

WE—VIEW—REVIEW—SOUTH—WEST—SUNSHINE—2005

Colorado Department of Regulatory Agencies  
Office of Policy, Research and Regulatory Reform

# Colorado Motorist Insurance Identification Database Program Act



October 14, 2005

# STATE OF COLORADO

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**DEPARTMENT OF REGULATORY AGENCIES**  
Office of the Executive Director  
Tambor Williams  
Executive Director

1560 Broadway, Suite 1550  
Denver, CO 80202  
Phone: (303) 894-7855  
Fax: (303) 894-7885  
V/TDD: (303) 894-7880



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Bill Owens  
Governor

October 14, 2005

Members of the Colorado General Assembly  
c/o the Office of Legislative Legal Services  
State Capitol Building  
Denver, Colorado 80203

Dear Members of the General Assembly:

The Colorado Department of Regulatory Agencies has completed the evaluation of the Colorado Motorist Insurance Identification Database Program Act. I am pleased to submit this written report, which will be the basis for my office's oral testimony before the 2006 legislative committee of reference. The report is submitted pursuant to section 24-34-104(8)(a), Colorado Revised Statutes (C.R.S.), which states in part:

The department of regulatory agencies shall conduct an analysis of the performance of each division, board or agency or each function scheduled for termination under this section...

The department of regulatory agencies shall submit a report and supporting materials to the office of legislative legal services no later than October 15 of the year preceding the date established for termination....

The report discusses the question of whether there is a need for the regulation provided under Part 6, Article 7 of Title 42, C.R.S. The report also discusses the effectiveness of the Motorist Insurance Identification Database Program and staff of the Department of Revenue, Division of Motor Vehicles in carrying out the intent of the statutes and makes recommendations for statutory and administrative changes in the event this regulatory program is continued by the General Assembly.

Sincerely,

*Tambor Williams*

Tambor Williams  
Executive Director

# **2005 Sunset Review** **Colorado Motorist Insurance Identification Database Program Act**

Department of Regulatory  
Agencies

Bill Owens  
Governor

Tambor Williams  
Executive Director



## **Executive Summary**

### **Quick Facts**

**What is Regulated?** No motor vehicle that is required to be registered may be operated on any public roadway in Colorado unless the owner of the vehicle has automobile liability insurance policy on that vehicle, or a certificate of self-insurance.

**How is it Regulated?** The Department of Revenue, Division of Motor Vehicles, is required to contract with an outside vendor to develop and maintain a database that matches motor vehicle registration information with motor vehicle insurance information to determine and reduce the number of uninsured motor vehicles in Colorado.

**What Does it Cost?** The program is funded by a surcharge on all registered vehicles in Colorado. Prior to fiscal year 01-02, the surcharge was \$1 per vehicle per year. However, after a statutory change in 2001, the surcharge was reduced to 50 cents per vehicle per year.

The total cost of the Motorist Insurance Identification Database (MIIDB) program has exceeded \$13.9 million since its inception in fiscal year 97-98. In fiscal year 04-05, the MIIDB program expenditures amounted to \$1,596,347.

**What have the vehicle match rates been?** Since 1999, the MIIDB has shown an increase in the number of matched (insured) vehicles from 79.49 percent to a match rate of 88.03 percent in 2004

1999 – 79.49%  
2000 – 82.55%  
2001 – 84.03%  
2002 – 86.26%  
2003 – 87.54%  
2004 – 88.03%

Where Do I Get the Full Report? The full sunset review can be found on the internet at:  
<http://www.dora.state.co.us/opr/oprpublications.htm>

### **Key Recommendations**

**Continue the Motorist Insurance Identification Database (MIIDB) Program Act until July 1, 2007 and require the Department of Revenue to conduct a statistical analysis to determine whether and to what extent the Motorist Insurance Identification Database Program Act impacts the number of uninsured vehicles in Colorado.**

The number of uninsured vehicles in Colorado has declined since the inception of the program. A statistical analysis is necessary to determine correlation between this decline and the activities of the MIIDB.

**Make law enforcement utilization of the MIIDB more effective and efficient by increasing the amount of computer-generated information available to law enforcement officials.**

The data currently transmitted to law enforcement officials by the MIIDB does not contain the specific information necessary to assist law enforcement in detecting uninsured vehicles.

**Increase the timelines and accuracy rate of reporting policy data by individual insurance companies by requiring automobile insurance companies to report their entire book of business on a monthly basis.**

The MIIDB is only as accurate and effective as the information submitted to it by individual insurance companies. This recommendation will increase the accuracy and reliability of the MIIDB, and reduce the number of notification letters sent unnecessarily to insured motorists.

**Require that the key agencies and the vendor work cooperatively and proactively to identify and discipline those insurance companies that fail to report automobile insurance data and information in a timely and accurate manner.**

**Major Contacts Made in Researching the 2005 Sunset Review of the Colorado Motorist Insurance Identification Database Program Act**

Colorado Division of Insurance  
Colorado Department of Revenue, Division of Motor Vehicles  
Representatives of the Insurance Industry  
Colorado State Patrol  
Metropolitan Association of Police Chiefs  
Explore Information Services  
Utah Motor Vehicle and Law Enforcement Officials

**What is a Sunset Review?**

A sunset review is a periodic assessment of state boards, programs, and functions to determine whether or not they should be continued by the legislature. Sunset reviews focus on creating the least restrictive form of regulation consistent with the public interest. In formulating recommendations, sunset reviews consider the public's right to consistent, high quality professional or occupational services and the rights of businesses to exist and thrive in a highly competitive market, free from unfair, costly or unnecessary regulation.

Sunset Reviews are Prepared By:  
Colorado Department of Regulatory Agencies  
Office of Policy, Research and Regulatory Reform  
1560 Broadway, Suite 1550 Denver, CO 80202  
[www.dora.state.co.us/opr](http://www.dora.state.co.us/opr)

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## **Background**

### *The Sunset Process*

The regulatory functions of the Department of Revenue, Division of Motor Vehicles (DMV) relating to the administration and operation of the Motorist Insurance Identification Database Program (MIIDB) Act in accordance with Part 6 of Article 7 of Title 42, Colorado Revised Statutes (C.R.S.), shall terminate on July 1, 2006, unless continued by the General Assembly. During the year prior to this date, it is the duty of the Department of Regulatory Agencies (DORA) to conduct an analysis and evaluation of the MIIDB pursuant to section 24-34-104, C.R.S.

The purpose of this review is to determine whether the MIIDB should be continued for the protection of the public and to evaluate the performance of the program. During this review, the DMV must demonstrate that there is still a need for the program and that the regulation is the least restrictive regulation consistent with the public interest. DORA's findings and recommendations are submitted via this report to the legislative committee of reference of the Colorado General Assembly. Statutory criteria used in sunset reviews may be found in Appendix A on page 25. However, pursuant to section 42-7-609, C.R.S., this report shall only consider subparagraphs (I), (III), (IV), and (IX) of paragraph (b) of subsection (9) of section 24-34-104, C.R.S.

### *Methodology*

As part of this review, DORA staff interviewed officials of the Division of Insurance, Division of Motor Vehicles, and Explore Information Services; reviewed motor vehicle and insurance records; interviewed officials with state and national professional associations; reviewed Colorado statutes and; and reviewed the laws of other states.

### *Profile of the Program*

The MIIDB program does not regulate an occupation or a profession. Pursuant to statutory provisions, it utilizes an outside vendor/contractor, Explore Information Services, whose goal is to match motor vehicle registration data to motor vehicle insurance information. The purpose of this matching is to:

- 1) Determine the number of uninsured motor vehicles that are registered in Colorado;
- 2) Attempt to reduce the number of such vehicles through statutory provisions that include penalties for the lack of mandatory motor vehicle insurance; and
- 3) Aid law enforcement officials in the identification of uninsured motorists.

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## History of Regulation

The MIIBD evolved from Senate Bill 95-172, known as the Uninsured Motorist Identification Database Program Act. This legislation directed the Transportation Legislation Review Committee to examine Colorado's compulsory motor vehicle insurance system and the problem of uninsured motorists in the state for the purpose of enacting legislation to alleviate, if not eliminate, the problem of uninsured motor vehicles. § 42-7-602, C.R.S.

In 1997, the General Assembly passed House Bill 97-1209, which amended several provisions in the motor vehicle statutes and replaced the Uninsured Motorist Identification Database Program with the MIIBD. The bill amended insurance and motor vehicle statutes in Titles 10 and 42, C.R.S. All insurance companies licensed in Colorado that write motor vehicle insurance policies are required by these provisions to report information about policyholders to an agent designated by the DMV.

House Bill 97-1209 also established funding for the program by imposing a one-dollar surcharge on motor vehicle registrations. Senate Bill 01-109 later reduced this surcharge to no more than 50 cents.

The program, as expanded by House Bill 97-1209, requires the DMV to contract with a vendor to establish a database to match motor vehicle insurance policies, as reported by insurers, with motor vehicle registrations filed with the DMV.

The program was amended again in 1998 by House Bill 98-1213, to prohibit the initial registration or renewal of a motor vehicle registration without proof of valid insurance.

DORA submitted a special report to the General Assembly in October 1999, which attempted to analyze the MIIBD in terms of the number of uninsured motor vehicles and uninsured motorist claims. The report's findings, however, were inconclusive because the MIIBD had not been in place long enough to allow for a credible analysis of data trends.

DORA conducted the first sunset review of the MIIBD in 2000. Senate Bill 01-109 codified several of DORA's recommendations, including authorizing the DMV to administratively suspend any vehicle registration which does not have a matching insurance policy, and fining insurance companies up to \$250 for each day that they are late in reporting policy information to the MIIBD vendor.

A second sunset review was conducted by DORA in 2002. Subsequently, the Colorado General Assembly modified the MIIBD in Senate Bill 03-239 to include the following provisions:

- A requirement that each insurer must provide policy information on *all* existing policies issued by such insurer to the designated agent at least every six months.
- A requirement that each insurer that has 10,000 or more policies in place for the preceding six months shall report policy information no later than seven working days after the last day of the preceding two-week reporting period.

- 
- Gave authority to the Division of Insurance to assess fines of not more than \$250 against an insurer for each day such insurer fails to report timely and accurate information pursuant to section 42-7-604(8), C.R.S.

Enforcement of mandatory insurance laws is an issue for every state with compulsory insurance statutes. Several states have enacted reporting programs to enforce the requirement. Reporting programs can be grouped into one of the following three categories:

- Proactive programs seek to identify all uninsured vehicles or motorists by actively comparing registrations and driving records against insurance policy information provided by insurance carriers on a regular basis. These programs are typically the most complex and the most demanding of resources. Colorado's MIIDB is an example of a proactive program.
- Sampling programs seek to identify uninsured vehicles or motorists by verifying that a statistical sample of the population has valid insurance coverage. These programs are smaller in scale than proactive programs and somewhat less complex.
- Reactive programs seek to verify that motorists that have exhibited behavior indicative of an unwillingness or inability to make restitution, or of an elevated likelihood to cause loss, have the means to pay for the losses incurred by others. These programs are the least complex of the three, and typically the least resource-intensive.

A viable component in compulsory insurance enforcement is linking law enforcement officials with a computerized database that accesses and cross-references registered motor vehicles with insurance policies. The MIIDB used in Colorado is an example of a proactive program that attempts to provide vehicle registration and insurance information to law enforcement agencies.



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## **Legal Framework**

There are no federal or local laws or regulations relating directly to the Colorado Motorist Insurance Identification Database Program (MIIDB). A comprehensive statutory analysis of the MIIDB is limited to an examination of statutes in Titles 10 and 42, Colorado Revised Statutes (C.R.S.).

