



Department of Business Regulation

Insurance Division

1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin 2018-15

Rhode Island Insurance Verification System (RIIVS) Change to Reporting Frequency and Letter Issuance

The RI Insurance Division in conjunction with the RI Division of Motor Vehicles (DMV), issues this Bulletin to notify Insurance Company Representatives of new requirements under [Public Law 2018, Chapters 160](#) and [245](#), Relating to Motor and Other Vehicles - Uninsured Motorist Identification Database Procedure, which amends [RI Gen. Laws § 31-47.4](#). This Bulletin supersedes [Insurance Bulletin 2015-1](#).

Commencing January 1, 2019, insurance companies licensed to write private passenger automobile liability policies in RI will be required to electronically submit their full book of business to RIIVS on a **WEEKLY** basis. The insurance policy data provided in book of business files is matched to DMV registration data to determine if a registered vehicle is insured.

If an actively registered vehicle does not have an associated insurance policy for four weeks in a row, a RIIVS notice will be sent to the customer indicating that they are required to obtain insurance. If the customer does not take appropriate compliance action, a second RIIVS 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 and block the customer's ability to obtain or renew a license or registration. Once a registration has been revoked, the customer must obtain insurance and pay a revocation fee of \$251.50 which can be done online at [Insurance Revocation Reinstatement](#) or in person at the Adjudication Unit at the Cranston DMV office.

If a customer receives a RIIVS notice, (s)he must take one of the following actions:

1. If the vehicle has **CURRENT LIABILITY INSURANCE** or the customer **OBTAINS LIABILITY INSURANCE**, the customer must notify their insurance company or agent (producer). The insurance company or producer must electronically transmit the insurance information to RIIVS using the www.RIIVS.com website and the reference number at the top of the notice.
2. If the vehicle is not being operated (**SEASONAL USE, OUT OF SERVICE, or ACTIVE MILITARY** RIGL 31-47-15.1 and 15.2), the customer must notify their insurance company or agent (producer). The insurance company or producer must electronically transmit this information to RIIVS using the www.RIIVS.com website and the reference number at the top of the notice.

3. If the vehicle has been **SOLD** or **REGISTERED OUT OF STATE**, the customer must turn in the plates to a DMV branch or submit an Affidavit for Cancellation of Registration for Lost Plates.
4. If the customer does not wish to obtain liability insurance, Rhode Island law requires that the customer cancel their registration and surrender the vehicle plates to a DMV branch office.

Insurance companies registered with RIIVS have access through www.RIIVS.com in order to provide the information listed above electronically using the reference number at the top of the customers' RIIVS notice. Insurance companies have the ability to create additional users (sub users) they authorize to report this information. RI licensed producers also have the ability to register with www.RIIVS.com using their Producer License Number in order to report this information electronically on behalf of its customers. Insurance companies and producers already registered with RIIVS are not required to re-register. Additional information on reporting electronically, creating insurance company sub users, and insurance agent (producer) registration using www.RIIVS.com is provided in the Help Section of the RIIVS website.

If you have any questions, please contact the RIIVS help desk at support@RIIVS.com.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
November 9, 2018