the information on Form No. TC96-31, Manual Report of Insurance Cancellation (50 or less).
- (3) Information on a computer cartridge, diskette, or magnetic tape shall comply with the field definitions and explanations established in the Cancellation Tape Data Entry Format.
  - (a) The cartridge, diskette, or tape shall have the accounting period clearly marked on its label. If the cartridge, diskette, or tape contains a correction for a prior accounting period, the label shall be marked "Correction".
  - (b) A cartridge shall:
    - 1. Be a 3480 cartridge tape; and
    - 2. Have:
      - a. An IBM standard label;
      - b. A logical record length of 300; and
      - c. A block size of 32700.
  - (c) A diskette shall:
    - 1. Be a three and one-half inch, one and four-tenths (1.4) meg, MS-DOS compatible diskette;
    - 2. Contain records in ASCII with a record length of 300 bytes.
  - (d) A tape reel shall:
    - 1. Be submitted if the insurer is unable to submit a cartridge or diskette; and
    - 2. Have a:
      - a. Logical record length of 300; and
      - b. Block size of 32700.
- (4) An insurer shall submit a sample of the cartridge, diskette, or tape to the department for approval of the format. A cartridge, diskette, or magnetic tape that does not comply with the format requirements shall be returned to the insurer for correction.
- (5) Information required upon cancellation and nonrenewal. An insurer shall provide the following information to the Department of Vehicle Regulation if a policy is cancelled or not renewed:
  - (a)1. If the motor vehicle policy covers four or less motor vehicles, the motor vehicle identification for each vehicle including the:
    - a. Year;
    - b. Make or model; and
    - c. Vehicle identification number; or
  - 2. If the motor vehicle policy covers five or more vehicles, the designation "Fleet";

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**KENTUCKY**

- (b) Name of the named insured;
  - (c) Policy number;
  - (d) Company code;
  - (e) Effective date of the termination of the motor vehicle insurance policy;
  - (f) Street, city, state, and zip code of the named insured;
  - (g) Format number denoting the type of media used for the insurance data;
  - (h) Effective date of the original policy;
  - (i) The Social Security number or driver's license number of the named insured; and
  - (j) The code denoting whether the policy was a cancellation or a nonrenewal.
- (6) Unless the technology to edit the list is unavailable to the insurer, an insurer shall:
- (a) Edit the list of cancellations and nonrenewals prior to submitting the list to the Department of Vehicle Regulation; and
  - (b) Delete information on a policyholder if that person's policy was:
    - 1. Terminated and reinstated; or
    - 2. Terminated and replaced by a policy issued by the same insurer.

An insurance agent shall submit to the Department of Vehicle Regulation a completed Form TC96-30 if the purchaser of a binder or temporary insurance contract cancels the binder or contract before the agent has submitted the application to the insurance company.

(1) Every authorized insurance company shall, within one calendar week following the end of its accounting month, send to the Department of Vehicle Regulation a list of all persons insured by it whose policy was terminated by either cancellation or nonrenewal during such accounting month, except those persons whose nonrenewal was at the end of a policy with a term of six months or longer and who failed to make a payment for the renewal of the policy. Such list shall include a description of each vehicle insured under such terminating policy.

(2) It shall be lawful for an authorized insurance company to present the information required by subsection (1) of this section by compatible computer tape approved by the Department of Vehicle Regulation.

(3) On and after January 1, 2006, this section shall not apply to policies covering personal motor vehicles as defined in KRS 304.39-087.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: [http://transportation.ky.gov/mvl/ins\\_info.htm](http://transportation.ky.gov/mvl/ins_info.htm)

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**LOUISIANA**

**Citation(s)**

LSA-R.S. 32:863.2, 55 LA ADC Pt III, s 1781, 55 LA ADC Pt III, s 1783, LSA-R.S. 32:901

All "security providers" shall notify the secretary of the effective dates of each liability policy, liability bond, deposit, or other security within 15 business days from the date such policy, bond, deposit, or other security was issued or made.

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**LOUISIANA**

Except as otherwise provided for motor carriers in R.S. 32:900(M), all such security providers shall notify the secretary when any policy, bond, deposit, or other item of security is terminated, withdrawn, canceled, lapsed, or otherwise made ineffective within 15 business days of the date the security became ineffective.

Upon failure of a security provider to provide the secretary with the information required by this section, the insurance company, sales representative or agent, state treasurer, or other provider shall be assessed a fee of not more than \$50 per policy, bond, or deposit, or other security item concerning which information is not supplied.

This information shall be sent using the file transfer protocol method. The only acceptable procedures for contacting the Department's computer shall be via the IBM Global Services "Information Exchange." The security provider shall have connectivity to the IBM Global Network, either through Insurance Value Added Network Services (IVAN) or directly. Information may also be sent manually or via the Internet with permission. The reports submitted to the Department shall include the following information:

1. the make, model, year, and vehicle identification number to the subject vehicle;
2. the insurance company code;
3. the type of transaction;
4. the lessee, renter, or owner address, including city, state, and zip code;
5. the policy or binder number;
6. the termination, or change date, or the effective date and the issue date; and
7. the lessee, renter, or owner name, name indicator, and identification number.

The technical specifications for magnetic tape and cartridges are contained in Office of Motor Vehicles policies, and shall be made available to a security provider upon the security provider notifying the department that the security provider will be submitting the reports required by R.S. 32:863.2 and LAC 55:III.Chapter 17, Subchapter B.

When an insurance carrier has certified a motor vehicle liability policy under R.S. 32:898 or a policy under R.S. 32:899, the insurance so certified shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the commissioner, except that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.dps.state.la.us/omv/insmanual.html>

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**MAINE**

**Citation(s)**

ME ST T. 29-A s 1601-A, ME ST T. 29-A s 1602

1. Notice to Secretary of State required. A company insuring a motor vehicle registered in this state shall immediately notify the Secretary of State when that insurance coverage is cancelled or terminated or lapses. If the company knows that a replacement policy has been secured in place of the policy cancelled, terminated or lapsed, the company is not required to notify the Secretary of State.
2. Method of notification. The notice must be in writing and must be transmitted by the insurance company by electronic means as prescribed by the Secretary of State.



**MAINE**

3. Content of notice. The notice must include the following:

- A. Name, address and date of birth of the owner or owners of the motor vehicle; and
- B. Vehicle identification number.

Within 15 days of receipt of notice from the Secretary of State that a policy was carried at the time of the accident or that the liability for damages was covered by another form of insurance or bond, an insurance carrier shall notify the Secretary of State if that policy was not in effect at the time of the accident. The Secretary of State may impose an administrative penalty of \$50 for each day after 15 days that the insurance carrier fails to notify the Secretary of State as required in this subsection.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.maine.gov/sos/bmv/insurance/>

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**MARYLAND**

**Citation(s)**

MD TRANS s 17-106, MD ADC 11.18.04.03

(1) Except as provided in paragraph (2) of this subsection, each insurer or other provider of required security immediately shall notify the Administration of those terminations or other lapses that are final.

(2) Each insurer or other provider of required security for a vehicle registered as a Class B (for hire) vehicle under Title 13 of this article shall notify the Administration within 45 days of a termination or other lapse that is final and occurs anytime after the required security is issued or provided.

(1) Final lapses and terminations, as defined in Regulation .02B (3) (b)-(e) of this chapter, shall be reported immediately to the Administration by the insurer.

(2) If the insurer writes less than 5,000 policies in the state, the insurer shall report lapses and terminations on either:

- (a) Administration Form FR-13, Notice of Cancellation or Termination of Policy-Maryland; or
- (b) Magnetic media or electronically in a format prescribed by the Administration.

(3) If the insurer writes 5,000 or more policies in the state, the insurer shall transmit lapses and terminations via magnetic media or electronically in a format prescribed by the Administration.

B. In addition to those final lapses and terminations defined in Regulation .02B (3) (b)-(e) of this chapter, the Maryland Automobile Insurance Fund shall report those final lapses and terminations defined in Regulation .02B (3) (h) of this chapter.

C. Notifications of lapses and terminations by an insurer include:

- (1) A type code, as defined in Regulation .02B(3)(b)-(e) of this chapter, explaining the reason for the termination or lapse of coverage;
- (2) The name of the insured;
- (3) The Maryland driver's license number or date of birth of the insured;
- (4) The make of the vehicle;
- (5) The model year of the vehicle;

**MARYLAND**

- (6) The vehicle identification number (VIN);
- (7) The policy number;
- (8) The effective date of the policy; and
- (9) The cancellation date of the policy.

D. Rejected Notifications.

- (1) The Administration shall reject notifications of lapses and terminations which do not include all of the items specified in C of this regulation.
- (2) The insurer shall resubmit rejected notifications to the Administration within 30 days.

E. Except as set forth in B of this regulation, final lapses and terminations, as defined in Regulation .02B (3) (f)-(g) of this chapter, do not need to be reported to the Administration.