The MIIDB is created in Part 6 of Article 7 of Title 42, C.R.S. In part, it was created to assist the General Assembly's Transportation Legislation Review Committee in addressing "the problem of uninsured motorists in this state." § 42-7-602, C.R.S. In addition, the purpose of the MIIDB is "to help reduce the uninsured motorist population in this state." § 42-7-604(1), C.R.S.

No motor vehicle that is required to be registered may be operated on any public highway in Colorado unless the owner of the vehicle has an insurance policy on that vehicle or a certificate of self-insurance. § 42-4-1409(1), C.R.S. To aid in the enforcement of this provision, an insurer must issue to an insured, a proof-of-insurance-certificate or an insurance identification card. § 10-4-604.5(1), C.R.S. A person who owns more than 25 motor vehicles may become self-insured if the Department of Regulatory Agencies, Division of Insurance (DOI) issues to such a person, a certificate of self-insurance. § 42-7-501(1), C.R.S. The DOI may issue such a certificate upon a showing that the person possesses the ability to pay all judgments that may be obtained against such person. § 42-7-501(2), C.R.S.

Pursuant to section 42-4-1409(3), C.R.S., a motorist must present proof of insurance when involved in a motor vehicle accident, or when requested by a peace officer during any traffic stop or contact. If a person fails to carry insurance and/or fails to present proof of insurance, that person is guilty of a Class 1 misdemeanor. § 42-4-1409(4), C.R.S. In addition, any person who presents altered or counterfeit proof of insurance may be punished by a fine of at least \$1,000 for the first such offense and at least \$1,500 for any subsequent offense. § 42-7-301.5(1), C.R.S.

The Department of Revenue, Division of Motor Vehicles (DMV) is required to contract with an outside vendor, the "designated agent," to develop and maintain, on the designated agent's own computer network, a database that compares insurance policy information provided by insurers, to vehicle registration information as provided by the DMV. §§ 42-7-604(4) and (5), C.R.S. No later than seven working days after the last date of the preceding two-week reporting period, insurers must provide the designated agent with the name, date of birth, driver's license number and address of each insured owner or operator for which it has issued a policy; the make, year and vehicle identification number (VIN) of each insured motor vehicle; and the policy number, effective date and expiration date of each policy. § 10-4-615, C.R.S. The Division of Insurance shall fine insurers up to \$250 per day for which such information is not reported to the designated agent in a timely and accurate fashion. § 10-4-615(4)(a), C.R.S. However, any person who is self-insured is exempt from such reporting requirements. § 42-7-604(5)(a)(I), C.R.S.

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Every insurer in Colorado that issues automobile insurance must provide policy information on all existing policies issued by such insurer to the designated agent at least every six months. § 10-4-615(1)(b), C.R.S. In addition, insurers issuing automobile insurance in Colorado must cooperate with the designated agent's verification process of automobile insurance information. § 42-7-604(5)(c)(I), C.R.S.

Similarly, the DMV reports the following information to the designated agent, on a monthly basis: name, date of birth and driver's license number of all people in its database, and the make, year and VIN of all registered vehicles. § 42-7-604(5)(a)(II), C.R.S.

If the comparison of information provided by insurers and the DMV to the designated agent indicates that a motor vehicle has not been insured for sixty-days, the designated agent must notify the vehicle's owner that said owner has 45 days in which to provide the designated agent with proof of insurance or self-insurance, or proof of an exemption from insurance requirements.

If the comparison made pursuant to section 42-7-604(6)(b), C.R.S., indicates that a motor vehicle, which has not been exempted under section 42-3-134(1)(b), C.R.S., and has not been insured for a second time in a five year period, then the owner of that vehicle has 20 days to respond to the designated agent. If it is the third showing of no insurance within 5 years, than the owner must respond to the designated agent within 10 days. Failure to comply within the 45-day period (or shorter time frame as noted above) will result in the administrative suspension of the vehicle's registration. § 42-7-605(1), C.R.S.

To further effect compliance with Colorado's mandatory insurance laws, the MIIDB is accessible to law enforcement personnel. § 42-7-604(5)(b), C.R.S. This enables law enforcement personnel to verify insurance coverage while investigating motor vehicle accidents or during routine traffic stops.

In addition, all information reported to the designated agent, whether it is by the DMV or an insurer, is considered proprietary, and the designated agent is obligated to treat it as such and in a confidential manner. §§ 42-7-604(2) and 42-7-606(1), C.R.S. Pursuant to section 42-7-606(1), C.R.S., the designated agent is prohibited from releasing such information except:

- When verifying a person's insurance coverage to any state or local government agency that is investigating, litigating or enforcing such person's compliance with the mandatory insurance requirements.
- To the person, the person's legal guardian, any person who holds a power of attorney from the person or any person who submits a notarized release of such information from the person.
- To any person suffering loss or injury as a result of a motor vehicle accident involving the person.
- To the Office of the State Auditor.

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There are a variety of penalties that may be imposed upon a person who knowingly discloses MIIDB information to another person not specifically exempted above. Under the MIIDB Act itself, such conduct constitutes a Class 1 misdemeanor. § 42-7-606(2), C.R.S.

In addition, the federal Driver's Privacy Protection Act prohibits the sale or distribution of motor vehicle records and the personal information contained therein, under any conditions not specifically exempted. 18 U.S.C. §§ 2721 and 2722. A person who knowingly obtains, discloses or uses such information is liable to the individual to whom the information pertains. Such an individual may bring a civil action in a U.S. district court and recover actual damages (but not less than \$2,500), punitive damages, attorneys' fees, court costs and such other equitable relief as the court may grant. 18 U.S.C. § 2724.

Under Colorado law, a person who willfully and knowingly obtains, resells, transfers or uses such information is liable to the injured party for treble damages, attorney's fees and costs. § 42-1-206(5), C.R.S.

The state, insurers and the designated agent shall not be liable for complying with the requirements of the MIIDB. §§ 42-7-606(3), (4) and (6), C.R.S. In addition, the designated agent is required to provide the state with an errors and omissions insurance policy in an "appropriate amount." § 42-7-606(5), C.R.S.

The MIIDB is funded through a surcharge, which may not exceed 50 cents, imposed on every motor vehicle registered in the state. § 42-3-304(18)(d)(I), C.R.S.

Pursuant to section 42-7-604(5)(c)(I), C.R.S., the designated agent is required to provide an Internet option that allows citizens, county clerks, and insurers and their agents, including commercial insurers, to submit insurance information directly to the designated agent.

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## **Program Description and Administration**

The Colorado Motorist Insurance Identification Database Program (MIIDB) was created pursuant to section 42-7-601, *et seq.*, Colorado Revised Statutes (C.R.S.), and began operation in 1999. It is a relatively straightforward and uncomplicated program, the general purpose of which is to reduce the number of uninsured motor vehicles in Colorado. The MIIDB Act requires the Department of Revenue (DOR) to, “contract with a designated agent, which shall monitor compliance with the financial security requirements of this article.” Consequently the DOR, through its Division of Motor Vehicles (DMV), contracted with Explore Information Services (Explore) to develop, operate, and maintain the MIIDB.

On a daily basis, the DMV uploads to Explore all records in which there are changes or modifications in vehicle registration information. Similarly, every seven days, the approximately 600 insurance carriers authorized to write motor vehicle insurance in Colorado send updates to Explore. These updates include changes in coverage for each vehicle covered, including new, cancelled and lapsed policies. In practice, Explore reports that many insurance carriers report the required information in batches, several times each week. Insurance carriers submit the data over the Internet using secured data networks. Explore collects the policy information, verifies the vehicle identification number (VIN), standardizes the addresses, and confirms that the required data fields are complete. Incomplete data or other errors are returned to the insurance carriers electronically for correction.

Explore’s computers then match, by VIN, the DMV’s information with the information provided by insurance carriers. After eliminating those vehicles that are not required to carry insurance (for example, seasonal vehicles that are not currently in use, vehicles that do not use Colorado roadways, fleet vehicles and self-insured vehicles), Explore takes the number of vehicles for which no insurance information is reported to arrive at the number of uninsured motor vehicles.

### *License/Registration*

The MIIDB is funded by a surcharge on all registered vehicles. Prior to fiscal year 01-02, the surcharge had been one dollar per vehicle per year, but after a statutory revision in 2001, the surcharge was reduced to no more than 50 cents per vehicle registration. All specified monies received through this surcharge are deposited in a designated Highway User Tax Fund account by the State Treasurer and are subject to appropriation by the General Assembly. Pursuant to section 42-3-304 (18)(d)(I), C.R.S., the surcharge fee is to be adjusted annually by the DOR based upon funds appropriated by the General Assembly for the operation of the program. Although the maximum allowable surcharge fee of one dollar was reduced by the legislature to 50 cents in fiscal year 01-02, DOR has not charged less than the maximum allowable surcharge fee since the inception of the program.

Table 1 indicates that the surcharge was reduced from one dollar to 50 cents per registration in fiscal year 00-01, and also lists the number of registered vehicles statewide for fiscal years 97-98 through 03-04.

**Table 1**  
**Surcharge and Vehicle Registration Information**

Fiscal Year	Surcharge	Registered Vehicles
97-98	\$1.00	4,034,980
98-99	\$1.00	3,939,350
99-00	\$1.00	3,814,218
00-01	\$1.00	3,913,495
01-02	\$0.50	3,997,458
02-03	\$0.50	4,015,293
03-04	\$0.50	4,084,450

Table 2 sets forth the MIIDB's total program expenditures since the program's inception in fiscal year 97-98. These figures indicate that Explore has received over \$10 million for its services from the beginning of the contract through the end of fiscal year 04-05. The total expenditures of this program, including development, programming, DMV services, operating expenses, and Explore's services exceed \$13.9 million since the program's inception.

Initial expenditures in fiscal year 97-98 were limited solely to program development. However, expenditures in fiscal year 98-99 were substantially higher as the DMV incurred programming costs and began payments to Explore in April of 1999. In subsequent years, increases in expenditures and payments to Explore are primarily attributable to the increase in the number of registered vehicles and motorists as noted by the DMV.

**Table 2**  
**Program Expenditures**

Motorist Insurance Identification Database					
Fiscal Year	Development	Personal Services	Operating	Explore Maintenance	Programming
97-98	\$220,000	\$0	\$0	\$0	\$0
98-99	\$1,540,000	\$85,655	\$66,490	\$2,713,271	\$54,540
99-00	\$0	\$221,637	\$8,042	\$1,224,255	\$0
00-01	\$0	\$259,979	\$8,985	\$1,255,462	\$8,316
01-02	\$0	\$290,103	\$14,559	\$1,185,830	\$56,710
02-03	\$0	\$326,044	\$13,581	\$1,170,099	\$19,600
03-04	\$0	\$344,564	\$1,946	\$1,219,940	\$0
04-05	\$0	\$320,000	\$13,742	\$1,262,605	\$0
Totals	\$1,760,000	\$1,847,982	\$127,345	\$10,031,462	\$139,166

The DMV currently utilizes the services of eight full-time equivalent (FTE) employees to staff the MIIDB; which includes one office manager and seven administrative assistants. A variety of functions are performed by these administrative assistants including:

- Data entry;
- Staffing the consumer service counter;
- Processing affidavits of administrative insurance suspensions; and
- Answering telephone inquiries regarding insurance, suspensions, and reinstatements.

### *Complaints/Disciplinary Actions*

Pursuant to the terms and conditions of the MIIDB Act, the DMV has authorized Explore to send notices to the owners of vehicles for which no insurance information is received or reported for two consecutive months. These vehicles are referred to as “unmatched” because the DMV vehicle registrations do not have a corresponding insurance policy entered on the database. A copy of the current notice sent by Explore to the unmatched vehicle’s registered owner can be found in Appendix B on page 26 of this sunset review.

