

DEPARTMENT OF REVENUE

Division of Motor Vehicles –Vehicle Services Section

1 CCR-204-10

RULE 7. MOTORIST INSURANCE IDENTIFICATION DATABASE (MIIDB)

Basis: The statutory basis for this rule is Part 6, Article 4 of Title 10, **section 42-1-204, C.R.S.**, and ~~Article 7 of Title 42, C.R.S section 42-7-604, C.R.S.~~

Purpose: The purpose of this rule is to establish reporting requirements for 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 “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 process for securely exchanging files between the insurer’s system and the Designated Agent’s system.
- 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 An insurer shall report motor vehicle Policy information required under **section 10-4-615(2), C.R.S.**, to the Department’s Designated Agent as provided by **sections 10-4-615(1)(a) and (b) and 10-4-615(3), C.R.S.**
- 2.2 **Each insurer with any policies in place for the preceding six months shall provide such policy information every week for the immediately preceding week. Such information shall be reported no later than seven working days after the last date of the week reported on.**
- 2.32 The information required in 2.1 above shall be reported and provided in a form or manner acceptable to the Designated Agent using the SFTP. An insurer must register with the Designated Agent and complete the required registration found at: <https://appswww.colorado.gov/driveinsured/registration.html>.
- 2.43 Error Reporting
 - a. The Designated Agent will make error reports available to insurers using the SFTP.
 - b. Each insurer shall retrieve error reports and develop an error correction process for Policy information that is rejected and returned.

- c. Each insurer must correct rejected and returned Policy information and resubmit corrected Policy information using the form or manner required in paragraph 2.32 above. Until it is corrected, a rejected 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 Vehicles Exempt From MIIDB Reporting Requirements

3.1 The following motor vehicles are exempt from MIIDB reporting requirements:-

- a. 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.