F. The insurer shall provide, at each occurrence when the required security will terminate or be canceled, timely notification to the insured of the penalties that may be imposed by the Motor Vehicle Administration in accordance with Transportation Article, s 17-106, Annotated Code of Maryland, for their failure to return evidence of registration when the required security has ended and is not replaced. The notice shall include the following statements:

- (1) "The registration plates must be returned to the Motor Vehicle Administration on or before the date the insurance policy expires or is canceled"; and
- (2) "Failure to return the registration plates may result in an uninsured motorist penalty fine which is assessed at a rate of \$150 for the first 30 days and is increased by \$7 each day thereafter until the insurance is replaced or the registration plates are returned. The uninsured motorist penalty fine is assessed per vehicle."

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.mstechnologies.com/acis.htm>

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**MASSACHUSETTS**

**Citation(s)**

MA ST 90 s 34B, MA ST 175 s 113A, MA ST 175 s 113F

Whenever a company or its duly authorized employee or agent executes a certificate for an existing registered owner of a motor vehicle, such company shall notify the registrar, on a form prescribed by him within 15 calendar days of the execution of said certificate.

Cancellation shall not become effective unless the company or an insurance premium finance agency has, immediately upon the intended effective date of the cancellation of the policy, whether proposed by the company or by the insured, forwarded to the Registrar of Motor Vehicles a notice, in such form as he may prescribe, containing such information to apprise the registrar of the particular motor vehicle registration on which the insurance is intended to be cancelled.

Any company which does not intend to issue, extend, or renew a motor vehicle liability policy shall, 45 days prior to the termination date of the policy, give written notice to the Registrar of Motor Vehicles.

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**MICHIGAN**

**Citation(s)**

MI ST 500.3101b, MI ST 257.227b, MI ST 257.521

All insurers who choose to provide proof of vehicle insurance to the Secretary of State pursuant to section 3101a(2) shall do so through the Insurance Verification Board created in section 257.227b of the Michigan Compiled Laws, or the organization selected by the board. If the board or organization stops transmitting proof of vehicle insurance by vehicle identification number to the Secretary of State, an insurer who chooses to provide proof of vehicle insurance may do so directly and is not required to do so through the board or organization. Choosing to provide proof of vehicle insurance pursuant to section 257.227b of the Michigan Compiled Laws is not a state mandate and may not be identified on the automobile insurance declarations page as a state mandate or a state mandated assessment. Automobile insurers in this state shall not charge their policyholders more than a sufficient amount to cover the cost of any assessment for this program.

The Insurance Verification Board shall establish a plan providing for the confidentiality of the proof of vehicle insurance information provided by insurers.

The Insurance Verification Board or the organization selected by the board shall be operational and able to transmit to the Secretary of State by June 1, 1996, proof of vehicle insurance by vehicle identification number in the format required by the Secretary of State at the request of any licensed automobile insurer in Michigan who chooses to provide proof of vehicle insurance to the Secretary of State pursuant to section 500.3101a of the Michigan Compiled Laws.

The Insurance Verification Board shall establish a plan of operation providing for the assessment of the start-up and annual costs of the Insurance Verification Board among the insurers who choose to provide proof of vehicle insurance to the Secretary of State, but shall not assess more or expend more than \$150,000 in start-up costs and not more than \$100,000 in annual costs to implement this section. The \$100,000 annual cost amount shall be adjusted annually to reflect the annual average percentage increase or decrease in the Detroit consumer price index.

When an insurance carrier has certified a motor-vehicle liability policy under section 518 or section 519, the insurance so certified shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the Secretary of State, except that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

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**MINNESOTA**

**Citation(s)**

MN ST s 169.796, MN ADC 2770.8200, MN ADC 2770.7800

Release of information. An insurance company shall release information to the Department of Public Safety or the law enforcement authorities necessary to the verification of insurance coverage. An insurance company or its agent acting on its behalf, or an authorized person who releases the above information, whether oral or written, acting in good faith, is immune from any liability, civil or criminal, arising in connection with the release of the information.

Receipt of data by electronic transfer. The commissioner may, in the commissioner's discretion, agree to receive by electronic transfer any information required by this chapter to be provided to the commissioner by an insurance company.

Sampling to verify insurance coverage. (a) The Commissioner of Public Safety shall implement a monthly sampling program to verify insurance coverage. The sample must annually include at least two percent of all drivers who own motor vehicles licensed in the state, one-half of whom during the previous year have been convicted of at least one vehicle insurance law violation, have had a driver's license revoked or suspended due to habitual violation of traffic laws, have had no insurance in effect at the time of a reportable crash, or have been convicted of an alcohol-related motor vehicle offense. No sample may be selected based on race, religion, physical or mental disability, economic status, or geographic location.

**MINNESOTA**

(b) The commissioner shall request each vehicle owner included in the sample to furnish insurance coverage information to the commissioner within 30 days. The request must require the owner to state whether or not all motor vehicles owned by that person were insured on the verification date stated in the commissioner's request. The request may require, but is not limited to, a signed statement by the owner that the information is true and correct, the names and addresses of insurers, policy numbers, and expiration or renewal dates of insurance coverage.

(c) The commissioner shall conduct a verification of the response by transmitting necessary information to the insurance companies named in the owner's response.

(d) The insurance companies shall electronically notify the commissioner, within 30 days of the commissioner's request, of any false statements regarding coverage.

(e) The commissioner shall suspend, without preliminary hearing, the driver's license, if any, of a vehicle owner who falsely claims coverage, who indicates that coverage was not in effect at the time specified in the request, or who fails to respond to the commissioner's request to furnish proof of insurance. The commissioner shall comply with the notice requirement of section 171.18, subdivision 2.

(f) Before reinstatement of the driver's license, there must be filed with the Commissioner of Public Safety the written certificate of an insurance carrier authorized to do business in the state stating that security has been provided as required by section 65B.48. The commissioner may require the certificate of insurance provided to satisfy this subdivision to be certified by the insurance carrier for a period not to exceed one year. The commissioner may also require a certificate of insurance to be filed with respect to all vehicles required to be insured under section 65B.48 and owned by any person whose driving privileges have been suspended as provided in this section before reinstating the person's driver's license.

Each insurance company shall keep a register of all cancellations, as defined in Minnesota Statutes, section 65B.15, and nonrenewals, as defined in Minnesota Statutes, section 65B.17 and part 2770.7700, subpart 8. This register must be available to the Commissioner of Commerce, or a designee, at any time. The termination register must be retained for three years and need not include terminations for nonpayment of premium.

If an insurer encounters a situation in which the insurer believes that the nonrenewal would not be arbitrary and capricious but the situation is not addressed by these parts, the following procedure may be taken: Notify the commissioner in writing, at least 90 days prior to the policy renewal date, by referring to this part and by stating the reasons for the proposed nonrenewal action.

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**MISSISSIPPI**

**Citation(s)**

MS ST s 63-15-45

When an insurance company has certified a motor vehicle liability policy under section 63-15-39 or section 63-15-41, the insurance so certified shall not be cancelled or terminated until at least five days after a notice of cancellation or termination of the insurance so certified shall be received in the office of the department. However, such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

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**MISSOURI**

**Citation(s)**

MO ST 303.412, MO ST 303.026, MO ADC T. 12, s 10-25.150, MO ST 303.210

1. Beginning March 1, 2003, before the seventh working date of each calendar month, all licensed insurance companies in this state shall provide to the designated agent of the Motorist Insurance Identification Database a record of all policies in effect on the last day of the preceding month. This subsection shall not prohibit more frequent reporting.

2. The record pursuant to subsection 1 of this section shall include the following:

- (1) The name, date of birth, driver's license number, and address of each insured;
- (2) The make, year, and vehicle identification number of each insured motor vehicle;
- (3) The policy number and effective date of the policy.

3. The Department of Revenue shall notify the Department of Insurance of any insurer who violates any provisions of this act. The Department of Insurance may, against any insurer who fails to comply with this section, assess a fine not greater than \$1,000 per day of noncompliance. The Department of Revenue may assess a fine not greater than \$1,000 per day against the designated agent for failure to complete the project by the dates designated in sections 303.400 to 303.415 unless the delay is deemed beyond the control of the designated agent or the designated agent provides acceptable proof that such a noncompliance was inadvertent, accidental, or the result of excusable neglect. The Department of Insurance shall excuse the fine against any insurer if an assessed insurer provides acceptable proof that such insurer's noncompliance was inadvertent, accidental, or the result of excusable neglect.

To ensure compliance with this chapter, the director may utilize a variety of sampling techniques, including, but not limited to, random samples of registrations subject to this section, uniform traffic tickets, insurance information provided to the director at the time of motor vehicle registration, and persons who during the preceding year have received a disposition of court-ordered supervision or suspension. The director may verify the financial responsibility of any person sampled or reported.

