



Introduction

DMV reporting regulation is mandated in many states and State DMVs are requesting information on vehicles registered in their database. Currently there are 17 states, (**AR, AZ, CA, DC, FL, GA, KS, KY, LA, MA, MD, NC, NM, NY, OR, UT, & VA**), that require Commercial Automobile Insurers to electronically report Proof of Coverage data to the state DMVs. More and more states are adopting similar DMV laws.

These 17 State DMV's and their respective Department's of Insurance have mandated a procedure that will verify coverage for every vehicle registered in the state by requiring companies to report information that can be compared against vehicle specific ID cards and motor vehicle records. Each state has established a set of dates and data element reporting requirements whereby certain activities are to occur. Some insured are encountering problems at registration and during traffic violations that leads to vehicle registration suspension and even vehicle impoundment when electronic verification does not currently exist.

To facilitate the most efficient method of compliance to these reporting requirements, AIG is making available to our producers expanded options for reporting the needed data elements for submission to the DMV. On this website is an Updated FAQ document that will explain the options. This document will explain the ramifications to you, us, and the insured if the data is not reported timely and as required by the various state regulations.

Currently, there are 8 states that use the On-Line (Web-Based) Insurance Verification (OLV) System. This provides the state DMVs real-time access to insurance carrier's Electronic Data Warehouse (EDW), where they can immediately verify coverage. These states include **CA, CT, DC, MT, NV, SC, OK, & WY**. Although commercial is voluntary in the state of CA, CT, DC, MT, SC, OK & WY, OLV is mandatory for the state of NV. It is imperative that the information printed on the Insured's Auto Identification Card is accurate to confirm coverage through the OLV system.

For more information regarding state specific requirements, please visit the links provided on Commercial Auto DMV Services for each state's electronic insurance reporting manuals.