

# DEPARTMENT OF REVENUE

## Division of Motor Vehicles – ~~Title and Registration Vehicle Services~~ Section

### 1 CCR-204-10

#### RULE 7. MOTORIST INSURANCE IDENTIFICATION DATABASE (MIIDB)

**Basis:** The statutory ~~bases~~ basis for this ~~regulation rule are~~ part Part 6, article Article 4 of ~~title~~ Title 10, 42-1-204, C.R.S., and Article 7 of Title 42, C.R.S. 42-7-103, 42-7-604, C.R.S., and 1 CCR 204-10 Rule ~~46. Application for Registration – Proof of Insurance.~~

**Purpose:** The ~~following purpose of this rules and regulations are promulgated is~~ to establish ~~Motorist Insurance Identification Database (MIIDB)~~ reporting requirements for ~~insurance companies issuing vehicle insurance policies in Colorado~~ insurers that issue insurance policies under Part 6, Article 4 of Title 10 in order to maintain the Motorist Insurance Identification Database (MIIDB).

#### 1.0 Definitions

- ~~1.1 “Division” means the Division of Motor Vehicles in the Department of Revenue.~~
- 1.1 “Designated Agent” means an agent that contracts with the Department as defined in section 42-7-603(3), C.R.S.
- 1.2 “Secure File Transfer Protocol” (SFTP) means a ~~protocol~~ process for securely exchanging files ~~over the internet~~ between the insurer’s system and the Designated Agent’s system.
- ~~1.3 “Personal Motor Vehicle” means any vehicle for which non-commercial types of license plates are issued.~~
- 1.3 “Policy” means an automobile insurance policy as defined in section 10-4-601(10), C.R.S.

#### 2.0 Insurer Reporting Requirements

- 2.1 ~~Each~~ An insurer shall report ~~the following policy~~ motor vehicle Policy information to ~~the designated agent~~; required under 10-4-615(2), C.R.S., to the Department’s Designated Agent as provided by 10-4-615(1)(a) and (b) and 10-4-615(3), C.R.S.
  - ~~a. Name, date of birth, driver’s license number and address of each named insured owner or operator~~
  - ~~b. The make, year, and vehicle identification number of each insured motor vehicle.~~

- ~~c. The policy number, effective date and expiration date of each policy.~~
  - ~~i. For the purposes of this regulation, expiration date is defined as the final expiration date or the date on which insurance coverage is canceled or terminated by the insurance company. Reporting the expiration date to the designated agent is not required for intervening dates on policies on which coverage has been continued on receipt of payment. Upon the final expiration of a policy, the expiration date must be reported to the designated agent during the first normal weekly reporting period following the expiration date.~~
- ~~d. The National Association of Insurance Commissioners (NAIC) code, and the policy cancellation date if applicable.~~

2.2 The ~~required~~ information required in 2.1 above shall be reported and provided in a form or manner acceptable to the ~~designated agent~~ Designated Agent using the SFTP. An insurer must register with the Designated Agent and complete the required registration found at:  
<https://www.colorado.gov/driveinsured/registration.html>.

~~2.3 Policy Data Refreshes. Initially and every six months thereafter, each insurer shall provide bi-annual policy data refreshes to the MIIDB that contain all active Colorado policies.~~

~~2.4 Reporting of Issuance of New Policies and Changes to Existing Policies. Except as provided in 2.5 below, each insurer who has issued complying policies shall provide to the designate agent the policy information set forth in 2.1 above for each policy issued, canceled, or changed. Such information shall be reported every week for the immediately preceding week, no later than the seventh working day after the last day of the week during which each policy was issued, canceled, or changed.~~

### 2.53 Error Reporting

- a. The ~~designated agent~~ Designated Agent will make error reports available to insurers ~~via~~ using the SFTP.
- b. Each insurer ~~must shall~~ retrieve ~~the~~ error reports and develop an error correction process for ~~policy~~ Policy information that is rejected and returned.
- c. Each insurer must correct rejected and returned ~~policy~~ Policy information and resubmit corrected ~~policy~~ Policy information ~~via the agreed upon transmission mode before update reporting~~ using the form or manner required in paragraph 2.2 above. Until it is corrected, a rejected ~~record~~ Policy may result in the vehicle ~~record~~ being disclosed as uninsured to law enforcement upon request for insurance status.