(1) Beginning January 1, 2001, the director may require such information, as in his discretion is necessary to enforce the requirements of subdivision (1) of subsection 1 of this section, to be submitted from the person's insurer or insurance company. When requested by the Director of Revenue, all licensed insurance companies in this state which sell private passenger (noncommercial) motor vehicle insurance policies shall report information regarding the issuance, nonrenewal, and cancellation of such policies to the director, excluding policies issued to owners of fleet or rental vehicles or issued on vehicles that are insured pursuant to a commercial line policy. Such information shall be reported electronically in a format as prescribed by the director of the Department of Revenue by rule except that such rule shall provide for an exemption from electronic reporting for insurers with a statistically insignificant number of policies in force.

(2) The director may require the data described in subsection 2 of section 303.412 to be reported by insurance companies and require reporting periods of at least once per month. When required by the Director of Revenue, each insurance company shall provide to the department a record of each policy issued, canceled, terminated, or revoked during the period since the previous report. Nothing in this section shall prohibit insurance companies from reporting more frequently than once per month.

(3) The director may use reports described in subdivision (1) of this subsection for sampling purposes as provided in this section.

The Department of Revenue shall notify the Department of Insurance of any insurer who violates any provisions of this section. The Department of Insurance may, against any insurer who knowingly fails to comply with this section, assess an administrative penalty up to \$500 per day of noncompliance. The Department of Insurance may excuse the administrative penalty if an assessed insurer provides acceptable proof that such insurer's noncompliance was inadvertent, accidental, or the result of excusable neglect. The penalty provisions of this section shall become effective six months after the rule issued pursuant to subsections 3 and 5 of this section is published in the Code of State Regulations.

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**MISSOURI**

This rule establishes procedures and guidelines necessary to administer the sampling of automobile insurance cancellations as provided in section 303.026.3(1), RSMo.

- (1) A licensed insurance company, as referred to in section 303.026, RSMo, shall include any insurance company which has been issued a certificate of authority by the Missouri Department of Insurance and writes private passenger automobile liability insurance.
- (2) All licensed insurance companies, upon request by the Director of Revenue, shall provide the full name, date of birth, drivers license or Social Security number and address of the named insured; the make, year, and the vehicle identification number as shown on the company's record of each insured motor vehicle; the policy number, effective date of the policy and the National Association of Insurance Commissioners (NAIC) identification number. By the seventh day of each month, such information shall be submitted on all active liability policies for the previous month.
- (3) Policy information reported pursuant to section (2) of this rule shall be reported only on active liability policies written for vehicles that are principally garaged in the state of Missouri.
- (4) As used in this rule, the term "active liability policies" shall be all motor vehicle liability policies in force at 11:59 p.m. on the last day of each month.
- (5) As used in this rule, the term "private passenger automobile liability insurance" shall have the same meaning as the term "private automobile insurance" as defined and used in section 374.450, RSMo, and 20 CSR 600- 3.100, except that the term shall be limited to liability insurance. Private passenger automobile liability insurance shall also include liability insurance policies issued on motorcycles and motortricycles.
- (6) For purposes of electronically reporting insurance information pursuant to section 303.026, RSMo electronic reporting shall be defined as reporting in a manner by which the data is exchanged between the insurance company and the Director of Revenue through use of the department's computer system without requiring the director to manually enter the information through human intervention. An electronic format shall include, but not be limited to, online, Internet E-mail, tape, and disk.
- (7) Insurers with a statistically insignificant number of policies in force shall be exempt from the requirement to electronically report the information described in section (2) of this rule. For purposes of section 303.026, RSMo, insurers with a statistically insignificant number of policies in force shall be defined as any licensed insurance company which has fewer than 100 active liability policies. Those companies that are exempt from electronic reporting and do not report electronically shall report the information required by section (2) of this rule to the Director of Revenue using a written format as specified by the director.

When an insurance carrier has certified a motor vehicle liability policy under section 303.170 or a policy under section 303.180, the insurance so certified shall not be canceled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the Director of Revenue, except that such policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://dors.mo.gov/dmv/esp/index.htm>

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**MONTANA**

**Citation(s)**

MT ST 61-6-135

When an insurance carrier has certified a motor vehicle liability policy under 61-6-133 or a policy under 61-6-134, the insurance so certified shall not be canceled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the department, except that such a policy subsequently procured and certified shall on the effective date of its certification terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

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**NEBRASKA**

**Citation(s)**

NE ST s 60-506.01, NE ST s 60-509, NE ST s 60-544

The Department of Motor Vehicles shall, within 10 days after receipt of Part II of a report of an accident pursuant to section 60-699, forward such part by United States mail to the insurance company, if any, named in such report as furnishing liability insurance. Unless express denial of the truth of the statements shown on such Part II is received from the named insurance company by the department within the time limited by section 60-507, it shall be presumed for purposes of the Motor Vehicle Safety Responsibility Act that such statements are true, and such presumption shall be accepted, when applicable, as satisfying the requirements of sections 60-508 and 60-509.

Upon receipt of a notice of an accident, the insurance company or surety company which issued a policy or bond shall furnish, for filing with the department, a written notice that such policy or bond was in effect at the time of such accident.

When an insurance carrier has certified a motor vehicle liability policy under sections 60-529 to 60-531, the insurance so certified shall not be canceled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified is mailed to the insured. If the insurance is not reinstated by the insured within 10 days, the insurance carrier shall provide notice to the department by filing a notice of the cancellation or termination in the office of the department. A motor vehicle liability policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: [http://www.dmv.state.ne.us/dvr/ins\\_index.html](http://www.dmv.state.ne.us/dvr/ins_index.html)

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**NEVADA**

**Citation(s)**

NV ST 485.314, NV ADC 485.155, NV ADC 485.160, NV ADC 485.165, NV ST 485.3092

1. On or before the 15th calendar day of each month, each insurer that has executed a contract of insurance for a motor vehicle liability policy which may be used to meet the requirements of NRS 485.185 shall provide the department with a record of each such policy issued, amended, or terminated in the previous month on the date the record is provided. The record must include:

- (a) The name or identification number of each insured named in the policy of insurance;
- (b) The make, year, and vehicle identification number of each motor vehicle included in the policy of insurance;
- (c) The number, effective date, and expiration date of the policy of insurance; and
- (d) Any other information required by the department.

NEVADA

2. The record provided pursuant to subsection 1 must be submitted in a form approved by the department and may include, without limitation, magnetic tape or any other electronic medium deemed acceptable by the department.

3. The department shall notify the Commissioner of Insurance if an insurer:

(a) Fails to comply with subsection 1 or 2; or

(b) In complying with subsection 1 or 2, provides to the department information that is false, incomplete, or misleading.

An insurer that is required to provide the department with a record pursuant to subsection 1 of NRS 485.314 shall ensure that the record includes, in addition to the items required pursuant to that subsection:

1. The name or identification number of each insured who is removed from the motor vehicle liability policy;

2. The make, year, and vehicle identification number of each motor vehicle that is removed from the motor vehicle liability policy; and

3. Data that identifies any incorrect information that the insurer provided to the department previously, accompanied by new and accurate information.

1. Except as otherwise provided in subsection 3, an insurer that:

(a) Insures motor vehicles which are registered in this state; or

(b) Issues motor vehicle liability policies that do not describe specific vehicles to:

(1) Companies who own or operate a fleet of vehicles and whose place of business is located in this state; or

(2) Residents of this state who own or operate a fleet of vehicles shall submit a record required pursuant to NRS 485.314 in accordance with subsection 2.

2. A record submitted pursuant to NRS 485.314 must comply with a list of specifications that is available from the department.

3. If an insurer:

(a) Insures fewer than 200 vehicles that are registered in this state; or

(b) Issues fewer than 200 motor vehicle liability policies that do not describe specific vehicles to:

(1) Companies who own or operate a fleet of vehicles and whose place of business is located in this state; or

(2) Residents of this state who own or operate a fleet of vehicles, the insurer may, in addition to submitting records in accordance with subsection 2, submit a record required pursuant to NRS 485.314 on a computer diskette that is 3 1/2 inches wide, IBM compatible, double-sided with double or high density and formatted to comply with a list of specifications which is available from the department. Such a diskette must be submitted to the Insurance Verification Program, Department of Motor Vehicles, 555 Wright Way, Carson City, NV 89711-0800.

If in a particular month an insurer that is required to comply with NRS 485.314 has no issuances, amendments, or terminations of motor vehicle liability policies to report, the insurer shall, on or before the 15<sup>th</sup> calendar day of that month, submit to the department a record stating that the insurer has no activity to report. Such a record must be submitted on a form made available by the department for this purpose.

When an insurance carrier has issued a motor vehicle liability policy, the insurance so issued must not be canceled or terminated until at least 10 days after a notice of cancellation or termination of the insurance has been mailed first class or delivered to the insured and, if the insurance carrier has certified the policy under NRS 485.308 or 485.309, a notice has also been filed in the office of the department. A policy subsequently procured and certified, on the effective date of its certification, terminates the insurance previously



## NEVADA

certified with respect to any motor vehicle designated or the person named as the insured operator in both certificates. If the effective date of the termination is within three years after the date of reinstatement of a license, registration, or privilege, the department shall suspend the license and registration or privilege.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.dmvnv.com/ivpbook.htm>

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## NEW HAMPSHIRE

### Citation(s)

NH ST s 417-A:8, NH ST s 417-A:10, NH ADC INS 1402.03, NH ADC INS 1404.01

On receipt of a request for review, the insurance commissioner or designated representative shall notify the insurer thereof and shall review the matter to determine whether the cancellation or refusal to renew or to write was in violation of this chapter, and shall within 60 days of the receipt of such request either order the policy written or reinstated or uphold the cancellation or refusal to renew.

