

STATE REPORTING PROGRAMS

State/Name of Program	Original Effective Date	Law/Cite	User Guide	Initial Download	Reporting Elements	Frequency/Deadline	Medium	Format	Error Resolution	Insurer Penalties
AR Insurance Verification and Notification Network	01/01/98	§27-14-414 §27-22-107	Yes	Yes	Cancellations, New Policy/ Vehicle Vehicles registered in AR, or if unknown, vehicles garaged in AR	By 7 th day of each month	Various, subject to some requirements based on policy/vehicle count	Proprietary	Yes, return to insurer; 30 days to correct edit errors	76% accuracy if less 2 consecutive months. Penalty \$250 per day for non-compliance or error too high
AZ Mandatory Insurance Reporting	01/01/90	§28-1262 §28-4148	Yes, on Web site	09/95 – Cleanup	Cancellations, Nonrenewals, and New Issues Changes of vehicle	Every 7 days	EDI Tape	X12 and Proprietary Transition to X12 in 2001	No provision for returning to DMV	Referral to Department of Insurance
CA	01/01/99 Voluntary Program	§4000.37	Yes	Yes	Cancellations, New Issues	Within 30 days of policy eff. date; 45 days of termination date. Other updates at insurer option	EDI	Proprietary X12	Yes	None
CO Motorist Insurance Information Data Base (MIIDB)	01/01/99	§42-7-601-609 §10-4-615	Yes	Yes	Cancellations, All Drivers, Changes of Vehicles and New Issues	Monthly by 7 th work day. Cancellations – 10 days	EDI Internet Diskette for companies w/<1000 policies	X12 intended but became proprietary	Yes, return as quickly as possible	\$250 per day
CT Insurance Reporting System	01/01/94	Public Act 93-298	Yes	Yes, and each Jan. 1	Cancellations, New Issues, Renewals and Replacement Vehicles	By 2 nd Tuesday of month within 30 days of transaction date	Tape	Proprietary	Yes, Edit Errors, Unresolved, No Hit	Subject to fine by Department of Insurance

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DE Proof of Automobile Insurance	07/01/90	Title 21, Chapter 21 DE Code §2118 Reg. 31 §7 SB 212	No	Upon request by Delaware	None	N/A	Tape, when requested	N/A	None	None
DC	1983	DC Code §35-2109 §35-2103	No	No	Cancellations	Within 30 days of termination	Paper (FR-4)	Prescribed Form	No	None
FL Florida Motor Vehicle No-Fault Insurance Verification	1988	§627.736(9)(a)	Yes, on Web site	Yes	Cancellations, New Issues and Changes of Vehicle	30 days from issue 45 days from cancellation	Tape Exceptions for companies with <1000 policies	Proprietary	Yes, VIN Error List Verification Listing, 30 days to correct	\$2,500 per policy
GA Georgia Electronic Insurance Compliance System (GEICS)	11/25/74	§33-34-12 570-18-07 570-18-08	Yes, on Web site	Yes	Cancellations, New Issues, First Renewal and Changes of Vehicle	30 days from date coverage bound	EDI Internet	Proprietary	Yes	Referral to Department of Insurance
KY	01/01/85	806KAR39: 070 KRS 304.39-085	Yes	No	Cancellations	Monthly within one week of end of acctg. month (no lapses)	Tape Diskette	Proprietary	None	None
LA Compulsory Insurance Program	01/01/86	R.S.32:861-866	Yes	Yes	Cancellations, Lapses, New Issues and Changes of Vehicle	15 days from issue or cancellation effective date	EDI Internet Paper for certain fleets and companies with <250 policies	Proprietary	Yes, unresolved, no hits within 15 days	\$50 per vehicle if: no compliance, not timely, less than 92% match rate

