



**Department of Business Regulation**  
***Insurance Division***  
1511 Pontiac Avenue, Bldg. 69-2  
Cranston, Rhode Island 02920

## **Insurance Bulletin 2015-1**

### **Rhode Island Insurance Verification System (RIIVS) Letter Campaign**

The Rhode Island Insurance Division in conjunction with the Rhode Island Division of Motor Vehicles (DMV), issues this Bulletin to notify Insurance Company Representatives of requirements under [RI Gen. Laws § 31-47.4](#).

In accordance with the law, and pursuant to the requirements set forth in [Insurance Bulletin 2014-3](#) insurance companies licensed to write private passenger automobile liability policies in Rhode Island are currently sending their full book of business to RIIVS by the 7<sup>th</sup> of each month. The insurance policy data provided in book of business files is matched to DMV registration data to determine if a registered vehicle is insured.

If an actively registered vehicle does not have an associated insurance policy for three months in a row, a notice will be sent to the customer indicating that they are required to obtain insurance. If the customer does not take appropriate compliance action, a second notice will be sent to the customer. If, after the second notice, the customer fails to comply, the DMV will revoke the registration of the vehicle and block the customer's ability to obtain or renew a license or registration. Once a registration has been revoked, the customer must obtain insurance and pay a revocation fee of \$251.50 which can be done online at [www.RI.gov](http://www.RI.gov) or in person at a DMV branch office.

Notices will be sent to customers in accordance with rules and regulations promulgated by the RI DMV. If a customer receives a RIIVS notice, (s)he must take one of the following actions:

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

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

Insurance companies registered with RIIVS will have access through [www.RIIVS.com](http://www.RIIVS.com) in order to provide the information listed above electronically using the reference number at the top of the customers' RIIVS notice. Insurance companies will have the ability to create additional users (sub users) they authorize to report this information. Rhode Island licensed producers will also have the ability to register with [www.RIIVS.com](http://www.RIIVS.com) using their Producer License Number in order to report this information electronically on behalf of its customers. Additional information on reporting electronically, creating insurance company sub users, and insurance agent (producer) registration using [www.RIIVS.com](http://www.RIIVS.com) will be provided in the Help Section of the RIIVS website.

If you have any questions, please contact the RIIVS help desk at [support@RIIVS.com](mailto:support@RIIVS.com).

Joseph Torti III  
Superintendent of Insurance

Original Issue: January 21, 2015  
Amended: February 10, 2015