Failure by an insurer to comply with any section of this chapter, or rules, regulations, and order issued pursuant thereto shall subject an insurer to a fine not exceeding \$2,500 in the discretion of the Insurance Commissioner, or suspension or revocation of such insurer's license, or both.

Insurers shall establish and maintain a system by which each automobile cancellation, other than for nonpayment of premium, and each nonrenewal, other than at the insured's request, is recorded together with the specific reason for the cancellation or nonrenewal. Cancellation reasons such as "for underwriting reasons" or "does not meet underwriting requirements" are lacking in specificity and shall not be sufficient reasons for compliance with the provisions of RSA 417-A:5.

Insurers shall maintain for a period of the current policy year plus four years a record retrieval system of all company refusals to write insurance coverage and all company initiated cancellations and non-renewals of insurance policies and the factual reasons for the refusal to write, cancellation, or nonrenewal.

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## NEW JERSEY

### Citation(s)

NJ ST 17:33B-41, NJ ADC 13:18-6.2

Upon the termination of a policy of motor vehicle liability insurance by cancellation for nonpayment of premium pursuant to NJ ST 17:29C-7, notice of that cancellation shall be filed by the insurer with the Division of Motor Vehicles not later than 30 days following the effective date of that cancellation.

(a) Personal lines insurers shall provide the Chief Administrator, or his designee, information by vehicle identification number (VIN) concerning the cancellation and issuance of personal private passenger automobile insurance policies on and after February 1, 1991. Commercial lines insurers shall provide the Chief Administrator, or his designee, information by vehicle identification number (VIN) concerning the cancellation and issuance of nonfleet private passenger automobile insurance policies on and after July 1, 1994. Commercial lines insurers shall only provide information concerning nonfleet private passenger automobiles registered to individual owners. This information shall be provided on a monthly basis in the manner and form as set forth in Appendices A and B, which are incorporated herein by reference. This information shall be provided in accordance with a schedule of dates set by the Chief Administrator.

(b) Personal lines insurers shall report by magnetic computer tape or cartridge (or, for insurers that write less than 750 personal private passenger automobile insurance policies per year in the state of New Jersey, by magnetic computer tape or cartridge or personal

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**NEW JERSEY**

computer diskette) to the Chief Administrator on a monthly basis beginning September 15, 1991, the following information concerning policies cancelled for nonpayment of premium and newly issued policies. Commercial lines insurers shall report by magnetic computer tape or cartridge to the Chief Administrator on a monthly basis beginning September 7, 1994, the following information concerning nonfleet policies cancelled for nonpayment of premium and newly issued nonfleet policies. These reports shall be provided to the Chief Administrator in such format and at such times as he shall prescribe. The format for said reports is set forth in Appendices A and B, which are incorporated herein by reference.

1. Vehicle identification number;
2. Driver license number (of owner, if available; if not available, of the primary driver);
3. Automobile make, year, and model;
4. Insurance company code;
5. Address of insured including street, city, state, and zip code;
6. Transaction type (either cancellation or new policy);
7. Policy effective date;
8. Effective date of policy cancellation;
9. The date on which the tape or cartridge or personal computer diskette containing the information was prepared; and
10. Policy number.

(c) Insurers shall report the cancellation of private passenger automobile liability coverage for nonpayment of premium after the effective date of the cancellation of a policy.

(d) Insurers shall make reasonable provision to exclude from reports those policies cancelled for nonpayment of premium when the insurer knows that the reason for nonpayment of premium is the death of the insured, the permanent relocation of the insured outside the state of New Jersey, the total loss of the motor vehicle, the unrecovered theft of the motor vehicle, or the repossession of the motor vehicle by a lienholder.

(e) Insurers shall also report by magnetic computer tape or cartridge (or, for insurers that write less than 750 private passenger automobile insurance policies per year in the state of New Jersey, by magnetic computer tape or cartridge or personal computer diskette) to the Chief Administrator every six months, or at such other interval as may be specified by the Chief Administrator, the following information concerning all of their current personal private passenger automobile insurance policies. These reports shall be provided the Chief Administrator in such format and at such times as he shall prescribe. The format for said reports is set forth in Appendices C and D, which are incorporated herein by reference.

1. Vehicle identification number;
2. Driver license number (of owner, if available; if not available, of the primary driver);
3. Automobile make, year, and model;
4. Insurance company code;
5. Policy effective date; and
6. The date on which the tape or cartridge or personal computer diskette containing the information was prepared.

**NEW JERSEY**

(f) Insurers shall report to the Chief Administrator the termination of policies of motor vehicle liability insurance for reasons other than nonpayment of premium, including any cancellation or nonrenewal, as may be required by the Chief Administrator.

(g) In order to ensure that reports submitted are compatible with the Motor Vehicle Commission's information system, insurers shall transmit reports of information required by the Chief Administrator pursuant to this section in accordance with all of the Motor Vehicle Commission's technical specifications including, but not limited to, data set name, internal and external labeling, data block size, codes, tape format and layout, and other physical characteristics of tapes or cartridges or personal computer diskettes.

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**NEW MEXICO**

**Citation(s)**

NM ST s 66-5-232, NM ST s 66-5-205.1

The department, at various times as it considers necessary or appropriate to assure compliance with the Mandatory Financial Responsibility Act, shall select for financial responsibility affirmation an appropriate sample number of the motor vehicles registered in New Mexico.

The department may investigate all affirmations required by the Mandatory Financial Responsibility Act returned to the department. If the owner affirms the existence of a motor vehicle insurance policy covering the motor vehicle, the department may forward the affirmation to the listed insurer to determine whether the affirmation is correct. An insurer shall mail notification to the department within 20 working days of receipt of the affirmation inquiry in the event the affirmation is not correct. The notification shall be prima facie evidence of failure to satisfy the financial responsibility requirements of the Mandatory Financial Responsibility Act. The department may determine the correctness of affirmation of other means of satisfying the financial responsibility requirements of that act for the motor vehicle.

The affirmation form used when sampling shall require the report of the name of the company issuing the policy, the policy number or any other information that identifies the policy.

The secretary shall adopt and promulgate rules requiring insurance carriers to report canceled, terminated, and newly issued motor vehicle insurance policies each month to the department. Information pertaining to each motor vehicle shall be made a part of that vehicle file for one year. The department shall notify the Superintendent of Insurance if an insurance carrier fails to provide monthly reports to the department regarding motor vehicle insurance policy information as required by this section. Note: no rules have as of yet been adopted. Such rules are supposed to be adopted in 2006.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.driveinsured.com/publish/nminsurance.htm>

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**NEW YORK**

**Citation(s)**

15 NY ADC 34.1 through 15 NY ADC 34.14, NY VEH & TRAF s 313

Upon the termination of any policy of liability insurance, in addition to any notice required to be given to the motorist, the insurer must submit to the commissioner a notice of termination of insurance in a form prescribed by the commissioner. Such notice must not be filed with the commissioner prior to the effective date of termination, but should be filed within 30 days thereafter. Such notice shall not be sent to the commissioner if the insurer receives a notice from the commissioner that such insurance has been superseded by another insurance contract which took effect at or prior to the time at which the termination became effective, or where the insured has

**NEW YORK**

surrendered his registration certificate and number plates to the commissioner and has delivered to the insurer a copy of the notice indicating surrender at or prior to the time at which the termination becomes effective.

(a) An insurance company or servicing agent shall comply with the following requirements when reporting motor vehicle liability insurance notices:

(1) Initial load (LOD). A one time notification of motor vehicle liability insurance coverage in the form of a transfer of an insurance company's book of business for all insured vehicles registered in New York State. An additional notification is permitted to transfer an insurance company's book of business for composite rated vehicles registered in New York State. The effective date provided with an initial load transaction shall be the actual policy effective date reflective of the last policy level activity, e.g., issuance, reinstatement or renewal.

(2) New business (NBS). A notification or confirmation of motor vehicle liability insurance coverage. Notices shall be submitted for the following business events: policy issuance (every vehicle covered under the policy at the time of issuance); vehicle(s) added to an in force policy; replacement vehicle(s) added to an in force policy; vehicle(s) moved to another insurer within an insurance company group; renewal of a for hire policy (all for hire vehicles only); and confirmation of insurance in response to a DMV initiated mandatory verification (MVF) transaction.

Note: NBS notices shall be reprocessed (matching retried) by DMV as described in section 34.9(d) of this Part.

(3) Reinstatement (REI). A notification that motor liability insurance coverage has been reinstated or restored. A notification to rescind an erroneous cancellation (XLC) notice. The REI effective date is compared to the previously submitted XLC cancellation effective date to determine if there is any a lapse of coverage.

