

Vehicle Licensing Guide

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POLICY	
Title: Insurance Verification Inquiries – Updating Records	
Effective Date: 09/22/1998	Revision Date: July 1, 2019
Authority: Code of Virginia §§ 46.2-368 , <<<<<REVISION 46.2-688 , END REVISION>>>>> 46.2-472 , 46.2-706 , and 46.2-706.1	
Policy: <<<<<REVISION Virginia licensed insurance companies are required to send electronic insurance updates within 30 days of the date of any policy changes made for vehicles registered in Virginia: END REVISION>>>>> <ul style="list-style-type: none">• New liability insurance policies,• Additions to existing policies,• Insurance cancellations, <<<<<REVISION <ul style="list-style-type: none">• Reissue or reinstatement of liability insurance, and• Lapses in insurance coverage. END REVISION>>>>> DMV stores and monitors reported insurance coverage for vehicles registered in Virginia and ensures vehicles are properly insured by comparing vehicle registration information in the system with insurance coverage information provided by vehicle owners and insurance carriers. <<<<<REVISION DMV sends an Insurance Monitor Notice (IMN) to registered vehicle owners requesting they provide insurance coverage information if electronic notification of insurance coverage is not received from the insurance provider within 45 days of either the vehicle's registration date, or from the date a cancellation notice is received. END REVISION>>>>> DMV will issue an order of suspension to suspend the driver's license and registration for vehicle owners who do not comply by the deadline date on the IMN notice with one of the following actions: <ul style="list-style-type: none">• Provide proof of insurance coverage,• Surrender or deactivate the registration, or• Pay the UMV fee.	
Exception: N/A	

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DEFINITIONS

INSURED MOTOR VEHICLE-A motor vehicle with insurance coverage meeting the required bodily injury liability insurance and property damage liability insurance limits issued by an insurance carrier authorized to do business in the Commonwealth; or for which a bond has been given or cash or securities delivered in lieu of the insurance; or for which the owner has qualified as a self-insurer in accordance with the provisions of § [46.2-368](#).

UNINSURED MOTOR VEHICLE - A motor vehicle with no required bodily injury liability insurance and property damage liability insurance; or no bond given or cash or securities delivered in lieu of insurance; or the owner is not qualified as a self-insurer.

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TYPES OF INSURANCE MONITOR NOTICES

IMN1 – A vehicle registration notice is generated as a result of no insurance information being received from an insurance company for a newly registered vehicle.

IMN2 - An insurance cancellation notice is generated as a result of no insurance information being received from an insurance company to replace insurance that was cancelled.

IMN3 - A DMV Notice, Accident, Police Check, Insurance Information Request inquiry generated as a result of information being received from a citizen or law enforcement official indicating that a vehicle may not be insured.

IMN4 - An insurance cancellation, multiple vehicles notice is generated as a result of no insurance information being received from an insurance company to replace insurance on multiple vehicles.

IMN5 - A vehicle registration, multiple vehicles notice is generated as a result of no insurance information being received from an insurance company for multiple newly registered vehicles.

IM49-DENIED INSURANCE MONITOR NOTICE – Issued by DMV to customers who submit insurance information in response to an Insurance Verification Inquiry or plate reactivation that is subsequently denied by the insurance provider.

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BACKGROUND

Due to changes in policy for insurance reporting, deadline dates on IMN notices vary based on the date the notice was issued. For insurance monitor compliance questions that require a determination of deadline dates for current or past IMN notices, first identify the issue date of the IMN notice, and then determine the required **Deadline Date** or **Prove by Date** using the table below:

For an IMN issued:	To Avoid a Suspension Order, Customer Must Prove Insurance, or Take Actions Required in the IMN, by the:
ON OR AFTER July 1, 2013	<ul style="list-style-type: none"> • Deadline Date on the IMN (This allows customers 21 days from IMN notice date to respond.)
From November 29, 2007 to June 30, 2013	<ul style="list-style-type: none"> • Deadline Date on the IMN (This allowed customers 30 days from IMN notice date to respond.)
From September 4, 2003 to November 28, 2007	<ul style="list-style-type: none"> • Prove by Date on the IMN (This allowed customers 45 days from IMN notice date to respond.)
With "Prove by Dates" BEFORE September 4, 2003	<ul style="list-style-type: none"> • Prove by Date on the IMN (Customer had to prove insurance was effective ON the date of the 1st issued IMN.)