Explore began sending these notices to the owners of unmatched vehicles in April 1999, shortly after the database became operational. Many of these initial notices were sent erroneously to individuals who did in fact have the required insurance. The DMV reports that the MIIDB experienced numerous problems during the initial phase of operation. Insurance providers that issue automobile liability policies in Colorado were initially required to report all new, discontinued, or cancelled policies to Explore on a monthly basis. This proved to be too long of a period between reporting and resulted in numerous notices being sent to vehicle owners in error, mainly because the policies were not reported to Explore until after the notification was sent to the registered owner. Table 3 sets forth the number of initial notices that were sent and the number of vehicles that became insured subsequent to receiving the lack of insurance notification letter.

**Table 3**  
**Notification Letters**

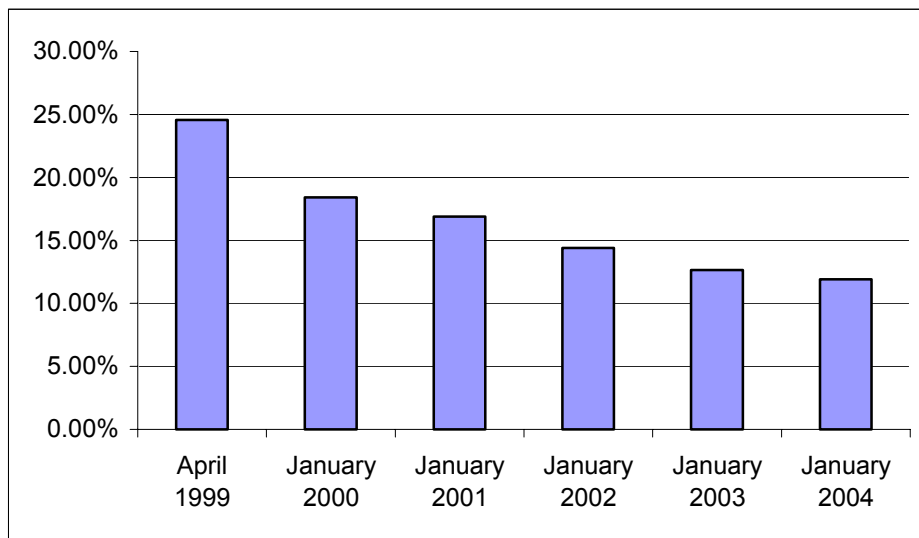
	Number of Vehicle Owners Sent Notification Letters	Number of Vehicles Which Were Insured	Number of Vehicles Which Became Insured Within 180 Days of Notification Letter	Number of Vehicles that Obtained Insurance after Date of Suspension	Error Rate (Letters Sent to Insured Vehicle Owners)
2000	641,358	84,096	128,377	0	13.11%
2001	524,867	69,007	141,520	0	13.15%
2002	579,639	80,431	115,992	39,247	13.88%
2003	481,507	64,809	87,102	72,520	13.46%
2004	609,007	66,180	151,792	62,255	10.87%

Prior to the program's inception, the DOR contracted with an outside company to establish a baseline uninsured motorist rate. Insurance Services Organization of New Jersey conducted a study and identified the uninsured rate to be 28.8 percent. This uninsured rate was relatively consistent with other estimates of Colorado's uninsured motorist rate (an Insurance Research Council study placed Colorado's uninsured rate as the highest in the country at 32.4 percent).

According to statistics provided by Explore, the initial uninsured rate in April of 1999 was 24.57 percent. This was based on a match rate of 75.43 percent out of 3,817,904 registered vehicles in Colorado. In January 2000, the uninsured rate declined to 18.41 percent, and in January 2002, the uninsured rate declined to 14.40 percent based upon 3,953,858 vehicles registered by the Department of Motor Vehicles. By January 2004, the uninsured rate fell to 11.92 percent and, by the end of 2004 the uninsured rate dipped to just under 11 percent (illustrated below in Graph 1). Since the inception of the program in 1999, the rate of uninsured vehicles in Colorado has substantially decreased.

**Graph 1**

**Uninsured Vehicle Rate**



The uninsured rate in Colorado varies by county and by the age of the vehicle. Appendix C, beginning on page 27 delineates the uninsured rate by Colorado county, and Appendix D, starting on page 29 sets forth the Colorado uninsured rate by vehicle age. The data indicates that older vehicles are less likely to carry the required insurance than newer vehicles.

The MIIDB program is confusing to the public, and generates numerous telephone inquiries. Explore receives thousands of telephone calls every month accessed through Explore's automated interactive voice response telephone system. Table 4 breaks down the number and reason for the calls beginning in 2003.

**Table 4**  
**Call Center Statistics**

PHONE CALL REPORT						
Date	Total Number of calls	Calls Answered by MIIDB Representative	Have Insurance	Sold Vehicle	Not Driving Vehicle	No Insurance
January-03	11,557	2,983	6,379	1,412	1,858	196
February-03	8,316	2,027	4,209	971	1,518	108
March-03	6,606	1,147	2,460	951	1,360	104
April-03	7,283	1,259	3,081	1,060	1,201	101
May-03	6,236	1,116	2,569	924	968	124
June-03	8,000	1,461	2,953	1,710	1,273	132
July-03	6,484	1,333	2,418	1,179	1,103	110
August-03	5,775	1,137	2,089	998	879	87
September-03	5,089	1,038	1,839	938	758	97
October-03	4,362	904	1,657	793	623	73
November-03	3,966	802	1,488	749	630	51
December-03	5,771	1,297	2,517	902	781	57
January-04	7,082	1,616	2,862	1,181	1,123	80
February-04	7,091	1,508	2,712	1,242	1,231	85
March-04	7,148	1,361	2,545	1,331	1,313	109
April-04	5,099	1,019	1,928	878	867	87
May-04	5,241	941	1,927	1,036	820	74
June-04	5,982	1,177	2,259	1,207	1,002	112
July-04	5,738	1,228	2,262	907	949	95
August-04	5,847	1,168	2,163	1,156	991	76
September-04	5,245	1,068	2,086	960	808	77
October-04	5,082	1,022	2,002	934	776	92
November-04	5,316	1,158	2,149	1,047	883	88
December-04	5,841	1,550	2,539	1,022	984	79
January-05	7,062	1,897	3,120	1,240	1,220	94
February-05	5,978	1,575	2,528	1,035	1,076	92
March-05	6,227	1,643	2,643	1,079	1,132	100
April-05	6,074	1,523	2,510	1,118	984	75
May-05	5,825	1,455	2,413	1,146	927	111
June-05	5,155	1,354	2,150	1,045	800	62
July-05	4,913	1,076	1,938	1,039	820	72



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All calls by consumers enter the system through the automated call center, and based on the nature of the inquiry, are directed to an appropriate response category. If a consumer has insurance and feels that the notification letter was sent in error, the automated system refers the individual to Explore's website where the correct insurance information can be entered directly by the consumer.

This information is then sent to the individual's insurance company for confirmation, which must be accomplished by the insurance company within 45 days. If the consumer does not have access to a computer, the call center's automated response suggests that the consumer contact his/her insurance company and request that the insurance verification information be transmitted to Explore for inclusion in the database.

If unresolved questions still exist, the consumer may speak to a customer service representative who attempts to solve the problem.

Individuals that contact the call center due to reasons relating to out-of-state insurance, non-use, or seasonal use, can access an affidavit designed to rectify those unique problems through the website, or through the customer service representative. Those individuals that call and indicate that they do not have insurance, receive an explanation of the penalties and consequences of driving without insurance, and are counseled to acquire insurance prior to operating the vehicle.

When the MIIDB began, the call center did not have these options, and the Division of Insurance (DOI) received numerous complaints, the majority relating to the inability of consumers to speak to a customer service representative. The DOI indicates that the number of complaints it receives related to the MIIDB has now been reduced to a small, relatively insignificant number.

### **Internet Option**

To comply with section 42-7-604(5)(c)(I), C.R.S., Explore has instituted an Internet access option for individual consumers to contact Explore, enter insurance information (proofs) directly, acquire forms for non-use or out-of-state affidavits, or to merely access their current insurance status. When a consumer updates his/her personal insurance information proofs through this website, Explore responds by sending an e-mail when said proof is confirmed by the insurance company, or when the proof expires. Consumers entered over 34,500 insurance proofs during the first six months of 2005.

Explore also developed and implemented an Interactive Inquiry website for use by DMV staff. This restricted Internet access allows DMV staff to access the MIIDB through a secure website and display current and historical information associated with vehicles and insurance information.

Table 5 indicates the number of individual motorists that accessed and entered Explore's website during the first six months of 2005. During that time period, over 34,000 individuals entered proof of insurance directly to Explore. Additionally, approximately 13,000 Colorado motorists directly accessed and entered out-of-state and non-use affidavits. Explore indicates that many thousands of other motorists utilized this website to verify that their automobile insurance was current and in the MIIDB.

A copy of Explore's Internet home page is located in Appendix E on page 31. This page includes direct web links to the pages necessary to enter insurance information, or to acquire the non-use, seasonal, and out of state affidavits.

**Table 5**

**Internet Access**

	<b>Colorado Drive Insured Home Page</b>	<b>Citizen's Proof Web App</b>	<b>Number of Proofs Entered</b>	<b>Non-Use/ Out-of-State (OOS) Affidavits</b>	<b>Number of Non-Use/OOS Affidavits Entered</b>	<b>Policy Maintenance Web App</b>
Jan-05	3,412	16,825	6,152	1,975	3,599	2,662
Feb-05	6,432	30,659	5,789	3,641	2,414	5,003
Mar-05	4,379	23,068	6,367	1,746	2,818	3,915
Apr-05	2,912	15,142	5,650	972	1,336	2,677
May-05	5,612	31,347	5,822	1,858	1,504	5,549
Jun-05	5,289	27,356	4,773	1,760	1,449	4,555

**Law Enforcement**

One of the purposes of the MIIDB is to aid law enforcement statewide by providing comprehensive insurance information through the existing law enforcement computer network. When law enforcement personnel make routine traffic stops or investigate automobile accidents, they enter the relevant driver's license information into the Colorado Crime Information Computer (CCIC) to determine, among other things, whether the individual has an outstanding arrest warrant or is otherwise wanted by law enforcement agencies. In addition to such information, one of the computer fields displayed in the CCIC report indicates whether the vehicle registered to that motorist carries the state-mandated liability insurance. This information is provided to the CCIC directly by the MIIDB. Consequently, law enforcement personnel do not need to request this information from the MIIDB as it is already included in the information they access.

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Routinely, law enforcement personnel request a motorist's proof of insurance when investigating an accident or making a routine traffic stop. Interviews with Colorado law enforcement personnel indicate that, in many situations and circumstances, the motorist has an insurance card and that such card will take precedence over information transmitted through the computer. This relates back to the inception of the program when the initial accuracy of the program was suspect. Some police agencies do not have confidence in the MIIDB as the program reported much of the insurance information incorrectly. It should be noted here that the program initially was troublesome and experienced many problems both with insurance companies reporting policy information to Explore, and with the logistics of integrating several different computer networks into one system.

Additionally, since the MIIDB's inception, there has been no real education or training provided to law enforcement agencies in relation to any improved reliability of the MIIDB's data and information. Consequently, the general perception of the law enforcement community is that the MIIDB is relatively unreliable for its intended purposes. Nonetheless, the Colorado State Patrol and other police agencies in Colorado endorse and support the MIIDB due to the additional information available to the officer involved in a traffic stop, and the potential to increase this information to enable the MIIDB to be more effective for law enforcement purposes.

Another major impediment to the utilization of the MIIDB by law enforcement personnel is the actual data that is transmitted to the investigating officer. Officers have noted that the computer screen only includes two types of insurance information, either an "I" indicating that the motorist has insurance, or a "U", which indicates that the motorist's insurance status is unknown. The computer screen at other state agencies contains additional information about a motorist's insurance coverage. For example, computer screens at the DMV and the county clerks' automobile registration offices contain designations for other insurance categories for vehicles, including:

- A (administrative suspension)
- E (exempt)
- O (out-of-state affidavit)
- N (non-use affidavit)
- S (self-insured)

Police officers indicate that receiving additional information and data about an unknown suspect who is the subject of a traffic stop allows the officer to make a more informed decision as to whether or what type of traffic citation to issue. As it stands now, law enforcement officials are likely to give the motorist the benefit of the doubt and refrain from issuing a citation for no insurance when conflicting information is presented by the motorist as opposed to what is transmitted from the MIIDB.

