



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

DIVISION OF MOTOR VEHICLES

ADMINISTRATION OFFICE

600 New London Avenue

Cranston, RI 02920-3024

Phone: 401-462-4368

www.dmv.ri.gov

For Immediate Release

Contact: Anthony J. Silva, 462-5705 or 578-4220

Press Release

Uninsured Motorist Identification Database Rhode Island Insurance Verification System

Although statistics regarding the number of uninsured motorists in Rhode Island are inconsistent, it is clear that uninsured motorists operating on the roads of this state pose risks. Motorists have accidents on a daily basis with motorists who are uninsured and are then left to deal with the financial consequences. Although Rhode Island has had a compulsory insurance law since 1991, there hasn't been an efficient and effective way to ensure compliance with that law.

Beginning in 2012, members of the insurance industry, Department of Business Regulation and Division of Motor Vehicles, with support from the General Assembly, worked together to develop a process to address the problem of ensuring compliance with compulsory insurance. The working group reviewed insurance verification programs in other states with an eye toward creating a program for Rhode Island that would not be burdensome for the insurance industry or state agencies, while also giving non-compliant motorists the opportunity to come into compliance prior to any sanctions being imposed.

Representative Brian Patrick Kennedy and Senator Louis P. DiPalma introduced companion bills establishing the "Uninsured Motorist Identification Database Procedure" which was ultimately signed into law in 2013.

An RFP was issued to select a vendor to create the insurance verification program established by law. Pursuant to the law and RFP, the vendor chosen to implement this program will be paid solely by a percentage of reinstatement fees collected pursuant to this program. This is a completely self-funded program which will not result in an increase in fees to taxpayers.



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

DIVISION OF MOTOR VEHICLES

ADMINISTRATION OFFICE

600 New London Avenue

Cranston, RI 02920-3024

Phone: 401-462-4368

www.dmv.ri.gov

After an extensive competitive bidding process, the vendor awarded the contract was MV Solutions, a South Carolina company that successfully provides similar services in five other jurisdictions.

In accordance with the law, all insurance companies registered to write automobile liability policies have been registered with the vendor through their RIIVS website. Insurance companies are required to send their full book of business to RIIVS by the 7th of each month. Likewise, the DMV sends weekly extracts of all active registrations in Rhode Island to the vendor. The vendor then matches the registration information to insurance policies to find out whether the registered vehicle is insured.

If an actively registered vehicle does not have an associated insurance policy for three months in a row, that customer will be flagged and a notice will be sent to the customer indicating that they are required to obtain insurance. If, after a set period of time, that customer has still not obtained insurance, a second notice will be sent to the customer. If, after the second notice, the customer fails to comply, the DMV will revoke the registration of the vehicle at issue and block the customer's ability to obtain or renew a license or registration in this state. Once a customer has been revoked, the customer must obtain insurance and pay a revocation fee of \$251.50 which can be done online or in person.

The three month comparison period began on 11/7/2014 and will end 2/7/2015, at which time the initial notices will be sent to customers. If there has not been compliance with the initial notice, second notices will go out in March and revocations will begin in April.

Motorists can prepare for this program by ensuring that the DMV has the most current address on file as any DMV notices will be sent to that address. Providing a forwarding order to the Post Office will not change an address in the DMV system. Motorists can change their address with the DMV by completing and mailing a Change of Address form that can be downloaded from the DMV web site or by completing an online Change of Address at www.dmv.ri.gov.

###