Note: A cancellation (except FH) shall be reported to DMV within 30 days of the cancellation effective date but only after any insurance company provided grace period for receipt of late payment has expired. It shall not be an insurance company's or servicing agent's practice to report cancellation notices without regard to any subsequent volume of reinstatement notices. In other words, cancellation notices reported one week shall not result in a high percentage of reinstatement notices reported the next week. Such practice is not permitted since it will result in multiple unnecessary letters to policyholder registrants. The number of reinstatement notices submitted shall represent a small percentage of the number of cancellation notices submitted.

(4) Cancellation (XLC). A notification that motor vehicle liability insurance coverage has been canceled, terminated, or suspended, whether initiated by the insurance company or insured. Notices shall be submitted for the following business events: policy cancellation or non-renewal (every vehicle covered by the policy at the time of cancellation or non-renewal); vehicle dropped without replacement from an in force policy; liability insurance suspended on a vehicle that remains on an in force policy; and cancellation response to a DMV initiated negative verification (NVF) transaction.

(5) No insurance (NIS). A repudiation of motor vehicle liability insurance coverage in response to a DMV initiated mandatory verification (MVF) transaction. The insurance company is advising that the paper proof of insurance accepted by DMV is invalid and/or fraudulent. An insurance company or servicing agent shall exercise due diligence when submitting a no insurance (NIS) notice to DMV in response to a DMV initiated mandatory verification (MVF) transaction. An insurance company or servicing agent shall not submit a NIS notice to DMV if the vehicle is insured by said insurance company.

(6) Resubmission of notices. An insurance company or servicing agent shall resubmit, using the same transaction code, a corrected LOD, NBS, REI, XLC or NIS notice for an unmatched notice (edit error or unresolved no-hit exception) returned by DMV, within the time frame specified by this Part, unless the original submission was excluded from being reported to DMV as set forth in sections 34.1(d), 34.7 and 34.12 of this Part.

(b) DMV shall initiate the following notices:

(1) Mandatory verification (MVF). A transaction sent to an insurance company or servicing agent by DMV due to the absence of

**NEW YORK**

electronic insurance information in DMV's insurance information database. A MVF transaction requires a confirmation of liability coverage (new business-NBS) or a repudiation of liability coverage (no insurance-NIS) response from an insurance company. A MVF transaction requires insurance company electronic verification of paper insurance information submitted to DMV as a result of: a registration transaction processed by DMV for a registrant; an inquiry letter or suspension/revocation order sent to a registrant; or an accident or traffic ticket issued to a registrant where insurance status is at issue.

(2) Negative verification (NVF). A transmission (annual or as otherwise permitted or required), using cartridge tape media, sent to an insurance company or servicing agent by DMV that provides a record of each registrant/vehicle in DMV's insurance information database that reflects that insurance company as the insurer of record. Such transmission is based on the proof of insurance previously provided electronically to DMV by an insurance company or servicing agent. NVF notices are not based on paper proof of insurance submitted to DMV by a registrant or an agent or broker on behalf of a registrant. A NVF transaction requires a cancellation (XLC) response from an insurance company or servicing agent only if the insurance company no longer insures a registrant/vehicle. An insurance company or servicing agent shall not submit any other type of notice to DMV in response to a NVF transaction. A NVF transmission represents electronic proof of insurance notices (LOD, NBS or REI) posted in the insurance information database at a given point in time. Accordingly, NVF notices will not reflect:

- (i) any previously submitted cancellations returned unmatched as edit errors or unresolved no-hit exceptions; and
- (ii) cancellations submitted by an insurance company or servicing agent after the effective date of the NVF transmission.

An insurance company or servicing agent shall not submit an additional cancellation notice in response to a DMV initiated NVF notice if a cancellation notice was submitted or resubmitted and matched (hit or resolved no-hit exception) to DMV's insurance information database.

An insurance company or servicing agent shall transmit notices required by this Part to DMV in accordance with the time frames set forth below. Notices may be submitted on a daily basis.

- (a) Effective date and cancellation effective date shall be the actual date that insurance became effective, was reinstated or was canceled. It shall not be the processing, issuance, mailing or any other date.
- (b) Initial load (LOD)--no earlier than June 12, 2000 but no later than September 12, 2000, except for composite rated policies which shall be no later than February 28, 2001.
- (c) Initial load (LOD) resubmission--no later than 90 days after the department transmits a return transaction as the result of an edit error or unresolved no-hit exception, with at least one third of any unmatched transactions resubmitted within 30 days and two thirds of any unmatched transactions resubmitted within 60 days; no later than seven days if the entire initial load tape is rejected due to non-compliance with specifications set forth in this Part including DMV's MVLIR implementation guide.
- (d) New business (NBS)--no later than 14 days after the effective date for policies issued through January 1, 2001; no later than seven days after the effective date for policies issued on or after January 2, 2001. Such time frames shall apply all new business (NBS) notices required by section 34.3(a) (2) of this Part. Notices for for-hire vehicles may be reported up to 45 days prior to the effective date.
- (e) New business (NBS) resubmission--no later than 21 days after the department's return transaction (edit error or unresolved no-hit exception) date.
- (f) New business (NBS) response to mandatory verification (MVF)--no later than 14 days after the department's MVF transaction date.
- (g) Reinstatement (REI)--no later than seven days after the reinstatement action.
- (h) Reinstatement (REI) resubmission--no later than 14 days after the department's return transaction (edit error or unresolved no-hit exception) date.

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**NEW YORK**

- (i) Cancellation (XLC)--no later than 30 days after the cancellation effective date but only after any applicable late payment grace period provided by an insurance company (except for hire); no less than 45 days prior to the cancellation effective date (for hire).
- (j) Cancellation (XLC) resubmission--no later than 14 days after the NYS DMV return transaction (edit error or unresolved no-hit exception) date.
- (k) Cancellation (XLC) response to negative verification (NVF)--no later than 30 days after the department's NVF transaction date.
- (l) No insurance (NIS) response to mandatory verification (MVV)--no later than 14 days after the department's MVV transaction date.
- (m) No insurance (NIS) resubmission--no later than 14 days after the department's return transaction (edit error or unresolved no-hit exception) date.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.nydmv.state.ny.us/ies.htm>

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**NORTH CAROLINA**

**Citation(s)**

NC ST s 20-309, 19A NC ADC 3C.0303, NC ST s 20-316.1, NC ST s 20-319.1

Upon termination by cancellation or otherwise of an insurance policy, the insurer shall notify the Division of the termination within 20 business days; provided, no cancellation notice is required if the same insurer issues a replacement insurance policy complying with this Article at the same time the insurer cancels or otherwise terminates the old policy, no lapse in coverage results, and the insurer sends the certificate of insurance form for the new policy to the Division. The insurer shall notify the Division of any new policy for insurance within 20 working days of its issuance unless the new coverage is a replacement insurance policy for a policy terminated by the same insurer. Any insurance company with \$25 million or more in annual vehicle insurance premium volume must submit the notices required under this section by electronic means. All other insurance companies may submit the notices required under this section by either paper or electronic means. The names of insureds and the beginning date and termination date of insurance coverage provided to the Division by the insurer pursuant to this paragraph shall constitute a designated trade secret under G.S. 132-1.2.

- (a) North Carolina Notice of Termination Form FS-4 shall be used to notify the Commissioner of the Division of Motor Vehicles of termination of motor vehicle liability insurance. The form shall be supplied by the insurer and must include the name and address of the insured owner; year, make, and identification number of the vehicle for which the notification is made; termination date of policy; inception date of policy; date of preparation of the FS-4. Notices of termination of policies covering multiple listed vehicles require a Form FS-4. A schedule of vehicles on same policy may be attached to an FS-4.
- (b) Insurers shall notify the Commissioner of the North Carolina Division of Motor Vehicles immediately upon the effective date of termination, cancellation, or deletion of a motor vehicle from a motor vehicle liability insurance policy. Notification to the Commissioner is not necessary if a vehicle is deleted from a policy and replaced with another vehicle or is insured under a fleet policy by the same insurer. A fleet policy is defined as a policy with five or more vehicles which are not listed individually by year, make, model, or identification number.
- (1) The notification of cancellation, termination, or deletion of a vehicle from a policy shall be on a form approved by the Commissioner of the North Carolina Division of Motor Vehicles. The form shall be designated as a FS-4 and shall reflect the following:
  - (A) name and address of insured;