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The county clerks of each county have the responsibility of ensuring that automobiles are insured when registering and issuing license plates. These governmental entities strongly endorse and rely on the MIIDB. The MIIDB currently indicates that approximately 3.6 million (89 percent) of Colorado vehicles are “matched,” indicating that they have existing liability insurance coverage. Since the MIIDB indicates insurance coverage on these vehicles, the county clerks do not have to confirm these insurance policies when issuing or renewing license plates. The county clerks still check and confirm appropriate automobile liability insurance on the approximately 450,000 (11 percent) of vehicles each year that are not matched by the MIIDB. Many of these unmatched motorists forget or otherwise fail to bring the required insurance information with them to the county clerk’s office when renewing their registrations. The county clerks indicate that this slows down the entire process for all motorists registering their vehicles, and the wait period becomes longer for all citizens. Without the MIIDB, county clerks would be required to check and confirm proof of insurance for every vehicle registration.

DOR indicates that some counties report that some motorists attempt to use fraudulent or fake insurance cards to register vehicles in Colorado. The DOR notes that there is no uniformity of insurance cards nor are the cards required to have any security features. Although the motorist’s registration will eventually be suspended once the insurance card information is not verified through the MIIDB, the person would still be able to obtain license plates for the vehicle.

### **MIIDB Exemptions/Exclusions**

The insurance requirements of Title 10 and Title 42, C.R.S., have created a complex set of insurance requirements and exemptions relating to automobile liability insurance. Explore and the DMV have jointly attempted to resolve the various issues that have arisen and that are inherent in this type of database program. Nonetheless, some of these exemptions create confusion for the public and county clerks and impact the amount of time it takes to process a motorist at a motor vehicle registration office.

#### Fleet Vehicles

Unlike personal vehicles, fleet vehicle insurance policies are not tied to a specific person or vehicle. Instead, the policy covers all vehicles owned and operated by a company or business. As neither the vehicle nor driver are specifically covered by an individual liability insurance policy, these fleet or commercial vehicles are not included in the MIIDB. Nevertheless, fleet vehicles were frequently included in the DMV’s reports to Explore. In October 2002, Explore implemented their Commercial Policy Maintenance Website. This web application allows an insurance company to update and maintain fleet policy owners and vehicles instantly and interactively through a secure website. In excess of 51,000 fleet policy transactions have been entered to date.

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## Out of State or Non-Use Vehicles

Many vehicles are utilized by their owners only seasonally, such as recreational vehicles, motorcycles, or custom vehicles. Although a valid automobile liability insurance policy is required, the motorist can complete and submit an affidavit of non-use. This allows the non-use motorist to have the policy active only during the dates specified in the affidavit, and the affidavit information is entered into the MIIDB. However, if the seasonal vehicle is used outside of the dates set forth in the affidavit, the motorist is in violation of the mandatory automobile insurance requirements in Colorado. Should a non-use vehicle's insurance policy be cancelled or allowed to lapse, this information will be reported by the insurance company, and the owner of the non-use vehicle will receive a warning notice from Explore.

Some vehicles are registered in Colorado but are insured in another state, and frequently the automobile insurance is billed to an out of state address. In these situations, there is no trigger to an insurance company to report insurance coverage to the State of Colorado. This mostly involves students and military personnel. These motorists can complete an out of state (OOS) affidavit providing proof that they temporarily reside in another state. This OOS affidavit also requires information indicating proof of current automobile insurance. A current version of the affidavit can be found in Appendix F on page 32.

## Farm Vehicles

Pursuant to section 42-3-304(1)(b)(II), C.R.S., trucks and truck tractors that are owned by a farmer or rancher and that are used for commercial purposes are exempt from paying the MIIDB fee. Accordingly, these vehicles are not identified in the MIIDB. However, the owners of these vehicles are required to provide proof of insurance at the time of vehicle registration. The exemption of these vehicles from the MIIDB creates confusion and processing problems for both the county clerks and the owners of these vehicles. Many farm vehicles are used solely on farm property and do not require automobile insurance. However, some farm vehicles are also driven on state roadways and are therefore required to have the mandatory automobile insurance in effect.

## Operator Policies

These insurance policies cover an individual but are not linked to a vehicle. Persons who obtain this type of insurance coverage include motorists who operate vehicles they do not own, such as chauffeur drivers and taxi operators. These motorists are not included in the MIIDB as there is no "match" found with the DMV's automobile registration records, as the policy is not tied to a vehicle. This causes confusion for tracking and enforcement. Additionally, motorists who do not own a vehicle but are required to obtain SR22 insurance as a condition of driver license reinstatement are also required to maintain operator policies. In 2004, the DMV reported 28,690 "operator only" automobile insurance policies had been issued in Colorado.

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## *Program Improvements*

Between the enhancements made to the database and the increased reporting requirements, the MIIDB has changed and improved since its inception in 1999. Insurance companies send data more frequently, and the information that is then transmitted to the MIIDB more accurately reflects the actual status of the motorist. Some of the program enhancements and modifications are set forth as follows:

- 04/2002 - Implemented monthly full vehicle data synchronization process between the DMV and Explore.
- 06/2002 - Implemented an Administrative Suspension process for any vehicle that did not become insured within 45 days of receiving a warning notice.
- 09/2002 - Implemented an enhancement to the system that expires any proof of insurance that has not been responded to by the insurance company within 45 days.
- 10/2002 - Began a Commercial Policy Maintenance Website. This web application allows insurance companies to update and maintain commercial and fleet policy owners and vehicles interactively through a secure website. Over 51,000 fleet policy transaction entered to date.
- 11/2002 - Integrated vehicle data from out of state and non-use affidavits into the system. This allows motorists to fill out and submit affidavits for vehicles that are insured in another state or are not currently being driven on Colorado roads
- 03/2003 - Implemented an Interactive Inquiry Website which allows DMV staff to access the MIIDB through a secure website and display current and historical information associated with specific vehicles and insurance policies.
- 07/2003 - Began a Citizen's Proof of Insurance Website that allows motorists to instantly update their proof of insurance information to the MIIDB. The motorist is sent a corresponding email when the submitted proof is confirmed by the insurance company, or expires.
- 12/2003 - Integrated a low cost alternative to update and reload data submission through Explore's secure fileserver using encryption. This reduces insurance company data transmission costs.
- 01/2004 - Uninsured vehicle grace period changed from 90 days to 60 days.
- 01/2004 - Enhanced MIIDB system to accept insurance companies' full reload of all policies every six months.
- 07/2004 - Upgraded the MIIDB system to accept insurance policy updates weekly instead of monthly.

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## **Analysis and Recommendations**

*Recommendation 1 – Continue the Motorist Insurance Identification Database Program Act until July 1, 2007, and require the Department of Revenue to conduct a statistical analysis to determine whether and to what extent the Motorist Insurance Identification Database Program Act impacts the number of uninsured vehicles in Colorado.*

The intent of the General Assembly in creating the Motorist Insurance Identification Database Program (MIIDB) Act was to reduce the number of uninsured motorists in Colorado. This purpose was to be accomplished by identifying uninsured motorists and aiding law enforcement in the apprehension and prosecution of Colorado motorists who operate motor vehicles without the required automobile liability insurance. In addition to the traditional sunset criteria, the General Assembly has directed the Department of Regulatory Agencies (DORA) to consider whether the number of uninsured motorists has declined since the inception of the program, and the number and effect of the notices sent to uninsured drivers by Explore Information Services (Explore). The General Assembly also expressed interest in the degree to which law enforcement uses the MIIDB, and the use and effectiveness of the MIIDB Internet option required pursuant to section 42-7-604 (5)(c)(I), Colorado Revised Statutes (C.R.S.).

Explore began the actual operation of this database program in April 1999. Prior to the MIIDB, estimates of the uninsured motorist rate in Colorado varied between approximately 28 and 32 percent. Insurance Services Office, Inc. (ISO), a vendor for the Division of Insurance (DOI), estimated that the uninsured rate was approximately 28.8 percent. However, a 1992 study by the National Association of Independent Insurers (NAII) indicated that Colorado's uninsured rate was the highest in the nation at 34 percent. The NAII study was based on random telephone surveys of Colorado motorists and was considered unreliable due to the inherent problems that a survey of that type entails.

Explore's computer generated matching system, considered by the Department of Revenue (DOR), Division of Motor Vehicles (DMV) to be the most accurate of the uninsured rate estimates, reported that the uninsured rate in Colorado in April 1999 was at least 24.5 percent. Explore's estimate was based on numbers received from the DOR and the individual insurance companies.

There have been a number of intervening variables that have impacted the statistical analysis of the uninsured motorist rate. The law has changed incrementally since 1999, and it has been difficult to determine which iteration had what, if any, effect on the uninsured rate in Colorado. Some weight must be given to the fact that there has been a decline in the uninsured rate that began immediately after the implementation of the MIIDB. Furthermore, the fact that a relatively large percentage (approximately 25 percent) of the individuals who provided proof of insurance to Explore in response to a notification letter showed that the insurance had been purchased after the date that the letter had been sent.

It would be fair to assume that the law requiring motorists to provide proof of insurance at the DMV at the time of registration also has a significant impact on the uninsured rate. However, lack of data does not allow quantification of the actual impact of any individual program. DMV officials have noted that many motorists have indicated that they would purchase insurance only because they realized that the state could now track their coverage. This “fear factor” amounts to a form of passive enforcement that will no doubt motivate a certain percentage of uninsured motorists to obtain the required insurance coverage. Of course, there will always be a certain percentage of motorists that cannot, or will not become insured

Since the MIIDB became operational, Explore has compiled computer-generated figures that indicate that the uninsured motorist rate has substantially declined since the program’s inception in 1999 (see Table 6 below). It is important to note that the maximum percentage of uninsured motor vehicles delineated in Table 6 does not represent the exact number of uninsured motor vehicles in Colorado. Instead, it is the proportion of unmatched vehicles compared to the total number of registered vehicles. The number of unmatched vehicles includes uninsured vehicles, as well as some vehicles that are registered in Colorado, but driven and possibly insured in another state (i.e., students and military), and some seasonal or non-use vehicles, as owners of these vehicles are required to file an affidavit verifying such status with Explore or the DMV.

**Table 6**

**Registered and Unmatched Vehicles**

	<b>Apr. – Dec. 1999</b>	<b>Calendar Year 2000</b>	<b>Calendar Year 2001</b>	<b>Calendar Year 2002</b>	<b>Calendar Year 2003</b>	<b>Calendar Year 2004</b>
Number of Vehicles Registered	3,813,205	3,805,027	3,903,477	3,990,441	4,017,441	4,074,489
Number of Vehicle Proofs Received from Insurance Companies	3,090,298	3,204,935	3,324,168	3,551,219	3,615,053	3,712,551
Number of Vehicles Matched	3,029,421	3,141,156	3,215,899	3,442,333	3,514,435	3,586,968
Vehicle Match Rate	79.49%	82.55%	84.03%	86.26%	87.54%	88.03%
Number of Vehicles not Matched	783,784	663,871	625,907	548,100	500,474	487,520
Uninsured Rate	20.51%	17.45%	16.04%	13.74%	12.49%	11.97%
Maximum Insured Rate	81.07%	84.22%	86.36%	89.01%	89.98%	91.11%

This sunset review, like previous sunset reviews, cannot reasonably report to what degree the functions of the MIIDB are correlated to the decline in the uninsured vehicle rate in Colorado.