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CUSTOMER REQUIREMENTS

1. Respond to the IMN **on or before the IMN Deadline Date**:
2. **If the vehicle was insured:**
 - a. Ensure the insurance policy being reported was effective on the date indicated in the IMN (see table below):

NOTICE TYPE	INSURANCE POLICY MUST BE EFFECTIVE:
IMN1 IMN2	On or before the monitor deadline date
IMN3	On the date of operation (date of accident/police check/insurance information request)
IMN4 IMN5	On or before the monitor deadline date

- CSC,
 - DMV Select,
<<<<<REVISION
NOTE: DMV Selects must scan all documentation submitted by the customer via Landing Zone to [Insurance Services](#) at Headquarters. **END REVISION>>>>>**
 - DMV Direct by phone at (804) 497-7100,
 - Online at DMVnow.com,
 - DMV Headquarters by mail at the address provided on the monitor notice,
3. **If the vehicle was NOT insured:**
 - a. For IMN1, IMN2, IMN4, or IMN5 Insurance Monitor Notices:
 - Take **one** of the following actions **on or before the insurance inquiry Deadline Date** to avoid issuance of a suspension order:
 - Surrender or deactivate the license plates
OR
 - Obtain liability insurance for the vehicle and submit to DMV the insurance company NAIC code and policy number.
OR
 - Pay the uninsured motor vehicle fee (UMV).
 - b. For IMN3 Insurance Monitor Notices:

- For IMN3 Insurance Monitor Notices, if the vehicle was **not insured** on the date indicated in the IMN3, an order of suspension **will be issued** after the Insurance Monitor Notice deadline date.
 - Surrendering or deactivating the license plates, or paying the UMV fee **will not** satisfy the IMN3 insurance monitor.

<<<<<REVISION

NOTE: Customers may choose to surrender license plates by calling DMV Direct, or going online at DMVNow.com. Registration refunds are not given for license plates surrendered by phone or online. **END REVISION>>>>>**

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FRONT COUNTER CSR

1. Identify the type of Insurance Monitor Notice received by the customer.
2. **If the vehicle was insured:**
 - a. Update the insurance verification inquiry screen with the following information in accordance with data entry procedures
 - Response status date,
 - Insurance company NAIC code,
 - If the customer does not know the insurance company NAIC code, inquire on the list of insurance company NAIC codes in the system.
 - Policy number

NOTE: If insurance information has already been reported in the system, but does not match that being submitted by the customer, contact DMV Direct Help Desk to have the information corrected/updated.

3. **If the vehicle was NOT insured:**
 - a. For IMN1, IMN2, IMN4, or IMN5 Insurance Monitor Notices, process the insurance monitor response in **one** of the following ways, based on the customer's response:
 - Process the surrender of license plates or deactivation of the registration in the system to cancel the insurance monitor in accordance with [VLIC-4.105](#), when requested by the customer.

NOTE: If vehicle registration is deactivated or license plates are surrendered on or after the deadline date but prior to the suspension order issue date, the system should cancel the monitor. If the system does not cancel the insurance monitor:

- i. Verify the information was entered in the system correctly.
- ii. Contact the Help Desk to have them update the order.

<<<<<REVISION

- If the DMV Direct agent's supervisor cannot update the order, they must scan any documentation via Landing Zone to [Insurance Services](#) explaining the problem, request Insurance Services to review the record and to remove the IM Order. **END REVISION>>>>>**

- Advise customers that vehicles with deactivated registration must NOT be driven while deactivated, and
- Customer must provide the insurance company name/NAIC code and policy number or pay UMV fee before the registration can be reactivated (refer to [VLIC-4.105](#)).

OR

- Update the insurance verification inquiry screen with the new insurance information being provided by the customer.

OR

- Collect the UMV fee in accordance with [VLIC-4.405](#), if applicable.

- b. For IMN3 Insurance Monitor Notices, if the vehicle was **not insured** on the date indicated in the IMN3, advise the customer that an order of suspension **will be issued** after the Insurance Monitor Notice deadline date.