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**NORTH CAROLINA**

- (B) name of insurance company and code number;
  - (C) year, make and identification number of vehicle; multiple vehicles on same policy may be attached to one FS-4;
  - (D) termination date;
  - (E) inception date;
  - (F) date prepared;
  - (G) signature or a facsimile signature, which may be pre-printed or stamped, of authorized representative of insurance company;
  - (H) color: red;
  - (I) size: 7" width x 4 1/4 " height; and
  - (J) must be typed or computer generated.
- (2) Insurers shall notify the Commissioner of the North Carolina Division of Motor Vehicles in the following instances:
- (A) If a termination of liability insurance (FS-4) was issued to the North Carolina Division of Motor Vehicles and the insured was reinstated or renewed, the insurer must inform the Division with an FS-1 certificate of insurance, provided such reinstatement or renewal has occurred without any lapse in coverage. An agent representing an insurance company may issue the notification if authorized to do so by the company.
  - (B) An agent representing an insurance company may issue notification if authorized to do so by the company. FS-1's shall be issued upon request from the insured, Division of Motor Vehicles, or to reinstate with no lapse in coverage.
  - (C) When an insurance company terminates a policy and issues another policy, without a lapse, no FS-4 is necessary. The insurance company shall issue a FS-1 showing continuous coverage.
- (3) The certificate of insurance notice shall be on a form approved by the Commissioner of the North Carolina Division of Motor Vehicles. The form shall be designated as a FS-1 and shall reflect the following:
- (A) name and address of insured;
  - (B) name of insurance company and code number;
  - (C) year, make and identification number of vehicle; multiple vehicles on same policy may be attached to a FS-1;
  - (D) policy number;
  - (E) policy effective date;
  - (F) date prepared;
  - (G) signature or facsimile signature of authorized representative; may be pre-printed or stamped;
  - (H) color: purple/red;
  - (I) size: 7" width x 4 1/4 " height; and
  - (J) must be typed or computer generated.
- (4) Insurers may arrange with the Division of Motor Vehicles for notices to be submitted through exchange of electronic data media. If this procedure of reporting is selected, Division of Motor Vehicles will not have available a hard copy of submitted notices.

**NORTH CAROLINA**

Whenever any insurance company writing automobile liability insurance within this state shall, pursuant to the laws of this state, notify the North Carolina Division of Motor Vehicles of the cancellation or termination of any automobile liability insurance policy, and such company shall subsequently reinstate or renew such policy, it shall become the duty of the insurance company renewing or reinstating the policy to immediately notify the North Carolina Division of Motor Vehicles of the renewal or reinstatement. Notification of the renewal or reinstatement shall constitute proof of continuous coverage to the North Carolina Division of Motor Vehicles, provided such reinstatement or renewal has occurred without any lapse coverage.

Upon the receipt by an insurance company at its home office of a registered letter from an insured requesting that it certify to the North Carolina Division of Motor Vehicles whether or not a previously issued policy of automobile liability insurance was in full force and effect on a designated day, it shall be the duty of such insurance company to forward such certification within seven days.

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**NORTH DAKOTA**

**Citation(s)**

ND ADC 52-05-02-03

All insurers shall comply with all written requests from the department to furnish information concerning the effective date of an insurance policy.

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**OHIO**

**Citation(s)**

OH ADC 4501:1-2-07, OH ST s 4509.57

- (A) This rule governs procedures adopted by the Registrar of Motor Vehicles requiring proof of financial responsibility by random selection.
- (B) The Bureau of Motor Vehicles (BMV) vehicle registration data file shall be the original source from which random selections shall be made.
- (C) The registrar shall designate the types and classes of vehicles which shall be included in the random selection. Initially, the registrar shall limit selection to passenger cars and noncommercial vehicles, except farm trucks. One year after the random selection begins, and annually thereafter, the registrar may determine whether any types or classes of vehicles shall be added to or deleted from the selection process.
- (D) The registrar shall prescribe the number of vehicles to be selected on a random basis. The number may be a stated number or a stated percentage of the vehicles registered in the vehicle types and classes designated by the registrar. Initially, five percent of the designated types and classes of vehicles shall be selected. One year after the random selection begins, and periodically thereafter, the registrar may increase or decrease the number of vehicles selected.
- (E) The registrar shall prescribe the method to be used to assure random selection. The method may employ the use of a computer program or any other reasonable method the registrar determines will assure a fair and representative random selection.
- (F) The registrar may determine that certain vehicles shall be exempt from the random selection process. Vehicles which may be



**OHIO**

exempted may include, but are not limited to:

- (1) Leased vehicles;
- (2) Vehicles used on a seasonal basis only;
- (3) Vehicles which are inoperable or out of service for at least 30 days;
- (4) Such other vehicles as the registrar may reasonably prescribe.

When an insurance carrier has certified a motor vehicle liability policy under section 4509.46 or 4509.47 of the Revised Code, the insurance so certified shall not be canceled or terminated until at least 10 days after a notice of cancellation or termination is filed in the office of the Registrar of Motor Vehicles, except that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any vehicle designated in both certificates. If an expiration date is stated in the certificate provided for in section 4509.46 of the Revised Code, no notice of expiration is required.

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**OKLAHOMA**

**Citation(s)**

OK ST T. 47 s 7-603, OK ST T. 47 s 7-608, OK ADC 595:15-1-3, OK ST T. 47 s 7-325

The Department may, either at the time of registration or at other intervals thereafter as it may determine, forward copies of certifications to insurance companies and surety companies, as the case may be, for verification of the security certified to in policies or bonds issued by such companies. The companies thereafter and not later than thirty (30) days following receipt of such copies shall cause to be filed with the Department a written record of those certifications as respects which no policy or bond is applicable.

A. Each insurance carrier, which issues a vehicle liability policy pursuant to the provisions of Sections 7-601 through 7-610 of this title, shall provide notice, either by means of written or electronic communication, to the Department of Public Safety of the termination of the policy for nonpayment or refund of premium if the termination is final and occurs within the first 180 days of the inception date of such policy. Each insurance carrier also shall provide such notice for any such policy which has been issued for a period of less than six months which expires without renewal. Any notice required by this subsection shall be provided to the Department within a reasonable time after the expiration of any applicable grace period.

B. If an insurance carrier, required to provide notification pursuant to subsection A of this section, has knowledge that relinquishment of vehicle ownership is the reason for termination or expiration without renewal of a policy, that fact shall be included in the notification.

C. The Department of Public Safety shall promulgate rules governing the notification requirements specified in subsections A and B of this section, including the development of procedures which would permit insurance carriers to provide the required notices to the Department by means of written or electronic communication on a monthly basis.

D. Upon receipt of a notice of termination of insurance from a carrier pursuant to subsection A of this section, the Department of Public Safety shall notify the vehicle owner of the receipt of the termination notice and shall request proof of insurance from the vehicle owner. Within 30 days of the postmark date of the request for proof of insurance, the vehicle owner shall submit such proof of insurance on a form prescribed by the Department. The Department shall not be required to notify or request proof of insurance from a former vehicle owner if the Department receives the notification as provided in subsection B of this section, unless the Department has reason to believe that the person should be maintaining an operator's policy.

(a) This provision applies to policies that are terminated for nonpayment or refund of premium or for failure to renew policies issued for a period less than 180 days. It shall include first time policyholders who apply for vehicle liability insurance where the insurance carrier denies or refuses coverage.

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- (b) Change of vehicle status on a vehicle liability insurance policy does not fall under the provisions of this section.
- (c) Insurance carriers notifying the Department of 10 terminations or more per report shall do so by electronic means and shall comply with reporting requirements.
- (d) Insurance carriers notifying the Department by written means shall be limited to nine terminations or less per report per week and shall comply with reporting requirements.
- (e) All notifications to the Department shall not exceed 60 days from the termination date of the vehicle liability policy whether by electronic or written means.
- (f) If an insurance carrier desires the electronic media returned, a properly identified postage pre-paid envelope must accompany the media.
- (g) When an insurance carrier has knowledge that the relinquishment of vehicle ownership is the reason for termination or expiration without renewal of policy, that fact shall be included in the notification to the Department.
- (h) Each cancellation notice shall contain:
  - (1) the insurance company code, as issued by the Oklahoma State Insurance Commission,
  - (2) the name, driver license number and state of issuance, date of birth, and address of the vehicle owner or policyholder,
  - (3) the full vehicle identification number, and
  - (4) the number, effective date, and expiration date of the policy.

When an insurance carrier has certified a motor vehicle liability policy under Section 7-321 or Section 7-322 of this title, a notice of cancellation or termination of the insurance so certified shall not be effective unless filed with the Department, within 15 days after such termination or cancellation, except that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any vehicle designated in both certificates.

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**OREGON**

**Citation(s)**

OR ADC 735-050-0080, OR ST s 742.580

DMV will randomly select motor vehicles for financial responsibility verification. The total number randomly selected each year will not exceed 10 percent of the motor vehicles registered in Oregon that are subject to verification.

Every insurer that issues motor vehicle insurance that is designed to meet either the financial or future responsibility requirements of ORS chapter 806 shall report to the Department of Transportation within 30 days of the day that a person or the insurer cancels or fails to renew such a policy and within 15 days of the day that an insurer issues such a policy. The insurer shall report the person's name and residence address, the vehicle identification number of each vehicle covered by the policy, whether the policy was bought, canceled, or not renewed and any other information required by the department by rule under ORS 806.195.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.oregon.gov/ODOT/DMV/dealers/insurance.shtml>

**PENNSYLVANIA**

**Citation(s)**

67 PA ADC s 221.3

(a) Notice required. An insurer who has issued a contract of motor vehicle liability insurance and knows or has reason to believe that the contract is for the purpose of providing financial responsibility, shall immediately notify the Department if the insurance has been cancelled or terminated by the insured or by the insurer. The insurer shall notify the Department not later than 10 days following the effective date of the cancellation or termination. This requirement shall not apply to a policy which has been in effect for more than six months from the date the policy was initially issued.