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This information is important to policy makers because while Colorado has seen a drop in the number of uninsured vehicles of approximately 8.5 percent since the creation of the MIIDB, the budget for the program has also increased and now stands at a total of \$13.9 million since program inception.

This report, therefore, recommends that the DOR conduct or have conducted a statistical audit of the MIIDB to determine the existence of any correlation between the MIIDB activities and the drop in Colorado's uninsured rate. While it is tempting to believe that one is related to the other, Coloradans deserve quantifiable evidence that their \$13.9 million investment is returning dividends in the form of more insured vehicles.

To effectuate this recommendation, the MIIDB should be scheduled for automatic repeal on July 1, 2007. The DOR should be required to submit its audit and findings to the General Assembly by December 31, 2006.

*Recommendation 2 - If the General Assembly continues the MIIDB, the MIIDB should be modified to make law enforcement utilization more effective and efficient by increasing the amount of computer-generated information available to law enforcement officials on individual motorists.*

The intent of the General Assembly in creating the MIIDB was to reduce the number of uninsured motorists in Colorado by identifying uninsured motorists and enabling law enforcement authorities to focus on the uninsured motorist community. The MIIDB program has the potential to identify uninsured motorists, and to provide timely information to law enforcement officials. However, this is not being accomplished as yet.

Currently, uninsured motorists are informed in the initial notice from Explore that a failure to respond to the notice will result in the vehicle's registration being suspended. Unfortunately, suspension information is not sent to, or included in, the Colorado Crime Information Center (CCIC) computer network, and consequently not accessed by law enforcement agents when responding to an accident or stopping a motorist for a traffic violation. The codes sent to the CCIC include only an "I" (insured) and a "U" (unknown). Although these designations are helpful to the county clerks' automobile registration offices, they are not significantly helpful to a law enforcement officer during a traffic stop. The computers in the DMV and county clerks' offices also include the "A" designation. This "A" symbol indicates that the vehicle's registration is under administrative suspension due to the owner's failure to acquire mandated automobile insurance and to respond to the notice from Explore requesting insurance information.

This information is exceptionally important and relevant to a law enforcement officer who is involved in a traffic stop. Adding an "A" to the CCIC screen would allow law enforcement to focus on the vehicles that are in administrative suspension status.

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Additional information displayed on the law enforcement computer screens would be beneficial to law enforcement efforts, and is included in the display accessed by Utah's law enforcement agencies. Information that is included in Utah and deemed helpful for law enforcement includes the policy number, the date that the policy was issued, and the date and reason (i.e., non-payment) that the policy was terminated. This information would prevent a motorist from presenting an insurance card that indicates that the motorist has insurance, when in actuality the insurance policy was cancelled, either by the motorist or the motorist's insurance company.

To assist law enforcement as originally envisioned, the data contained in the MIIDB must be accurate and vehicle registrations must be suspended when warranted. This accurate insurance and registration information must then be available to law enforcement in the field so that appropriate actions can be taken against those operating vehicles without insurance or with suspended registrations.

The General Assembly should direct the DOR to make vehicle registration status available to law enforcement agencies via the CCIC. Law enforcement agencies should then be reintroduced and reeducated as to the enhanced reliability and capabilities of the MIIDB.

*Recommendation 3 – Increase the timeliness and accuracy rate of reporting policies by individual insurance companies by requiring automobile insurance companies to report their entire books of business (complete refresh) monthly. In addition, direct the DOR and Explore to report to the DOI, all insurance companies that fail to comply with the MIIDB Act's reporting requirements regarding timeliness and accuracy.*

The efficacy and reliability of the MIIDB is based on the timeliness and accuracy of reporting by individual insurance companies issuing automobile liability policies in Colorado. As of January 1, 2004, all insurers who issue automobile insurance policies in Colorado are required to send a complete update of their books of business to Explore every six months. § 10-4-615(1)(b), C.R.S.

Unfortunately, this is not of sufficient frequency to substantially improve the reliability of the transmitted data and information. This is especially problematic in relation to the verification of insurance proofs submitted by motorists on the MIIDB website. Some insurance companies are not responding in an accurate and timely manner to the requests from Explore to verify insurance proofs that are entered by motorists after receiving an initial notice from Explore indicating that the motorist has no automobile insurance on file. Any motorist would be frustrated after entering the motorist's personal insurance data into the MIIDB, and then, due to the failure of the motorist's own insurance company to verify said insurance within 45 days, finds that the vehicle is placed on administrative suspension.

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A verification report, prepared by Explore, sets forth the number and percentage of individual verifications transmitted to Explore by the insurance companies in response to Explore's requests for such verification. The complete list of insurance company verifications can be found at Appendix G beginning on page 33. This report indicates that some insurance companies are doing a better job of transmitting accurate and timely information than other companies. For example, Allstate Insurance Company, which had more requests for verifications (3,301 requests) than most insurance companies, was able to respond to 97.16 percent of the verifications within the 45-day verification period. After the 45-day verification period the vehicle's registration becomes administratively suspended. Many insurance companies were below the 50 percent response rate, and many had a verification rate that was substantially lower. This is unacceptable and problematic as it makes the MIIDB unreliable and undependable for the MIIDB's intended purposes, and unjustifiably punishes motorists who comply with the law.

Utah, which has a database program similar to Colorado's, has achieved an uninsured motorist rate of between two to five percent. Utah's program began in 1995, and was not an effective tool for law enforcement for several years. Utah's database was deemed reliable in 1998, and Utah's General Assembly passed legislation that provided that the uninsured motorist database (run by Insure-Rite) superceded other forms of insurance proof, such as insurance identification cards. Nonetheless, it still required Insure-Rite, over a three-year period, to physically go to different state law enforcement agencies and provide education and training before the various law enforcement agencies were comfortable in its use.

Utah officials and Insure-Rite indicate that there are certain crucial areas that need to be addressed to ensure that such a database runs effectively and efficiently. Foremost is to obtain the complete cooperation of all entities and agencies involved with all aspects of the MIIDB. The MIIDB is only as accurate and effective as the information provided to it by the DMV and the numerous insurance companies that must report to Explore on a weekly basis.

In Colorado, there was no requirement that insurance companies report their full books of business to the MMIDB until January 1, 2004. Up until that time, many existing policies managed to "slip through the cracks" and failed to be reported. The DMV indicates that the program's reporting aspects improved as a result of this statutory requirement that required all insurance companies to report their entire books of business every six months in section 10-4-615(1)(b), C.R.S.

The MIIBD Act requires a \$250 per day fine for insurance companies who are late or inaccurate in reporting automobile insurance policies to Explore. However, there has not been a single instance in which the DOI has fined, or even admonished an insurance company for this transgression. This is not necessarily the fault of the DOI as neither Explore nor the DMV has ever forwarded insurance company reporting statistics to the DOI for appropriate action pursuant to statutory authority.

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The General Assembly enacted these provisions to improve the efficacy of the MIIDB program. Without the enforcement of these statutory directives, the MIIDB will not live up to its potential in identifying and subsequent removal of uninsured motorists in Colorado.

To enhance the accuracy and timeliness of data reported to the MIIDB by insurance companies, the General Assembly should require insurance companies to report their entire books of business to Explore on a monthly basis. To enable the DOI to enforce the MIIDB Act's accuracy and timeliness standards, the General Assembly should direct the DOR and Explore to report all such violations to the DOI.

*Recommendation 4 – Require that motorists be provided with documentation indicating that the insurance information submitted to the county clerk at the time of vehicle registration does not get transmitted to either Explore or DOR.*

Currently, motorists are receiving notification of pending vehicle suspensions, and without some affirmative action by or on behalf of the motorist, suspension of the vehicle registration becomes automatic. Citizens are confused by the fact that they have provided proof of insurance at the county clerk's office when registering their vehicles, and that the insurance information is not passed on to the DOR or Explore.

However, county clerks indicate that they do not have the resources or mechanism to enter the insurance information for individual motorists at the time of registration. Additionally, even if the insurance data were transmitted from the county clerks to Explore, this insurance information would still need to be confirmed by the motorist's insurance company. As it stands now, many motorists leave the county clerks' office; after vehicle registration, with the mistaken impression that the state has been provided with the necessary information regarding their automobile insurance.

Therefore, the General Assembly should require that motorists, at the time of registering a vehicle at a county clerk's office, be provided with documentation informing them that the provision of insurance information to a county clerk does not constitute the provision of such information to the DOR or Explore.

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*Administrative Recommendation 1 - The Department of Revenue should adjust the motorist insurance identification fee (surcharge fee) annually.*

The MIIDB is funded by a surcharge assessed on all vehicles registered in Colorado. Section 42-3-304(18)(d)(I), C.R.S., requires the DOR to adjust the motorist insurance identification fee annually, based upon funds appropriated by the General Assembly for the operation of the MIIDB. Section 42-3-304(18)(d)(I), C.R.S., states:

(d)(I) In addition to any other fee imposed by this section, the owner shall pay, at the time of registration of any motor vehicle in the state, a motorist insurance identification fee. The fee shall be adjusted annually by the department, based upon moneys appropriated by the general assembly for the operation of the motorist insurance identification database program. In no event shall the fee exceed fifty cents. The fee shall be transmitted to the state treasurer, who shall credit it to a special account within the highway users tax fund, to be known as the motorist insurance identification account, which is hereby created. Moneys in the motorist insurance identification account shall be used, subject to appropriation by the general assembly, to cover the costs of administration and enforcement of the motorist insurance identification database program, created in section 42-7-604; except that the state treasurer shall transfer moneys in the account in excess of the amount of moneys appropriated from the account to the highway users tax fund for allocation and expenditure as specified in section 43-4-205(5.5)(c), C.R.S.

Although the MIIDB program began actively operating in 1999, the DOR has never adjusted, or even evaluated this fee to determine if a fee adjustment is appropriate pursuant to this statutory directive. The surcharge fee was originally set at one dollar per registration, and this was subsequently reduced to 50 cents by the General Assembly in 2001. The DOR should review this vehicle surcharge pursuant to section 42-3-304 (18)(d)(I), C.R.S., and adjust it accordingly.

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## **Appendix A – Sunset Statutory Evaluation Criteria**

- (I) Whether regulation by the agency is necessary to protect the public health, safety and welfare; whether the conditions which led to the initial regulation have changed; and whether other conditions have arisen which would warrant more, less or the same degree of regulation;
- (II) If regulation is necessary, whether the existing statutes and regulations establish the least restrictive form of regulation consistent with the public interest, considering other available regulatory mechanisms and whether agency rules enhance the public interest and are within the scope of legislative intent;
- (III) Whether the agency operates in the public interest and whether its operation is impeded or enhanced by existing statutes, rules, procedures and practices and any other circumstances, including budgetary, resource and personnel matters;
- (IV) Whether an analysis of agency operations indicates that the agency performs its statutory duties efficiently and effectively;
- (V) Whether the composition of the agency's board or commission adequately represents the public interest and whether the agency encourages public participation in its decisions rather than participation only by the people it regulates;
- (VI) The economic impact of regulation and, if national economic information is not available, whether the agency stimulates or restricts competition;
- (VII) Whether complaint, investigation and disciplinary procedures adequately protect the public and whether final dispositions of complaints are in the public interest or self-serving to the profession;
- (VIII) Whether the scope of practice of the regulated occupation contributes to the optimum utilization of personnel and whether entry requirements encourage affirmative action;
- (IX) Whether administrative and statutory changes are necessary to improve agency operations to enhance the public interest.

