

**PROGRAM DIVISION
BULLETIN**

2004-03

January 15, 2004

State: Louisiana

Applicability: Commercial Automobile

Effective Date: Immediately

Re: Louisiana Department of Public Safety & Corrections Office of Motor Vehicles - Automobile Liability Insurance Reporting Program – DMV Reporting

SUMMARY

The Louisiana Department of Public Safety & Corrections Office of Motor Vehicles (DMV) has developed an Automobile Liability Insurance Reporting system to monitor uninsured vehicles in the state. The goal of this program is to reduce the number of uninsured vehicles operating on the highways. The purpose of this program is to provide an online tool to law enforcement, to ensure that the laws of that state governing motor vehicles are enforced. The reporting program requires insurance carriers to file proof of liability insurance coverage for each registered vehicle afforded coverage in the state. Furthermore, carriers are required to file proof of insurance within 15 days of the issuance of an insurance contract. Carriers are also required to file renewal, cancellation or non-renewal of coverage within 15 days from the effective date of such activity. Data must be filed for each insurance company writing coverage in the State of Louisiana. Reporting by a carrier company can be submitted on a vehicle specific basis only. Failure to report timely or accurately can result in fines to the carrier, and suspension of registration privileges to the insured.

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LEXINGTON INSURANCE COMPANY

PROGRAM DIVISION

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REPORTING REQUIREMENTS

- Vehicle Level Reporting is required for all vehicles insured in Louisiana
- Report new business, renewals, non-renewals and cancellations (final cancellations only).
- New business must be reported within 15 days after issuance of the policy or binder. It is recommended to only report using policy number, as if binder number is used, it must be updated when policy number is issued.
- Cancellations must be reported within 15 days after final cancellation.
- Non-Renewals must be reported within 15 days after non-renewal.
- Report additions and deletions of vehicles to policies within 15 days after change.
- Include complete vehicle information including a valid 17 digit (complete) VIN when reporting.
- The registrant must match the named insured.
- Any additions or deletions to a policy must be reported on an ongoing basis.

(Refer to the individual State Templates for a complete list of required data elements for reporting)

UNDERWRITING ACTION

The program administrator must complete the corresponding “Standardized DMV *Reporting Template*”. The template must be completed by the program administrator and the program administrator must make sure that ALL data elements requested are supplied on the template. The individual Standardized templates are also available at AccessAIG for program administrators. Also included in the template is a list of AIG Company NAIC codes and NCIC vehicle make codes to assist the broker/insured with the proper completion of the templates for those data elements.

The program administrator will forward the template to the DMV Support Unit in Berkeley Heights for processing at dmvdataentry@aig.com. When completing the template, please disregard the USER ID columns in the beginning of the template – these are for future use.

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Failure to comply with the procedures described herein will result in one or more of the following:

- The insured may be prevented from registering their vehicle(s).
- Suspension, and/or revocation of the insureds existing vehicle registration.
- Impoundment of the insureds vehicle(s) and civil penalties incurred by the insured.
- Fines imposed on AIG.

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