

**PROGRAM DIVISION  
BULLETIN**

**2004-10**

**February 17, 2004**

State: **Georgia**

Applicability: **Commercial Automobile**

Effective Date: **Immediately**

Re: **Georgia Department of Public Safety - Automobile  
Liability Insurance Reporting Program – DMV  
Reporting**

*This bulletin supercedes Bulletin 2003-05 which was issued on 1/28/2003*

**SUMMARY**

The Georgia State Legislature passed Senate Bill 69 during the 2000 legislative session which changed the law in regard to the validity of insurance identification (ID) cards. This Law provided that as of September 1, 2001, insurance ID cards would no longer be accepted as official proof of insurance for those policies issued to provide primary auto coverage in the State of Georgia. Senate Bill 69, which created the "Georgia Electronic Insurance Compliance System" (GEICS), authorized the Georgia Department of Public Safety (DPS) to establish an automated system for each insurer to submit insurance information for vehicles they insure in Georgia. The DPS has developed an Automobile Liability Insurance Reporting (ALIR) system to monitor uninsured vehicles in the state. Georgia's GEICS will be jointly operated by the Georgia DPS and the GeorgiaNet Authority.

During the 2001 Georgia State Legislature, the House passed Bill 187 which extended the validity of ID cards through December 31, 2001. Therefore, as of January 1, 2002, ID cards were no longer valid as official proof of insurance in Georgia, however, insurers were still required to

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issue auto ID cards pursuant to Georgia Motor Vehicle code section 40-6-10. In those situations where a policy meets the Georgia definition of a "fleet policy", ID cards remained as valid proof of insurance for those vehicles, in accordance with Georgia Motor Vehicle Code section 40-6-10 (see definition of "fleet policy" below).

During the 2003 Georgia State Legislature, the House passed Bill 191 changing what needs to be reported on commercial automobile policies. HB 191 has a number of points, but most important to note is:

- *Both lapses and suspensions in insurance will begin being tracked on December 1<sup>st</sup>, 2003 and fees can start being collected on January 1, 2004. This basically means lapse and pending suspension notices will begin being mailed in December 2003;*
- *The Georgia DPS will start providing reports to the Georgia Insurance Commissioner after January 1, 2004, on a quarterly basis. The contents of these reports has yet to be defined;*
- *A 'fleet policy', as defined in section 40-5-71 below, is a commercial policy having two or more vehicles where the VIN is not listed on the policy OR policies where VINs are normally shown on the policy, but the policy will be audited at the end of the policy term. Vehicles covered under a fleet policy do not have to be electronically submitted, but you will need to make sure they comply with the Georgia DPS standards (see the version 3.2 of the GEICS Guide for details <https://online.dmv.ga.gov/geics/>). An insurance card will be valid proof for fleet and interstate commerce registered vehicles (IRP) after January 1, 2004.*

The bill text as signed by the Governor can be found at the following link:  
[http://www.legis.state.ga.us/legis/2003\\_04/fulltext/hb191.htm](http://www.legis.state.ga.us/legis/2003_04/fulltext/hb191.htm)

House Bill 191 requires all vehicles covered on commercial policies to be reported. There are 2 types of policies that allow for their covered commercial vehicles to be exempt from reporting requirements.

Section 40-5-71 was amended to change the definition of "Commercial vehicle policy" and to alter the reporting requirements for commercial policies. This legislation also added a definition of "Fleet policy" and reporting requirements for such policies. The prior law excluded commercial vehicles - as the term was previously defined - from reporting requirements. The new legislation repealed that exemption, but added an exemption for "Fleet" policies.

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Under 40-5-71, a "fleet policy" is defined as "a commercial vehicle policy that insures two or more vehicles that are not identified individually by vehicle identification number on the policy or a commercial policy that is subject to adjustment by audit for vehicle changes at the end of the policy period."

In other words, "fleet policies" need not be electronically reported. A policy is a "fleet policy" if it meets one of two conditions:

- 1- The policy does not schedule vehicles at all, regardless of audits, and;
- 2- If the policy is scheduled, but will be audited, then it is considered a fleet policy

For those vehicles covered on the exempt fleet policies, ID cards will still be accepted as valid proof of coverage, and the ID card should state that the vehicle is part of a fleet to avoid confusion for DPS offices and the law enforcement officers. The words "FLEET POLICY" should be typed onto the I.D. card in such cases.

The goal of the GEICS program is to reduce the number of uninsured vehicles operating on Georgia roadways. 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 30 days of the issuance of an insurance contract. Carriers are also required to file renewal, cancellation or non-renewal of coverage within 30 days from the effective date of such activity. Data must be filed for each insurance company writing coverage in the State of Georgia. Reporting by a carrier company can be submitted on a vehicle specific basis only. Reporting is required for personal and commercial lines insurance. Failure to report timely or accurately can result in fines to the carrier, and suspension of registration privileges to the insured.

## **REPORTING REQUIREMENTS**

- Vehicle Level Reporting is required for all vehicles insured in Georgia which must be reported;
- Report new business and terminations (non-renewals and cancellations) only;

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- New business must be reported within 30 days after issuance of the policy or binder. It is recommended to only report using policy number; if binder number is used, it must be updated when a policy number is issued;
- Terminations (Non-Renewals and Cancellations) must be reported within 30 days after termination;
- Report additions and deletions of vehicles to policies within 30 days after the change;
- Include complete vehicle information including valid 17 digit VIN's 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 Template for a complete list of required data elements for reporting)

## **UNDERWRITING ACTION**

Data must be completed by the Program Administrator on the corresponding "*Standardized DMV Reporting Template*" (see attached file). The Program Administrator must make sure that ALL data elements requested are supplied on the template. Incomplete templates will be returned for correction. The Standardized templates are also available at AccessAIG.com for Program Administrators. Also included in the template is a list of AIG Company NAIC codes and NCIC vehicle make codes to assist the Program Administrator with the proper completion of the templates for those data elements.

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.

If you have any questions regarding this bulletin, please contact your Program Manager.



"GA DMV  
Reporting Templa

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