Insurance Motorist Identification Program
• Guidelines to creating a Uninsured Motorist Identification Program. 41-12a-803

• Insurance agencies must provide information daily. 41-12a-803

• Owners must obtain insurance before operating a vehicle. 41-12a-303.2
Nine states use online verification of insurance as a Primary source.

Five state use it as Secondary source.

13 states have no reporting.

7 have web service reporting.

27 data base reporting.

3 random sampling.
Advantages

- Ninety seven percent of our vehicle are insured.

- Third party does letters, phone calls, faxes, emails, verifications with insurance agencies. Zero verification is done at the counter, unless revoked.

- DMV only sends out revocation letters.

- Happy citizens!
• Our program was implemented in 2000.

• Before implementing our Insurance Verification Plan we only had 60% of our vehicles insured.

• We have approximately 2.3 million vehicles in the Insurance Verification Plan.
• There are 350 insurance reporting companies, that usually get 93.1%.

• Our Third Party Vendor tries to correct the 7% percent before pursuing revocation.

• Updates are received from insurance companies on the 1\textsuperscript{st} and 16\textsuperscript{th} of each month, then matched by VIN’s from the DMV.
• First notice is mailed out after 90 days of no insurance reported. The customer has 15 days to respond.

No response?

• Then a second notice is mailed, and the customer has 15 days to respond. We get 50 to 60% respond to the letters. That will push the 93% to 97%.
Revocation

• Before we send the revocation letter, our vendor does a real time broadcast to all insurance companies.

• If insurance is still not found, and the customer does not respond, then our vendor sends us an electronic file for revocation.

• Once revoked, the reinstatement fee is $100, plus current insurance.

• Last year from January 1 through December 2015 we had 40,588 revocations.
In Utah, if someone gets in an accident and they do not have insurance, 2 things will happen.

• 1 The vehicle registration will be revoked, if it’s already revoked then it will be impounded.
• 2 Their drivers license will be suspended until they prove to DLD that they have current insurance.

YIKES! Now they have double trouble!

Our goal is to have everyone insured, NOT to collect penalties or impound cars.