# Appendix B – Explore Notice Letter



June 27, 2005

\*\*\*\*\*01\*00002\*5-DIGIT 80918  
 SMITH, JOHN A  
 0000 N NEVADA AVE  
 COLORADO SPRINGS, CO 80918-8604  
 [Postal Barcode Here-----]

Colorado Motorist Insurance Identification Program  
 P.O. Box 281300  
 Lakewood, CO 80228-1300  
 [Case Barcode Here]

Concerning Vehicle(s):	Case #	Year	Make	Vin#
	0000000	1999	FOR	1G1111111111111111
	0000001	2000	MAZ	XG1111111111111111
	0000002	2001	TOY	MG1111111111111111

The Colorado Motor Vehicle Business Group has contracted with a private company, Explore Information Services, to develop a database to match insurance information to State motor vehicle registration records. **Our records indicate that current insurance policy information has not been received from your insurance company on the vehicle listed above.** If you drive this vehicle without proof of insurance, you are subject to having your driver's license confiscated and a ticket issued for no proof of insurance.

**If you are not insured:**

If you do not have insurance coverage on the above listed vehicle, **the registration will be suspended effective: 7/19/03** unless you provide proof of insurance to Explore Information Services prior to that date. Should your vehicle registration be suspended, you will not receive a refund of ownership taxes already collected, and **you will not receive a registration renewal notice(s) from your county motor vehicle office.**

**If you are insured:**

If you are insured, we need your assistance to correct our records. Your insurance data **cannot** be updated by providing proof of insurance to your county motor vehicle office. Please follow these steps:

1. Contact your insurer and have them send your policy information to Explore in their next weekly update file.
2. You can also use our new website to instantly submit your proof of insurance information at [www.driveinsured.com/co/proof](http://www.driveinsured.com/co/proof)  
 OR  
 Contact your insurance agent and ask him or her to submit your proof of insurance to Explore.

\*Any proof of information sent to Explore will expire after 45 days, unless your insurer confirms coverage.

**Please contact Explore Information Services as follows:**

Colorado Proof of Insurance Website at: <a href="http://www.driveinsured.com/co/proof">www.driveinsured.com/co/proof</a>	If you have questions about this notice, please call toll free at 1-800-501-3792 or visit our website at <a href="http://www.driveinsured.com/co">www.driveinsured.com/co</a>
---	---

**If you have a seasonal/stored vehicle:**

If you have a vehicle that is only used seasonally or is being stored and not driven, you may be able to sign an affidavit of non-use. Contact your County Motor Vehicle Office for details. Or print the affidavit from our website at: [www.driveinsured.com/co](http://www.driveinsured.com/co)

**If you are temporarily living out of state:**

If you are temporarily living in another state, your vehicle is registered in Colorado, and you have purchased insurance from an out of state company, (for example: students or military personnel) you may be able to sign an affidavit of out of state insurance. Contact your County Motor Vehicle Office for details. Or print the affidavit from our website at: [www.driveinsured.com/co](http://www.driveinsured.com/co)

You must respond in one of the above ways to update your insurance records. **This is the only notice you will receive.**

## Appendix C - Uninsured Rate by County – As of 03/14/05

County Name	Number of Registered Vehicles	Number of Insured Vehicles	Number of Uninsured Vehicles	Insured Rate	Uninsured Rate
Adams	317,007	276,481	40,526	87.22%	12.78%
Alamosa	13,752	12,015	1,737	87.37%	12.63%
Arapahoe	432,560	388,221	44,339	89.75%	10.25%
Archuleta	12,422	10,827	1,595	87.16%	12.84%
Baca	5,597	5,175	422	92.46%	7.54%
Bent	4,838	4,294	544	88.76%	11.24%
Boulder	243,309	222,317	20,992	91.37%	8.63%
Broomfield	23,425	21,407	2,018	91.39%	8.61%
Chaffee	18,735	16,854	1,881	89.96%	10.04%
Cheyenne	3,013	2,810	203	93.26%	6.74%
Clear Creek	12,891	11,104	1,787	86.14%	13.86%
Conejos	9,194	8,037	1,157	87.42%	12.58%
Costilla	4,350	3,634	716	83.54%	16.46%
Crowley	3,497	3,092	405	88.42%	11.58%
Custer	5,280	4,742	538	89.81%	10.19%
Delta	31,008	27,609	3,399	89.04%	10.96%
Denver	461,364	402,697	58,667	87.28%	12.72%
Dolores	2,777	2,377	400	85.60%	14.40%
Douglas	185,134	171,309	13,825	92.53%	7.47%
Eagle	49,096	42,884	6,212	87.35%	12.65%
El Paso	25,890	23,192	2,698	89.58%	10.42%
Elbert	467,102	413,857	53,245	88.60%	11.40%
Fremont	40,104	35,713	4,391	89.05%	10.95%
Garfield	50,658	44,327	6,331	87.50%	12.50%
Gilpin	7,113	6,201	912	87.18%	12.82%
Grand	16,701	14,979	1,722	89.69%	10.31%
Gunnison	15,700	13,732	1,968	87.46%	12.54%
Hinsdale	1,245	1,009	236	81.04%	18.96%
Huerfano	7,655	6,630	1,025	86.61%	13.39%
Jackson	2,306	2,078	228	90.11%	9.89%
Jefferson	473,821	432,109	41,712	91.20%	8.80%
Kiowa	2,281	2,148	133	94.17%	5.83%
Kit Carson	9,571	8,847	724	92.44%	7.56%
La Plata	49,862	44,175	5,687	88.59%	11.41%
Lake	8,163	6,884	1,279	84.33%	15.67%
Larimer	243,553	220,562	22,991	90.56%	9.44%
Las Animas	16,481	14,415	2,066	87.46%	12.54%
Lincoln	6,012	5,426	586	90.25%	9.75%
Logan	19,969	18,265	1,704	91.47%	8.53%
Mesa	123,714	109,923	13,791	88.85%	11.15%



County Name	Number of Registered Vehicles	Number of Insured Vehicles	Number of Uninsured Vehicles	Insured Rate	Uninsured Rate
Mineral	1,374	1,196	178	87.05%	12.95%
Moffat	14,159	12,461	1,698	88.01%	11.99%
Montezuma	24,942	21,804	3,138	87.42%	12.58%
Montrose	37,322	33,227	4,095	89.03%	10.97%
Morgan	28,222	24,928	3,294	88.33%	11.67%
Otero	19,935	17,780	2,155	89.19%	10.81%
Ouray	5,529	4,924	605	89.06%	10.94%
Park	21,852	19,129	2,723	87.54%	12.46%
Phillips	5,514	5,040	474	91.40%	8.60%
Pitkin	18,943	16,795	2,148	88.66%	11.34%
Prowers	13,434	11,972	1,462	89.12%	10.88%
Pueblo	127,840	112,096	15,744	87.68%	12.32%
Rio Blanco	7,645	6,929	716	90.63%	9.37%
Rio Grande	13,829	12,319	1,510	89.08%	10.92%
Routt	24,040	21,570	2,470	89.73%	10.27%
Saguache	7,636	6,517	1,119	85.35%	14.65%
San Juan	1,002	829	173	82.73%	17.27%
San Miguel	8,675	7,607	1,068	87.69%	12.31%
Sedgwick	3,165	2,885	280	91.15%	8.85%
Summit	29,645	26,119	3,526	88.11%	11.89%
Teller	26,237	22,992	3,245	87.63%	12.37%
Washington	7,319	6,781	538	92.65%	7.35%
Weld	200,987	174,426	26,561	86.78%	13.22%
Yuma	12,418	11,285	1,133	90.88%	9.12%
State of CO	24,591	24,566	25	99.90%	0.10%

## Appendix D - Uninsured Rate by Vehicle Year – As of 03/14/05

Vehicle Year	Number of Registered Vehicles	Number of Insured Vehicles	Number of Uninsured Vehicles	Insured Rate	Uninsured Rate
2006	19	19	0	100.00%	0.00%
2005	87,120	84,091	3,029	96.52%	3.48%
2004	263,596	251,257	12,339	95.32%	4.68%
2003	260,721	247,073	13,648	94.77%	5.23%
2002	281,299	264,737	16,562	94.11%	5.89%
2001	286,522	268,634	17,888	93.76%	6.24%
2000	292,024	272,453	19,571	93.30%	6.70%
1999	275,640	256,083	19,557	92.90%	7.10%
1998	237,514	218,963	18,551	92.19%	7.81%
1997	235,850	215,036	20,814	91.17%	8.83%
1996	204,281	183,944	20,337	90.04%	9.96%
1995	214,310	189,423	24,887	88.39%	11.61%
1994	182,802	159,812	22,990	87.42%	12.58%
1993	160,371	137,898	22,473	85.99%	14.01%
1992	133,903	114,065	19,838	85.18%	14.82%
1991	125,832	105,617	20,215	83.93%	16.07%
1990	110,529	92,177	18,352	83.40%	16.60%
1989	97,884	80,358	17,526	82.10%	17.90%
1988	83,796	68,181	15,615	81.37%	18.63%
1987	66,790	53,949	12,841	80.77%	19.23%
1986	62,977	51,121	11,856	81.17%	18.83%
1985	53,547	43,563	9,984	81.35%	18.65%
1984	43,998	35,694	8,304	81.13%	18.87%
1983	28,479	23,131	5,348	81.22%	18.78%
1982	23,792	19,508	4,284	81.99%	18.01%
1981	20,709	17,041	3,668	82.29%	17.71%
1980	18,703	15,282	3,421	81.71%	18.29%
1979	27,594	22,494	5,100	81.52%	18.48%
1978	25,251	20,370	4,881	80.67%	19.33%
1977	20,836	16,541	4,295	79.39%	20.61%
1976	18,175	14,218	3,957	78.23%	21.77%
1975	12,591	9,946	2,645	78.99%	21.01%
1974	14,342	11,170	3,172	77.88%	22.12%
1973	15,482	11,942	3,540	77.13%	22.87%
1972	15,855	12,076	3,779	76.17%	23.83%
1971	11,444	8,624	2,820	75.36%	24.64%
1970	11,702	8,682	3,020	74.19%	25.81%
1969	11,886	8,911	2,975	74.97%	25.03%
1968	9,615	7,115	2,500	74.00%	26.00%
1967	9,566	7,012	2,554	73.30%	26.70%

Vehicle Year	Number of Registered Vehicles	Number of Insured Vehicles	Number of Uninsured Vehicles	Insured Rate	Uninsured Rate
1966	9,313	6,901	2,412	74.10%	25.90%
1965	7,891	5,830	2,061	73.88%	26.12%
1964	5,117	3,702	1,415	72.35%	27.65%
1963	3,734	2,740	994	73.38%	26.62%
1962	2,745	2,057	688	74.94%	25.06%
1961	1,839	1,398	441	76.02%	23.98%
1960	2,001	1,465	536	73.21%	26.79%
1959	2,049	1,509	540	73.65%	26.35%
1958	1,387	1,018	369	73.40%	26.60%
1957	2,555	1,843	712	72.13%	27.87%
1956	2,102	1,573	529	74.83%	25.17%
1955	2,409	1,792	617	74.39%	25.61%
1954	1,210	868	342	71.74%	28.26%
1953	1,371	959	412	69.95%	30.05%
1952	1,069	772	297	72.22%	27.78%
1951	1,300	940	360	72.31%	27.69%
1950	1,382	1,015	367	73.44%	26.56%

## Appendix E - Explore Website Home Page

### The Colorado Insurance Program

#### *If you do not have automobile insurance:*

You must obtain automobile liability insurance from an insurance company that is authorized to do business in the State of Colorado. Once insurance is obtained, your insurance company will notify the Colorado Insurance Program of your coverage. If you drive a vehicle that it is not insured, you are subject to driver's license confiscation and a citation for no proof of insurance.

#### *If you currently have automobile insurance and received a letter requiring proof of insurance:*

Check the vehicle identification number (VIN) on your automobile. (It is usually located on the driver's side dashboard.)

