

STATE OF COLORADO

DEPARTMENT OF REGULATORY AGENCIES

DIVISION OF INSURANCE

1560 Broadway, Suite 850
Denver, Colorado 80202



Bulletin B-5.19

Reporting Requirements For The Motorist Insurance Identification Database Program

I. Background and Purpose

The purpose of this bulletin is to inform all insurance carriers writing automobile policies in Colorado that the Division of Insurance has become aware of material failures of insurers to report required information in a timely manner to the Motorist Insurance Identification Database (MIIDB), and to outline measures to be taken in order to enforce the statutory reporting requirements.

Bulletins are the Division's interpretations of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

II. Applicability and Scope

This bulletin applies to all insurance carriers writing automobile insurance coverage as defined in §10-4-601 (2), C.R.S.

III. Division Position

As of July 1, 2004, §10-4-615(1)(a)(III), C.R.S. requires an insurer with any automobile insurance policies in place to provide policy information to the MIIDB every week for the preceding week's data, and **no later than seven working days after the last date of the week reported on**. Data from the MIIDB indicates that some insurers are not in compliance with statutory requirements in terms of reporting timely and/or accurate information.

In accordance with § 10-4-615 (4) (a), C.R.S. and rules promulgated pursuant to § 42-7-604(8), C.R.S., the Division will appropriately assess fines against insurers that fail to report timely and accurate information regarding automobile policies issued in Colorado. Such fines may be as high as \$250 per day, and shall include a 15% surcharge pursuant to §24-34-108(2), C.R.S. This surcharge will be used to fund the development, implementation and maintenance of a consumer outreach and education program.

Non-compliant insurers will be identified based on monthly reports created by the designated agent for the MIIDB program. Insurers not having any policy activity in the previous week should complete a no activity report for that week and file it, within the timeframe indicated, in order to avoid exposing the insurer to a penalty.

The reporting of this information is considered to be related to company operations and management; therefore, may be subject to market conduct examinations or other regulatory inquiries. Insurers are advised to ensure that records of data reporting to the MIIDB are properly retained, as required by Colorado Insurance Regulation 1-1-7.

IV. Additional Division Resources

For More Information

Colorado Division of Insurance
Consumer Affairs Division
1560 Broadway, Suite 850
Denver, CO 80202
*Tel. 303-894-7490
Internet: <http://www.dora.state.co.us/insurance>

*Select the option to speak to a consumer representative, then select the property and casualty area. Staff there can assist with questions, or will refer you to someone who can.

For Motor Vehicle questions pertaining to reporting or information regarding the insurer Trading Partner please contact:

Colorado Interactive, Inc.
Melody Green
MIIDB Customer Service Rep
Colorado.gov
600 17th Street, Suite 2150 South
Denver, CO 80202
Office: 1-800-970-3468 ext. 100
Fax: 303-534-3469
Email: miidbsupport@www.colorado.gov

V. History

- Effective June 1, 2007.
- Revision Effective January 1, 2009.