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MD Automated Compulsory Insurance System (ACIS)	1972	§TR17-101-301	Yes	Yes	Cancellations, New Issues	Monthly	Tape EDI Paper (exception) Diskette	X12	Yes	Referral to Department of Insurance
MA Uninsured Motorist System (UMS)	08/90	Chapter 175, §113A	Yes	No	Cancellations (FR13) New Issues (FR13) Verify Registration (FR19)	Monthly Bi-Weekly Weekly Daily	Tape State will accept EDI	Proprietary	Yes	Not directly, but insurer liable for penalties and fees incurred by customer due to reporting errors
MI Electronic Insurance Verification	09/03/97 Voluntary Program	Public Act 287	Yes	Yes	VIN	Weekly or Monthly	EDI	Proprietary	None	None
MN	01/01/75	169.799	No	No	All cancellations except nonpay after 60 days	As they occur	Paper	Prescribed Form FR-4	None	None
MO Enhanced Sampling Program (ESP)	01/01/01	Chapter 303.026 RSMo. 12CSR 10-25.150 (Reg)	TBD	No	All active policies	Monthly by 7 th working day	TBD	TBD	TBD	None
NV Insurance Verification Program	1987	NRS 485.314 NRS 485.317	Yes	Yes	Cancellations, New Issues and Changes of Vehicle	Monthly within first 15 calendar days	Tape	Proprietary	Yes, edit errors in 30 days. Other errors should be resolved in 60 days	Referral to Department of Insurance
NJ UM Identification System (UMIS)	01/27/92	NJSA 17:33B-41 NJAC 13:18-6.1 Et seq (Reg)	Yes	No	Cancellations, New Issues and Changes of Vehicle	Monthly by 7 th day	Tape Diskette Paper	Proprietary	Yes, return within 11 days; 2 nd time within 5 days	\$3,000

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NM	Enacted 06/20/99 Effective Date TBD	Chapter 214 §66-5-205.1	TBD	TBD	Cancellations	Monthly	TBD	TBD	TBD	Referral to Department of Insurance
NY Insurance Information and Enforcement System (IIES)	07/01/84	Articles 6 and 8 of Vehicle and Traffic Law Chapters 509 and 678 Title 15 NY CRR Parts 32, 34, 35	Yes, on Web site	Yes	Cancellations and New Issues	Monthly Cancellation = 30 days New = 14 days 01/01/01 = 7 days	EDI	X12 intended, but it's Proprietary	Yes, return within 7 days	\$500 per record. Persistent and willful violation subject to a fine not to exceed \$5,000 per day
NC Liability Insurance Tracking and Enforcement System (LITES)	07/01/78	G.S. 20-309(e) Regulation 19A, NCAC 3c.0303	Yes	No	Cancellations and New Issues	Within 20 business days of cancellation or new business (except move to subsidiary)	>\$25 MM premium – EDI <\$25 MM premium – paper or EDI	Proprietary	Yes	None
OR	03/01/96	ORS 184.616, Chapter 746	Yes	Yes	Cancellations and New Business Changes	Monthly within 30 days of cancellation and 15 days of issue	EDI	X12	Yes, return as quickly as possible	None
PA Financial Responsibility system	1990	Chapter 221.3, §1786d	No	No	Cancellations within 180 days	Within 10 days of cancellation date	Tape. If <10,000, policies, can ask for auth. to do paper	Proprietary	Yes, returned in a timely manner but 5 days if sent a second time	Referral to Department of Insurance
SC	1976	§56-10-240	No	No	Cancellations within 90 days of original issue	Within 15 days after cancellation	Paper FR4	Proprietary	None	None

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UT UM Identification Database Program	01/01/95	§41-12a-801	Yes, on Web site	No	Entire database (One driver per car. Number of records sent equals cars multiplied by drivers.)	Monthly before 7 th day	Tape Other media accepted	Proprietary	Yes	Up to \$250 per day
VA Insurance Verification Program	01/01/97	§46.2-706.1	Yes	Yes	Cancellations and New Issues	Monthly	EDI	X12	Yes, return with next reporting cycle	None
WV	1981	§17D-2A-5	No	No	Only cancellations for certain reasons	Within 10 days of cancellation	Paper	Proprietary	None	None