(b) Form of notice. The notice of cancellation or termination of motor vehicle liability insurance coverage shall be provided by the insurer upon 24 pound paper stock. The form shall be a one-page, single-copy form, printed on both sides, head to head. Additional parts for use by the company may be attached. The finished size shall be 7 3/8 inches wide by 3 1/2 inches high. The window box for the address shall be 3 1/2 inches by 1 inch, located 1/4 inch from the left side of the form, 1 inch from the bottom of the form.

(1) Side one of the form shall be completed by the insurer and filed with the Department. The name of the insurer, preceded by the NAIC Company Code Number, must be preprinted or typed in the area immediately below the title of the form. All information pertaining to the policy number, name and address of the policyholder, effective and termination dates, and vehicle description must be typed or computer produced. Handwritten forms or forms with an inaccurate vehicle description – vehicle identification number – will not be accepted. The name of the vehicle owner shall be provided by the insurer, in addition to that of the policyholder, if the insurer's records indicate that the policyholder is not the owner of the vehicle.

(2) After receipt of the form by the Department, the Department will forward the form to the policyholder who shall, within 10 days of the date printed on the notice, complete side two and return the form to the Bureau of Driver Licensing.

(c) Magnetic tapes. Except as provided in subsection (e), the notice of termination shall be transmitted to the Department on a magnetic tape supplied by the insurance company or servicing agent beginning on October 1, 1985, in accordance with technical filing specifications set forth by the Department.

(d) Notice not required. An insurer shall not forward a notice of cancellation or termination of motor vehicle liability insurance coverage to the Bureau of Driver Licensing if there is a change in the vehicles to be insured, provided coverage under the policy remains continuously in effect.

(e) Manual filings. An insurance company which insures fewer than 10,000 private passenger automobiles in this Commonwealth on a calendar year basis may request authorization from the Commissioner to meet the reporting requirements of subsection (a) in a typed or computer generated format as specified in subsection (b). Requests for authorization must be submitted in writing by an officer of the company and will be approved based upon the company's statement of eligibility. Approval will be conditioned upon the understanding that all required reporting will be provided in a typed or computer generated format specified in subsection (b) until either the company advises the Commissioner in writing that it wishes the authorization to be rescinded or the Commissioner advises the company in writing that it no longer meets the eligibility requirements.

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**RHODE ISLAND**

**Citation(s)**

RI ST s 31-47-8.1, RI ST s 31-47-17

The administrator of the Division of Motor Vehicles shall select random samples of registrations of motor vehicles subject to this chapter, or owners of them, for the purpose of verifying whether or not the motor vehicles have proof of financial security as defined in this chapter. The administrator shall verify proof of financial security by sending requests for verification to the owner and/or insurer of the randomly selected motor vehicles. In addition to general random samples of motor vehicle registrations, the administrator shall select for verification other random samples.

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**RHODE ISLAND**

If the owner responds to the request for information by asserting that the motor vehicle was covered by proof of financial security on the verification date stated in the administrator's request, the administrator may conduct a verification of the response by furnishing necessary information to any insurer named in the response. The insurer shall within 20 days inform the assistant director if an individual did not have in force motor vehicle insurance in accordance with the provisions of this chapter.

The administrator may send to insurers of randomly selected motor vehicles requests for verification as to whether or not the verification date given for that vehicle is true and accurate in accordance with the provisions of this chapter. The insurer shall within 20 days inform the administrator if an individual did not have in force motor vehicle insurance in accordance with the provisions of this chapter. If the insurer informs the administrator that the motor vehicle was not insured by the insurer on the verification date stated in accordance with the provisions of this chapter, the administrator shall require the owner to show proof of financial security within 20 days of the administrator's request. Any owner who fails to respond to that request shall be deemed to have registered or maintained registration of a motor vehicle in violation of this chapter.

If there is reason to believe that there has been a noncompliance with any of the provisions of this chapter, every insurance company authorized to issue automobile liability policies shall be required upon request to provide the Division of Motor Vehicles with information sufficient to evidence an individual's compliance with this chapter within 10 days of request.

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**SOUTH CAROLINA**

**Citation(s)**

SC ST s 56-10-40, SC ST s 56-10-240, SC ADC 90-001 through SC ADC 90-012

Every insurer writing automobile liability insurance in this state and every provider of other security approved and accepted by the director or his designee in lieu of such insurance shall notify the Department of Motor Vehicles in a manner prescribed by regulation of the lapse or termination of any such insurance or security and shall notify the department of compliance transactions required of vehicle owners under Section 56-10-650 as prescribed by regulation. These notifications must be made in a manner prescribed by the working group.

The Department of Motor Vehicles, in its discretion, may authorize insurers to utilize alternative methods of providing notice of cancellation, refusal to renew, new policies written, and renewals to the department. The department may not reissue a registration certificate and license plate for that vehicle until satisfactory evidence has been filed by the owner or by the insurer who gave the cancellation or refusal to renew notice to the department that the vehicle is insured. Upon receiving information to the effect that a policy is canceled or otherwise terminated on a motor vehicle registered in South Carolina, the department shall suspend the owner's driving privileges, license plate, and registration certificate and shall initiate action as required within fifteen days of the notice of cancellation to pick up the license plate and registration certificate.

The South Carolina Department of Motor Vehicles is implementing the South Carolina Automobile Liability Insurance Reporting (SC ALIR) System that collects automobile liability insurance information from insurers that are licensed to provide automobile liability insurance in the state. The DMV will cross-reference the collected information to South Carolina driver and vehicle data to identify registered vehicles that do not meet the minimum automotive liability insurance requirements of the state.

A. The SC ALIR System will provide insurers with the following options for data communications with the SC ALIR System for reporting cancellation and compliance transactions.

- (1) Internet File Transfer Protocol (FTP) accepting both Electronic Data Interchange (EDI) and Text document.
- (2) Value Added Network (VAN) accepting EDI documents.
- (3) Internet Hyper-Text Transfer Protocol (HTTP) or Web accepting direct data entry.
- (4) Other forms of communication approved by the Department in the Implementation Guide, upon recommendation of the Working

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**SOUTH CAROLINA**

Group.

B. During registration with the SC ALIR System, each insurer will select the communication. This selection applies to both sending data to the SC ALIR System and receiving data from the system. During registration, each insurer will also select the data document type to be exchanged with the system, based on the selected communication option.

C. Insurers will be responsible for the costs associated with programming their systems to utilize the options for data communications with the SC ALIR System.

A. Insurers will report the following types of transactions:

(1) All mid-term non-pay cancellations.

(2) All mid term cancellations where an insured requests cancellation of the policy before the policy has expired.

(a) The following instances in this category DO NOT need to be reported:

(1) The insured produces satisfactory proof from the Department that he has sold or otherwise disposed of the insured vehicle or surrendered its tags and registration;

(2) The insured has secured another policy that meets the financial responsibility requirements prescribed in the law;

(3) The insured has sold a vehicle previously covered and is switching coverage to a newly purchased vehicle (Drop/Add transaction)

(3) All non-renewals for underwriting reasons by the insurer.

(4) All FR4a compliance transactions for new/renewed policies that have been added/reinstated in response to FR-4 notices (Compliance Reporting).

B. The following transactions may be reported by insurers, but only over the web:

(1) Add SR 22 Filing

(2) SR 26 Policy Cancel

(3) Cancel Vehicle from SR 22 Filing

C. Only the following types of transactions may be reported by agencies:

(1) All FR4a compliance transactions for new/renewed policies that have been added/reinstated in response to FR-4 notices (Compliance Reporting).

Only private passenger automobile liability policies for vehicles registered and insured in South Carolina will be reported. No commercial vehicle policies will be reported.

Insurers or agencies must begin reporting compliance transactions electronically with the implementation of these regulations (effective June, 2005). Insurers have the option of reporting these transactions through the insurer's own system, or by allowing their agencies to report individual transactions using the SC-ALIR website.

Reporting Options for Compliance Reporting A. Insurers. If the insurer-level option is chosen, insurers have the option of using any SC-ALIR reporting methods to report these transactions (also referred to as FR4a transactions) on the insurer level. Reference the South Carolina Automobile Liability Insurance Reporting (SC ALIR) System Implementation Guide for Insurance Companies, (section dealing with compliance transactions).

B. Agencies. If agencies report compliance transactions on behalf of insurers, insurance agencies may report individual compliance transactions after registering on the SC-ALIR website. Complete registration details can be found in the South Carolina Automobile

## SOUTH CAROLINA

Liability Insurance Reporting (SC ALIR) System - Supplemental Information Guide for Agencies - Agency Reporting.