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DMV CONTACT CENTER ACTIONS

- DMV Contact Center Agents are authorized to:
 - Update Insurance Monitor Notices,
 - Verbally surrender and deactivate registrations and license plates, and
 - Collect UMV fees.

Refer to [Front Counter CSR](#)

<<<<<REVISION

- Advise customers they may surrender license plates by phone or online at DMVNow.com. Registration refunds are not issued to customers surrendering license plates by phone or online. **END REVISION>>>>>**
- Corrections to NAIC codes or policy numbers keyed in the system may only be made:
 - On the date first entered in the system, and
 - Prior to the insurance monitor becoming an order.

<<<<<REVISION

- To correct NAIC codes and policy numbers after the date first entered in the system, scan any supporting documents to the [Insurance Services](#) and request the correction. **END REVISION>>>>**
- When posting insurance information for a **Denied Monitor** (no denied order of suspension is yet issued) after the deadline date, change the status date to the **Deadline Date**.

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POINTS TO REMEMBER

1. Customers may respond to insurance monitor notifications with insurance information using the following service options:
 - Calling DMV Direct at (804) 497-7100
 - Visiting a CSC
 - Visiting a DMV Select

<<<<REVISION
NOTE: DMV Selects must scan all documentation submitted by the customer via Landing Zone to [Insurance Services](#) at Headquarters. **END REVISION>>>>**

 - Returning the completed monitor notice to DMV Headquarters by mail
 - Completing the Online Insurance Verification Response Form at www.dmvnow.com
2. DMV will issue an Order of Suspension for failure to comply with an Insurance Monitor Notice on or before the **Deadline Date** indicated on the inquiry.
3. To remove a vehicle sold indicator from the vehicle record, research the vehicle record to determine if there was an insurance monitor order on the record at the time it was marked sold to ensure the customer was not trying to avoid the order.
 - If an insurance monitor exists and there is reason to believe the customer has fraudulent intentions, contact the [Insurance Services](#) at Headquarters before removing the sold indicator.
 - If no insurance monitor is issued, inquire on the vehicle's VIN in the system to verify.
 - a. If the applicant is the current owner, remove the sold indicator from the vehicle record.
 - b. If the applicant is not the current owner, do not remove the sold indicator from the vehicle record.
4. For customers who have not received an IMN, but who voluntarily report vehicle insurance information to DMV at time of registration, enter vehicle insurance updates to the **Vehicle Insurance Information** screen following data entry procedures.
5. ALL ACTIVE SURRENDERED PLATES MUST BE UPDATED IN THE SYSTEM AT THE TIME THEY ARE SURRENDERED TO PREVENT SENDING UNNECESSARY INSURANCE NOTICES AND SUSPENSION ORDERS TO CUSTOMERS.

<<<<REVISION

6. Customers can surrender license plates by phone or online at DMVNow.com. Registration refunds are not issued to customers surrendering license plates by phone or online. **END REVISION>>>>**
7. If the customer has been issued an **IMN3** Insurance Monitor Notice, they cannot satisfy the notice requirements by paying the UMV Fee or surrendering their license plates. If no insurance was in effect on the Date of Operation, an order of suspension will be issued.
8. If the customer recently moved to Virginia and registered a vehicle insured by a policy issued in another state, the customer may furnish DMV a copy of the out-of-state policy. If the out-of-state policy is **not** written by a company licensed to do business in Virginia, the customer must:
 - a. Request the insurance company to forward a letter that is written, electronically generated, or sent by US mail on their letterhead to [Insurance Services](#).
 - The letter from the insurance company must:
 - Be written on company letterhead
 - Be dated within 30 days of the current date
 - Be signed by, or include, the printed name of an insurance company representative or the insurance agent
 - List the policy information:
 - Policy number, and
 - Effective date of policy, and
 - Limits of Liability, and
 - Vehicle information (make, year, and vehicle identification number)
 - OR
 - b. Obtain insurance from a company licensed to do business in Virginia.

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RELATED LINKS

- Vehicle Licensing Guide: [VLIC-4.105](#), [VLIC-4.430](#)

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CONTACT

For additional information contact :

- Your CSC Manager/Assistant Manager
- DMV Contact Center Help Desk at (804) 367-6646
- VSA/[Insurance Services](#)