- If it does not match your insurance policy, notify your insurance agent for a correction.
- If the vehicle VIN is different than the VIN on the letter and your registration, send photocopies of this letter, your insurance card and your vehicle registration, to the Colorado Department of Revenue, Motor Vehicle Business Group, Room 146, Denver, Colorado 80261-0016. You can also fax this information to (303)-205-5765.

#### *After checking your VIN: Please submit proof of insurance!*

Enter your insurance information through our citizen's proof of insurance website at [www.driveinsured.com/co/proof](http://www.driveinsured.com/co/proof)

OR

Send one of the following documents **including case and policy number** to Explore Information Services:

- A letter, on company letterhead from the insurance company or insurance agency verifying insurance coverage
- The declaration page from the insurance policy, or insurance card
- An insurance binder to policy
- Proof of self-insurance in accordance with section 10-4-716 C.R.S. or proof of exemption from the security requirements.

\*Proof of insurance will expire after 45 days, unless confirmed by your insurer.

Failure to send in proof of insurance may result in the administrative suspension of the vehicle registration.



#### *If you no longer own the vehicle or the vehicle is no longer registered in Colorado:*

No response to the letter is necessary.

#### *If your vehicle is registered in Colorado, but you are temporarily out of state because you are a student or in the military:*

Please obtain an "Out-of-State Insurance Affidavit" from your Colorado county motor vehicle office. A copy of the form can also be found at [www.driveinsured.com/co](http://www.driveinsured.com/co). Please follow the instructions on the form.

#### *If you have a seasonal/stored vehicle and only insure it when it is in use (example: recreational vehicle, motor cycle, etc.):*

Go to your county motor vehicle office and complete an "Affidavit of Non-Use of Vehicle" form. A copy of the form can also be found at [www.driveinsured.com/co](http://www.driveinsured.com/co). To be eligible to fill out this form, you MUST have insurance on another vehicle. Please follow the instructions on the form.

If you drive the vehicle and it is not insured, you are subject to driver's license confiscation and a citation for no proof of insurance.

#### *If you have a fleet policy:*

Please contact your insurance agent. He or she can resolve the issue instantly using our Commercial Policy Maintenance website.

EXPLORE INFORMATION SERVICES  
COLORADO INSURANCE PROGRAM  
P.O. Box 173927  
Denver, Colorado 80217-3927

Website: [www.driveinsured.com](http://www.driveinsured.com)  
Telephone: 1-800-501-3792  
Fax: 1-800-822-4797

BE SMART. BE INSURED – IT'S THE LAW!

# Appendix F - Affidavit of Non-Use/Out of State

DR 2303 (10/02)  
**COLORADO DEPARTMENT OF REVENUE**  
 MOTOR VEHICLE BUSINESS GROUP  
 TITLE & REGISTRATION SECTION  
 www.mv.state.co.us

## AFFIDAVIT OF NON-USE OF VEHICLE OR OUT OF STATE INSURANCE AFFIDAVIT

OWNER INFORMATION			
Last Name	First Name	Middle Initial	
Address			
City	State	ZIP	
Date Of Birth	Driver License Number		
VEHICLE INFORMATION			
Make	Model	Year	
Vehicle Identification Number (VIN)			
NON-USE			
<input type="checkbox"/> Vehicle is not being operated by the owner and the owner shall not permit any other person to operate the vehicle during the following time period:		From	To
I currently have insurance coverage on another vehicle I own in compliance with §42-3-105(1)(c)(I).	Insurance Company	Policy Number	Effective Date
OUT OF STATE INSURANCE			
<input type="checkbox"/> I am a resident of Colorado temporarily residing outside of Colorado and have purchased insurance for the above vehicle from a company located in the state in which I am temporarily residing.	Insurance Company	Policy Number	Effective Date
	Please attach proof of temporary out of state residency (i.e. Student Identification Card, Utility Bill, etc.)		
I swear or affirm under penalty of perjury that the above statements are true and correct.			
Signature		Date	

- Vehicles owned and operated by Colorado resident **must** be insured by an Insurance Company authorized to sell insurance in Colorado.
- You may receive a letter from The Motorist Insurance Identification Database requiring insurance compliance.
- **This affidavit must be completed annually.**

Please return this form to County Clerk in county of permanent residence

## Appendix G - Verification Report – As of 08/10/05

VERIFICATION REPORT										
Insurance Company Sender Group Name	Total Proofs Sent Jan-Jun 2005	% of Proofs Sent to Vehicles on Database	# of Proofs Confirmed Within 45 Days	% of Proofs Confirmed Within 45 Days	# of Proofs Denied Within 45 Days	% of Proofs Denied Within 45 Days	# of Proofs Closed by Other Means Within 45 Days	% of Proofs Closed by Other Means Within 45 Days	# of Proofs With No Response Within 45 Days	% of Proofs With No Response Within 45 Days
STATE FARM MUTUAL GRP	3,406	0.41%	2,229	65.44%	83	2.44%	139	4.08%	955	28.04%
FARMERS INSURANCE EXCHANGE	2,111	0.44%	1,867	88.44%	161	7.63%	23	1.09%	60	2.84%
AMERICAN FAMILY MUTUAL INS CO	3,187	0.92%	2,390	74.99%	109	3.42%	78	2.45%	610	19.14%
PROGRESSIVE SPECIALTY INS CO	2,233	1.00%	2,106	94.31%	90	4.03%	11	0.49%	26	1.16%
ALLSTATE INSURANCE COMPANY	3,301	1.17%	3,172	96.09%	56	1.70%	17	0.51%	56	1.70%
UNITED SERVICES AUTO ASSOC	2,090	0.88%	2,055	98.33%	23	1.10%	10	0.48%	2	0.10%
HARTFORD FIRE INS CO	657	0.28%	347	52.82%	43	6.54%	107	16.29%	160	24.35%
GOVERNMENT EMPLOYEES INS CO	1,147	0.78%	947	82.56%	53	4.62%	22	1.92%	125	10.90%
AIU INSURANCE COMPANY	1,254	1.04%	963	76.79%	1	0.08%	58	4.63%	232	18.50%
SAFECO INS CO OF AMERICA	1,799	1.75%	945	52.53%	46	2.56%	62	3.45%	746	41.47%
GUARANTY NATIONAL INS CO	1,865	3.53%	768	41.18%	250	13.40%	77	4.13%	770	41.29%
AMCO INSURANCE COMPANY	655	0.90%	429	65.50%	14	2.14%	41	6.26%	171	26.11%
SHELTER GENERAL INS CO	422	1.23%	241	57.11%	2	0.47%	21	4.98%	158	37.44%
LIBERTY MUTUAL FIRE INS CO	292	0.46%	202	69.18%	0	0.00%	22	7.53%	68	23.29%
HARTFORD CASUALTY INS CO	765	1.40%	537	70.20%	43	5.62%	24	3.14%	161	21.05%
ST PAUL FIRE & MARINE INS CO	537	0.75%	185	34.45%	0	0.00%	124	23.09%	228	42.46%
COUNTRY MUTUAL INS CO	237	0.55%	136	57.38%	24	10.13%	13	5.49%	64	27.00%
AMERICAN NATIONAL PROP & CAS C	200	0.50%	81	40.50%	12	6.00%	26	13.00%	81	40.50%
COLORADO FARM BUREAU MUTUAL IN	458	0.80%	337	73.58%	13	2.84%	21	4.59%	87	19.00%
YOUNG AMERICA INSURANCE CO	499	2.13%	434	86.97%	0	0.00%	9	1.80%	56	11.22%
NORTHLAND INSURANCE CO	483	1.96%	310	64.18%	12	2.48%	12	2.48%	149	30.85%
DAIRYLAND INS CO	346	1.57%	237	68.50%	16	4.62%	14	4.05%	79	22.83%
HORACE MANN INSURANCE CO	67	0.51%	58	86.57%	2	2.99%	1	1.49%	6	8.96%
CONTINENTAL CASUALTY CO	253	0.83%	113	44.66%	0	0.00%	35	13.83%	105	41.50%

**VERIFICATION REPORT**

Insurance Company Sender Group Name	Total Proofs Sent Jan-Jun 2005	% of Proofs Sent to Vehicles on Database	# of Proofs Confirmed Within 45 Days	% of Proofs Confirmed Within 45 Days	# of Proofs Denied Within 45 Days	% of Proofs Denied Within 45 Days	# of Proofs Closed by Other Means Within 45 Days	% of Proofs Closed by Other Means Within 45 Days	# of Proofs With No Response Within 45 Days	% of Proofs With No Response Within 45 Days
METROPOLITAN P & C INS CO	215	1.00%	179	83.26%	10	4.65%	3	1.40%	23	10.70%
AUTO OWNERS INS CO	265	1.02%	198	74.72%	12	4.53%	9	3.40%	46	17.36%
NATIONAL FARMERS UNION P & C	589	2.30%	109	18.51%	49	8.32%	69	11.71%	362	61.46%
FINANCIAL INDEMNITY COMPANY	486	3.75%	240	49.38%	19	3.91%	36	7.41%	191	39.30%
CALIFORNIA CASUALTY INDEMNITY	57	0.31%	41	71.93%	5	8.77%	2	3.51%	9	15.79%
COLORADO CASUALTY INSURANCE CO	367	1.61%	246	67.03%	23	6.27%	20	5.45%	78	21.25%
TITAN INDEMNITY CO	352	3.04%	290	82.39%	0	0.00%	13	3.69%	49	13.92%
TRAVELERS INDEMNITY CO	502	3.30%	307	61.16%	0	0.00%	19	3.78%	176	35.06%
AMICA MUTUAL INS CO	46	0.32%	24	52.17%	2	4.35%	5	10.87%	15	32.61%
AMEX ASSURANCE CO	199	1.22%	131	65.83%	0	0.00%	5	2.51%	63	31.66%
ESURANCE INSURANCE CO	218	2.01%	113	51.83%	0	0.00%	6	2.75%	99	45.41%
TRUMBULL INSURANCE CO	54	0.65%	28	51.85%	0	0.00%	4	7.41%	22	40.74%
NATIONAL GENERAL INSURANCE CO	23	0.19%	18	78.26%	1	4.35%	1	4.35%	3	13.04%
MARYLAND CASUALTY CO	98	0.28%	76	77.55%	0	0.00%	8	8.16%	14	14.29%
AMERICAN BANKERS INS CO OF FL	381	4.65%	267	70.08%	0	0.00%	27	7.09%	87	22.83%
TRUCK INS EXCHANGE	21	0.08%	7	33.33%	1	4.76%	1	4.76%	12	57.14%
FEDERAL INSURANCE CO	241	1.73%	212	87.97%	1	0.41%	5	2.07%	23	9.54%
FOREMOST INSURANCE COMPANY	50	0.60%	24	48.00%	2	4.00%	4	8.00%	20	40.00%
FARMERS ALLIANCE MUTUAL INS CO	93	0.52%	28	30.11%	0	0.00%	27	29.03%	38	40.86%
TRINITY UNIVERSAL INS CO	93	0.73%	23	24.73%	0	0.00%	18	19.35%	52	55.91%
LUMBERMENS MUTUAL CASUALTY CO	227	1.87%	16	7.05%	72	31.72%	57	25.11%	82	36.12%
INTEGON GENERAL INS CORP	79	0.92%	68	86.08%	1	1.27%	1	1.27%	9	11.39%
BRISTOL WEST INS CO	139	2.28%	54	38.85%	19	13.67%	13	9.35%	53	38.13%
MOUNTAIN STATES MUTUAL CASUALT	33	0.23%	24	72.73%	0	0.00%	0	0.00%	9	27.27%
WESTERN UNITED INS CO	243	3.78%	145	59.67%	15	6.17%	3	1.23%	80	32.92%
NATIONWIDE MUTUAL FIRE INS CO	132	2.23%	23	17.42%	8	6.06%	18	13.64%	83	62.88%
UNION INSURANCE COMPANY	105	0.79%	63	60.00%	2	1.90%	5	4.76%	35	33.33%

