



Department of Business Regulation
Insurance Division
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Insurance Bulletin 2014-3

Implementation of the Rhode Island Insurance Verification System (RIIVS)

The RI Insurance Division in conjunction with the RI Division of Motor Vehicles, issues this Bulletin to notify Insurers of its obligations under [RI Gen. Laws § 31-47.4](#).

The RI Division of Motor Vehicles (DMV) is implementing the RI Insurance Verification System (RIIVS) to assist in reducing the number of uninsured motorists in RI. An Implementation Guide has been created to assist insurers with RIIVS compliance. The requirements in the Guide are consistent with R.I. Gen. Laws § 31-47.4. Key concepts and components of RIIVS participation are summarized below:

- Each insurer that is licensed to issue motor vehicle liability policies in Rhode Island shall register with RIIVS.
- Each insurer that issues a policy that includes motor vehicle liability coverage in Rhode Island shall, before the seventh (7th) calendar day of each month submit to RIIVS Book of Business (BOB) data containing a record of each motor vehicle liability insurance policy in effect for vehicles registered or garaged in Rhode Island.
- Each insurance policy record provided by the insurer shall include all vehicles covered by the policy and all insured owners and operators.
- Unless an insurer provides coverage for less than 50 private passenger vehicles registered in Rhode Island, insurers must submit BOB data to RIIVS via the file transfer protocol (FTP) process outlined in this Guide. A web transaction will be provided for BOB reporting by small insurers with less than 50 private passenger vehicles on the RIIVS website.
- Vehicles insured under commercial auto coverage are exempt from the program, but insurers may submit data for these policies on a voluntary basis. Reporting of these policies is not mandatory but is highly encouraged

R.I. Gen. Laws § 31-47.4 takes effect on July 1, 2014. However, to allow insurance companies sufficient time to comply with the law, the following deadlines have been established:

- By June 16, 2014 – Register on the RIIVS website (<https://www.RIIVS.com>).
- By September 5, 2014 – Submit a test BOB file to RIIVS.
- By November 7, 2014 – Begin submitting monthly production BOB files to RIIVS.

The Implementation Guide is posted on the RIIVS website. Go to www.RIIVS.com, click on the HELP link, and then on Help For Insurance Companies. If you have any questions, please contact the RIIVS help desk at support@RIIVS.com. Insurers are encouraged to read the entire Implementation Guide and to review additional information posted on the www.RIIVS.com website.

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