- d. Each insurer is responsible for any costs incurred in complying with the MIIDB program.

### **3.0 Commercial Vehicles Exempt From MIIDB Reporting Requirements**

3.1 The following motor vehicles are exempt from MIIDB reporting requirements.

- a. ~~Commercial vehicles are exempt from MIIDB reporting requirements. The designated agent is authorized to flag commercial vehicles exempt from tracking insurance information based on plate types that are distinct to commercial vehicles. These plate types are:~~ A motor vehicle that is a commercial motor vehicle defined in 42-1-102(17.5), C.R.S.
- b. A motor vehicle designed as a special use truck pursuant to 42-3-306(9), C.R.S., and Rule 33, 1 CCR 204-10.
- c. A motor vehicle registered in the commercial fleet program pursuant to 42-3-107(27), C.R.S., and Rule 5, 1 CCR 204-10.
- d. A motor vehicle registered in a rental program pursuant to 42-3-107(11), 42-3-107(12), and 42-3-107(16), C.R.S., and Rule 30, 1 CCR 204-10.
- e. A motor vehicle owned by the State of Colorado or any agency or institution thereof or by a town, city, county, or city and county pursuant to 42-3-104(4), C.R.S., and Rule 28, 1 CCR 204-10.
- f. A motor vehicle registered with a gross vehicle weight rating pursuant to 42-1-102(23.5) and 42-3-306(5)(b), C.R.S., and Rule 4, 1 CCR 204-10.
- g. A motor vehicle registered as a farm vehicle pursuant to 42-3-306(4), C.R.S.
- h. A bus registered pursuant to 42-1-102(88) and 42-3-306(2)(c), C.R.S.
- i. A motor vehicle registered with a Commercial Call Letter license plate pursuant to 42-3-210, C.R.S.
- j. A vehicle that does not meet the definition of a motor vehicle under 10-4-601(6) and 42-1-102(580), C.R.S. This includes Trailers defined in 42-1-102(14), 42-1-102(60.3), 42-1-102(105), 42-1-105(106), and 42-1-102(111), C.R.S., and Special Mobile Machinery defined in 42-1-102(93.5), C.R.S.

3.2 The following registration records with license plates that are registered to a person and not a motor vehicle are exempt from MIIDB reporting requirements:

- a. Dealer Demonstration, Dealer Full-Use, Dealer In-Transit, and SMM Dealer Demonstration license plates issued pursuant to 42-3-116, C.R.S., and Rule 48, 1 CCR 204-10.

- b. Depot license plates issued pursuant to 42-3-116, C.R.S., and Rule 9, 1 CCR 204-10.
- c. Manufacturer license plates issued pursuant to 42-3-116, C.R.S.
- d. Transporter license plates issued pursuant to 42-3-116, C.R.S., and Rule 35, 1 CCR 204-10.
- e. ~~Buses: the first three character of the plate type field are BUS.~~
- f. ~~Dealers: the first three characters of the plate type field are DLR.~~
- g. ~~Farm Vehicles: the first three characters of the plate type field are FTK or FTR.~~
- h. ~~Special Mobile Equipment: the first three characters of the plate type field are SME or SMM.~~
- i. ~~Special Use Vehicle: the first three characters of the plate type field are SVW.~~
- j. ~~Trailers: the first three characters of the plate type field are TRL.~~
- k. ~~Truck Tractor: the first three characters of the plate type field are TTR.~~
- l. ~~Gross Vehicle Weight: the first three characters of the plate type field are GVW or TVW.~~
- m. ~~The following vehicle registration types will also be exempt if the last three characters of the plate type field are:~~
  - i. ~~FLT (Fleet)~~
  - ii. ~~CNY (County)~~
  - iii. ~~CTY (City)~~
  - iv. ~~RNT or RTL (Rental)~~
  - v. ~~SOC (State of Colorado)~~
  - vi. ~~CCL (TV/radio)~~
  - vii. ~~GVT (Government)~~
- n. ~~A "C" in the Carrier Type field on any plate indicates the vehicle is used for commercial purposes and will be flagged as exempt from insurance tracking under the MIIDB.~~