Frequency of Reporting A. Notices of Cancellation/Refusal to Renew (FR4). Insurers must submit cancellation transactions using the SC ALIR system on an as-needed basis, as frequently as required to ensure that DMV receives notice of cancellation immediately after the insurer determines the customer to be ineligible for reinstatement, according to the insurer's own business practices.

(1) If no cancellations are processed within a given reporting month, insurers must transmit a "no activity" report at least once within a 30-day period.

B. Compliance Transactions. In order to prevent unnecessary suspension actions from taking place, insurers or their agencies must submit compliance transactions on a daily basis, or as frequently as they occur, using the reporting options described in 90-010 above.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <https://www.sc-alir.com/Index.aspx>

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## SOUTH DAKOTA

### Citation(s)

SD ST s 32-35-80

If an insurance carrier has certified a motor vehicle liability policy under section 32-35-65 or 32-35-66, a written notice indicating the date of cancellation or termination of the insurance so certified shall be filed with the Department of Public Safety within 15 days of the date the policy has been cancelled or terminated.

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## TENNESSEE

### Citation(s)

TN ST s 55-12-137, TN ST s 55-12-123

Whenever, under the provisions of this chapter, any person is required to file with the Commissioner of Safety acceptable evidence of security, proof of financial responsibility, and such requirement may be satisfied by written proof of insurance coverage in the amounts required by this chapter, and the person is so insured, it is the duty of the insurance company with whom the person has insurance to file, upon request of the insured, the necessary information with the commissioner on a certificate or form approved by the commissioner.

If any company fails or refuses to file, within the time required by this chapter, such certificate or form upon the request of an insured, reasonably made, the company shall forfeit to the insured the amount of \$100 and shall be liable for damages in the amount of any damages sustained by the insured on account of the failure or refusal of the company to file the required form or certificate, such sums to be recoverable at the suit of the insured.

When an insurance carrier has certified a motor vehicle liability policy under section 55-12-120, insurance so certified shall not be cancelled or terminated until at least 10 days after notice of cancellation or termination of the insurance so certified shall be filed with the commissioner, except that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicles designated in both certificates.

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## TEXAS

### Citation(s)

TX TRANSP s 601.086, TX TRANSP s 601.085

**TEXAS**

An insurance company that is notified by the department of an accident in connection with which an owner or operator has reported a motor vehicle liability insurance policy with the company shall advise the department if a policy is not in effect as reported.

(a) If an insurer has certified a policy under section 601.083 or 601.084, the policy may not be terminated before the sixth day after the date a notice of the termination is received by the department except, as provided by subsection (b).

(b) A policy that is obtained and certified terminates a previously certified policy on the effective date of the certification of a subsequent policy.

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**UTAH**

**Citation(s)**

UT ST s 31A-22-315

(1)(a) Each insurer that issues a policy that includes motor vehicle liability coverage, uninsured motorist coverage, underinsured motorist coverage, or personal injury coverage under this part shall before the seventh day of each calendar month provide to the Department of Public Safety's designated agent selected in accordance with Title 41, Chapter 12a, Part 8, Uninsured Motorist Identification Database Program, a record of each motor vehicle insurance policy in effect for vehicles registered or garaged in Utah as of the previous month that was issued by the insurer.

(b) This Subsection (1) does not preclude more frequent reporting.

(2) The record shall include:

(a) the name, date of birth, and driver license number of each insured owner or operator, and the address of the named insured;

(b) the make, year, and vehicle identification number of each insured vehicle; and

(c) the policy number, effective date, and expiration date of each policy.

(3) Each insurer shall provide this information on magnetic tape or in another form the Department of Public Safety's designated agent agrees to accept.

(4)(a) The commissioner may, following procedures set forth in Title 63, Chapter 46b, Administrative Procedures Act, assess a fine against an insurer of up to \$250 for each day the insurer fails to comply with this section.

(b) If an insurer shows that the failure to comply with this section was inadvertent, accidental, or the result of excusable neglect, the commissioner shall excuse the fine.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.insure-rite.com/procedures.htm>

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**VERMONT**

**Citation(s)**

VT ST T. 23 s 801

Within 15 days after the receipt from the commissioner of notice of claimed insurance coverage, the insurance carrier named by the operator shall notify the commissioner in such manner as he may require in case the required insurance was not in effect at the time specified in the notice. If no such notification is received by the commissioner within 15 days, the commissioner may assume that the required insurance was in effect at the time specified in the notice.

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**VIRGINIA**

**Citation(s)**

VA ST s 46.2-706.1

Insurance companies licensed to do business in Virginia shall provide to the Department monthly electronic updates of insured information and vehicle descriptions required by the Commissioner when they (i) cancel liability insurance for vehicles registered in Virginia, (ii) add liability insurance for vehicles registered in Virginia, or (iii) provide liability insurance for vehicles registered in Virginia newly satisfying financial responsibility requirements. Insurance companies having less than 1,000 policies may report the information manually or electronically.

During the 1987 session of the General Assembly, House Joint Resolution 230 was passed, which requires the Department of Motor Vehicles to annually report to the legislature the effectiveness of Virginia's motor vehicle laws and efforts to reduce uninsured drivers. To comply with this mandate, the Financial Responsibility Division administers five insurance monitoring programs for the Department of Motor Vehicles. They include:

1. A vehicle registration random sample (1,200 per day);
2. A conviction sampling;
3. Persons suspected of an uninsured accident;
4. Law enforcement notifications; and
5. Citizen information.

All monitoring processes above target individuals suspected of being uninsured. If an individual does not respond to the Department of Motor Vehicle letter asking for insurance verification, the person's license/registration is suspended. If information is given to the Department of Motor Vehicles, it is verified by insurers on a negative verification basis.

The webpage of the Insurance Industry Committee on Motor Vehicle Administration ([www.iicmva.com](http://www.iicmva.com)) has a chart with links to more detailed information on these reporting requirements, including implementation guides. See the following link to obtain this information: <http://www.dmv.state.va.us/webdoc/commercial/insurance/index.asp>

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**WASHINGTON**

**Citation(s)**

WA ST 46.29.500

When an insurance carrier has certified a motor vehicle liability policy under RCW 46.29.460 or 46.29.470, the insurance so certified shall not be canceled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the department, except that such a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any vehicle designated in both certificates.

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**WEST VIRGINIA**

**Citation(s)**

WV ST s 17D-2A-5, WV ADC s 91-13-5

An insurance company shall provide the Division of Motor Vehicles with a cancellation notice within 10 days of the effective date of cancellation whenever the company issues or causes to be issued a cancellation under the provisions of subsections (b) through (e), section one, Article 6-a, Chapter 33 of this code. Unless the division by legislative rule allows for an alternative to suspension, the division shall then suspend the driver license of the owner of such vehicle for a period of thirty days and shall suspend the motor vehicle registration until proof of insurance is presented to the division. If, within the thirty-day period a license or registration is



**WEST VIRGINIA**

suspended, the owner shows proof of insurance, the owner's license and registration shall be immediately removed from suspension. If a license or registration is not suspended as result of the cancellation of insurance, the owner of the motor vehicle shall submit a statement under penalty of false swearing, that the cancellation will not result in the operation of an uninsured motor vehicle upon the highways of this state, and this verification shall be sent to the commissioner within twenty days of the notice of cancellation.

Notice of Cancellation of Policy. The form designated by the Commissioner as WV-2B when printed as specified and completed in full, meets the requirements of W. Va. Code section 17D-2A-4 for the insurance company to notify the Division of company cancellations issued under the provisions of W. Va. Code section 33-6A-1(b), (c), (d), or (e) when the cancellation has been firmed up by the insurance company. In cases where the vehicle owner is different from the policyholder, the cancellation notice shall list both the policyholder and the vehicle owner. The notice shall make specific reference to the reason or reasons for the company cancellation as reason (b), (c), (d), and/or (e) as designated in W. Va. Code section 33-6A-1. In accordance with the provisions of W. Va. Code section 17D-2A-5(a), an insurance company shall not notify the Division of any company cancellations for any reason related to when a named insured fails to discharge when due any of his obligations in connection with the payment of the premium for the policy or any installment payment for the policy.

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**WISCONSIN**

**Citation(s)**

WI ST 344.34

When an insurer has certified a motor vehicle liability policy under s. 344.31, a policy under s. 344.32, or a bond under s. 344.36, the insurance so certified shall not be canceled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified has been filed in the Office of the Secretary.

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**WYOMING**

**Citation(s)**

WY ST s 31-8-203

If the department has reason to believe a vehicle owner is not insured as required under W.S. 31-4-103, it may request an insurer to verify the existence of an automobile liability policy in a form approved by the department not later than 20 days from the date the request is made. W.S. 31-8-201 through 31-8-203 shall not be construed to require an insurer to report at any time other than upon the specific request of the department for information.

The insurance commissioner may order insurers to comply with W.S. 31-8- 201, rules and regulations promulgated by the department under W.S. 31-8-201, and this section.