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KEMPER INDEPENDENCE INS CO	143	2.89%	14	9.79%	0	0.00%	50	34.97%	79	55.24%
GRANGE INS ASSOCIATION	32	0.40%	18	56.25%	6	18.75%	1	3.13%	7	21.88%
EMPLOYERS MUTUAL CASUALTY CO	137	1.64%	115	83.94%	5	3.65%	3	2.19%	14	10.22%
ACE AMERICAN INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
UNITED FIRE & CASUALTY CO	56	0.68%	39	69.64%	4	7.14%	3	5.36%	10	17.86%
MARKEL INS CO	42	1.30%	31	73.81%	0	0.00%	1	2.38%	10	23.81%
OHIO CASUALTY INS CO	56	0.89%	22	39.29%	0	0.00%	6	10.71%	28	50.00%
GUIDEONE MUTUAL INS CO	6	0.13%	3	50.00%	0	0.00%	1	16.67%	2	33.33%
OMAHA PROP & CAS INS CO	2	0.06%	0	0.00%	0	0.00%	1	50.00%	1	50.00%
FIDELITY NATIONAL PROP & CAS	132	4.00%	22	16.67%	0	0.00%	23	17.42%	87	65.91%
AMERICAN MODERN HOME INS CO	23	1.03%	17	73.91%	1	4.35%	0	0.00%	5	21.74%
MERASTAR INSURANCE CO	28	1.01%	4	14.29%	0	0.00%	1	3.57%	23	82.14%
GREAT AMERICAN INS CO	139	4.19%	131	94.24%	0	0.00%	1	0.72%	7	5.04%
UNIVERSAL UNDERWRITERS INS CO	21	0.13%	18	85.71%	1	4.76%	0	0.00%	2	9.52%
AIG CENTENNIAL INS CO	84	2.84%	5	5.95%	0	0.00%	39	46.43%	40	47.62%
EQUITY INSURANCE COMPANY	47	2.73%	20	42.55%	0	0.00%	5	10.64%	22	46.81%
FIREMANS FUND INS CO	98	2.47%	60	61.22%	10	10.20%	9	9.18%	19	19.39%
WARNER INSURANCE COMPANY	8	0.28%	6	75.00%	0	0.00%	1	12.50%	1	12.50%
WESTERN AGRICULTURAL INS CO	128	6.84%	42	32.81%	1	0.78%	9	7.03%	76	59.38%
CONTINENTAL DIVIDE INS CO	33	0.57%	5	15.15%	0	0.00%	5	15.15%	23	69.70%
BITUMINOUS CASUALTY CORP	22	0.42%	0	0.00%	0	0.00%	4	18.18%	18	81.82%
NATIONAL INDEMNITY CO	15	0.61%	8	53.33%	0	0.00%	3	20.00%	4	26.67%
PHARMACISTS MUTUAL INS CO	9	0.37%	6	66.67%	0	0.00%	0	0.00%	3	33.33%
UNITED STATES FIRE INS CO	24	0.39%	1	4.17%	0	0.00%	7	29.17%	16	66.67%
NORTHWESTERN NATIONAL CASUALTY	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
AMERICAN ALTERNATIVE INS CORP	2	0.10%	0	0.00%	0	0.00%	2	100.00%	0	0.00%
WESTERN GENERAL INS CO	9	1.19%	0	0.00%	2	22.22%	3	33.33%	4	44.44%



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HANOVER INSURANCE COMPANY	22	1.68%	13	59.09%	0	0.00%	3	13.64%	6	27.27%
ELECTRIC INSURANCE COMPANY	8	0.50%	7	87.50%	1	12.50%	0	0.00%	0	0.00%
CHURCH MUTUAL INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
WILSHIRE INS CO	3	0.25%	0	0.00%	0	0.00%	0	0.00%	3	100.00%
NATIONAL INTERSTATE INS CO	16	2.44%	12	75.00%	0	0.00%	1	6.25%	3	18.75%
REPUBLIC UNDERWRITERS INS CO	1	0.12%	0	0.00%	1	100.00%	0	0.00%	0	0.00%
AFFINITY INSURANCE GROUP INC	2	0.26%	0	0.00%	0	0.00%	0	0.00%	2	100.00%
EMPIRE FIRE & MARINE INS CO	28	0.47%	21	75.00%	0	0.00%	1	3.57%	6	21.43%
AITE	345	37.54%	157	45.51%	0	0.00%	60	17.39%	128	37.10%
FEDERATED MUTUAL INS CO	2	0.03%	1	50.00%	1	50.00%	0	0.00%	0	0.00%
GMAC INSURANCE COMPANY ONLINE	201	26.76%	46	22.89%	0	0.00%	49	24.38%	106	52.74%
GREAT WEST CASUALTY CO	9	0.31%	8	88.89%	0	0.00%	0	0.00%	1	11.11%
TIG INSURANCE COMPANY	3	0.11%	0	0.00%	0	0.00%	1	33.33%	2	66.67%
WESTPORT INS CORP	5	0.35%	1	20.00%	0	0.00%	0	0.00%	4	80.00%
FARM FAMILY CASUALTY INS CO	6	0.61%	0	0.00%	0	0.00%	2	33.33%	4	66.67%
ONEBEACON AMERICA INSURANCE CO	39	11.54%	4	10.26%	0	0.00%	10	25.64%	25	64.10%
SCOTTSDALE INS CO	21	2.71%	2	9.52%	0	0.00%	4	19.05%	15	71.43%
PENNSYLVANIA GENERAL INS CO	20	4.88%	0	0.00%	0	0.00%	11	55.00%	9	45.00%
BROTHERHOOD MUTUAL INS CO	1	0.13%	1	100.00%	0	0.00%	0	0.00%	0	0.00%
CLARENDON NATIONAL INS CO	42	1.82%	5	11.90%	1	2.38%	3	7.14%	33	78.57%
AMERICAN HARDWARE MUTUAL INS CO	8	0.24%	6	75.00%	0	0.00%	1	12.50%	1	12.50%
PROTECTIVE INS CO	4	0.36%	0	0.00%	0	0.00%	3	75.00%	1	25.00%
INTERSTATE INDEMNITY CO	9	1.45%	4	44.44%	0	0.00%	0	0.00%	5	55.56%
PHILADELPHIA INDEMNITY INS CO	12	1.08%	5	41.67%	0	0.00%	3	25.00%	4	33.33%
CANAL INS CO	15	5.42%	12	80.00%	0	0.00%	0	0.00%	3	20.00%
CAROLINA CASUALTY INS CO	3	0.79%	0	0.00%	0	0.00%	1	33.33%	2	66.67%
CONNECTICUT INDEMNITY CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

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ATLANTIC SPECIALTY INS CO	31	3.36%	7	22.58%	0	0.00%	4	12.90%	20	64.52%
STONINGTON INSURANCE COMPANY	1	0.19%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
MID-CONTINENT CASUALTY CO	2	0.78%	0	0.00%	1	50.00%	0	0.00%	1	50.00%
FEDERATED RURAL ELECTRIC INS E	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
RELIANCE INSURANCE COMPANY	1	0.21%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
OLD REPUBLIC INSURANCE CO	16	0.09%	13	81.25%	0	0.00%	0	0.00%	3	18.75%
COREGIS INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
GULF INS CO	5	1.39%	0	0.00%	0	0.00%	1	20.00%	4	80.00%
ARMED FORCES INS EXCHANGE	1	0.53%	0	0.00%	0	0.00%	1	100.00%	0	0.00%
VIRGINIA SURETY CO INC	5	0.78%	1	20.00%	0	0.00%	2	40.00%	2	40.00%
DIAMOND STATE INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
STRATFORD INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOKIO MARINE & NICHIDO FIRE IN	22	0.90%	21	95.45%	0	0.00%	0	0.00%	1	4.55%
NATIONAL AMERICAN INS CO OK	2	0.66%	1	50.00%	1	50.00%	0	0.00%	0	0.00%
AXA RE PROP & CAS INS CO	1	0.24%	0	0.00%	0	0.00%	1	100.00%	0	0.00%
ATLANTIC MUTUAL INSURANCE CO	15	6.38%	5	33.33%	0	0.00%	1	6.67%	9	60.00%
FARMLAND MUTUAL INS CO	27	4.04%	24	88.89%	1	3.70%	0	0.00%	2	7.41%
CIVIL SERVICE EMPLOYEES INS CO	1	1.35%	0	0.00%	0	0.00%	1	100.00%	0	0.00%
VANLINER INSURANCE COMPANY	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
ROYAL INS CO OF AMERICA	13	6.70%	0	0.00%	6	46.15%	2	15.38%	5	38.46%
GENERAL FIRE & CASUALTY CO	1	0.40%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
ARCH INS CO	1	0.48%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
LANCER INSURANCE CO	9	3.54%	2	22.22%	0	0.00%	2	22.22%	5	55.56%
STAR INS CO	4	3.08%	0	0.00%	1	25.00%	0	0.00%	3	75.00%
SOMPO JAPAN INS CO OF AMERICA	1	0.24%	1	100.00%	0	0.00%	0	0.00%	0	0.00%
MITSUI SUMITOMO INS CO OF AMER	3	1.28%	1	33.33%	0	0.00%	0	0.00%	2	66.67%
CINCINNATI INS CO	13	26.53%	5	38.46%	0	0.00%	2	15.38%	6	46.15%

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PACIFIC SPECIALTY INS CO	8	28.57%	1	12.50%	0	0.00%	5	62.50%	2	25.00%
GENERAL CASUALTY CO OF WISCONS	10	8.00%	6	60.00%	1	10.00%	3	30.00%	0	0.00%
HARCO NATIONAL INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
GREENWICH INS CO	3	0.47%	1	33.33%	0	0.00%	0	0.00%	2	66.67%
GROGERS INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
NORTH AMERICAN SPECIALTY INS C	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
FLORISTS MUTUAL INS CO	2	2.67%	1	50.00%	0	0.00%	0	0.00%	1	50.00%
INDIANA LUMBERMENS MUTUAL INS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
RLI INS CO	17	5.67%	0	0.00%	12	70.59%	2	11.76%	3	17.65%
SENECA INS CO INC	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
NATIONAL CONTINENTAL INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
WESTFIELD INS CO	4	10.00%	2	50.00%	0	0.00%	0	0.00%	2	50.00%
AMERISURE MUTUAL INS CO	2	0.21%	0	0.00%	0	0.00%	1	50.00%	1	50.00%
TRANSGUARD INS CO OF AMERICA	1	1.18%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
UTICA MUTUAL INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TRI-STATE INS CO OF MINNESOTA	1	0.48%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
INS CORP OF HANNOVER	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
HARLEYSVILLE INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PAFCO GENERAL INS CO	2	14.29%	0	0.00%	0	0.00%	0	0.00%	2	100.00%
GATEWAY INS CO	1	6.67%	0	0.00%	0	0.00%	1	100.00%	0	0.00%
INSURANCE CO OF THE WEST	1	3.85%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
UNIGARD INS CO	1	12.50%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
JAMESTOWN INS CO RRG	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
SAGAMORE INS CO	1	10.00%	0	0.00%	1	100.00%	0	0.00%	0	0.00%
DAIMLERCHRYSLER INS CO	1	0.49%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
MIC PROP & CAS INS CORP	7	1.60%	0	0.00%	1	14.29%	4	57.14%	2	28.57%
AMERICAN CONTRACTORS INS CO RR	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

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ULICO CASUALTY CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
PENNSYLVANIA MANUFACTURERS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
GENESIS INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
EVEREST NATIONAL INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
ALASKA NATIONAL INS CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
LEGION INSURANCE CO	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
LINCOLN GENERAL INS CO	9	0.00%	0	0.00%	0	0.00%	0	0.00%	9	100.00%

Source: Explore Information Services