



AIG U.S.

Commercial Insurance

RE: Department of Motor Vehicle (DMV) Policy & Vehicle Data Reporting
Regulatory Reporting Requirements for Commercial Insurance Policies

As of 9/1/2009, 17 state Departments of Motor Vehicles (DMVs) along with the Departments of Insurance have mandated procedures that have change the way producers and insurance companies handle the insuring of Commercial Automobile. This trend continues to develop as more states adopt similar DMV laws. Producers and Insurers must separately verify the registration and insurance coverage information for Commercial vehicles registered in these 17 states. These states include – AR, AZ, CA, DC, FL, GA, KS, KY, LA, MA, MD, NC, NM, NY, OR, UT and VA.

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.

Producers and Insurers are required to provide more information for DMV Reporting than for policy issuance. The verification records required for each insured include complete policy information and in many states specific data for each vehicle. The vehicle data elements are those currently required for specific vehicle processing and now also include Registrant information (titleholders including address and FEIN, or drivers license number) and Producer information. See the standardized templates posted on the website for all the required data elements for each of the 17 states.

The DMVs and law enforcement use the reported information to compare Auto ID cards received from insureds and for on-line registration in many states. At vehicle registration time, if a DMV doesn't find electronic reporting confirmation, they will alert the insurer, who will then have only a few days to complete the electronic reporting of the data for Proof of Coverage. If the coverage is not verified in the allotted time, the registration will be rescinded. In many states, the insured will not be able to process their registration until electronic proof is provided. Law enforcement will issue citations, remove plates, impound vehicles, etc. if electronic proof of coverage is not on file at time of any law enforcement activities including accidents, routine traffic stops, and parking violations.

Whether entering the data into the AIG Online system called DMV Auto Liability Insurance Reporting System (ALIR) or sending the data to AIG on the standardized templates for each state you should begin to collect the data as soon as possible, but not later than bind date. If sending the data on templates, please send templates via e-mail to your underwriter. The underwriter/service technician will review the template for completeness and upload the data into the ALIR system for each state. AIG is dependent upon you the producer to provide us with the accurate data with regard to our mutual clients. AIG will need as much lead-time as possible to complete the work necessary to meet the requirements of the regulation. **Due to the strict regulatory reporting requirements, it is important to understand that it is absolutely necessary for each producer office to complete the reporting process for each state covered on the AIG policy.** It is not necessary to send the templates to your underwriter, if you have entered the data into the ALIR online system, or if your firm has made arrangements to transmit the required data to AIG electronically from your firm's database.

For more detailed information regarding DMV reporting requirements, please visit the AIG DMV Services (myAIG) website at <http://www-1.aig.com>. If you have any questions or need help, please call or email our DMV Support Unit at 1-866-799-7195 or DMVDataEntry@aig.com.