



RHODE ISLAND INSURANCE VERIFICATION SYSTEM (RIIVS)

Implementation Guide for Insurance Companies

**Version 1.0
May 7, 2014**

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1. Introduction

In 2013, the Rhode Island Legislature enacted a law that required creation of an Uninsured Motorist Identification Database Program. Chapter § 31-47.4 of the Rhode Island General Laws (provided in Appendix A) required the establishment of the program to verify compliance with mandatory motor vehicle insurance requirements and to assist in reducing the number of uninsured motor vehicles on the highways.

The Division of Motor Vehicles (DMV) has partnered with a vendor, MV Solutions Inc., to implement the Rhode Island Insurance Verification System (RIIVS). Insurance companies will be required to submit automobile insurance records to RIIVS every month.

This Implementation Guide includes details for insurance company participation in RIIVS. 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.
- 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

Chapter § 31-47.4 of the Rhode Island General Laws takes effect on July 1, 2014. However, Rhode Island wants to give insurance companies sufficient time to comply with the law and is setting the following deadlines for insurance companies:

- 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.

This 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 this entire guide and to review additional information posted on the www.RIIVS.com website.

2. Book of Business Reporting

Insurers must submit Book of Business (BOB) files to RIIVS before the seventh (7th) calendar day of each month. At their option, insurers may submit BOB files more frequently. Insurance companies that provide coverage for less than 50 vehicles in Rhode Island are not required to submit BOB files and can report data using the RIIVS web portal. Follow the guidelines and procedures explained in the sections below when providing the BOB files to RIIVS.

2.1 BOB Data To Be Reported

Report the following information when submitting the Book of Business (BOB) files:

- All motor vehicle insurance liability policies in effect for vehicles registered or garaged in Rhode Island.
- Each insurance policy record provided by the insurance company should include all vehicles covered by the policy and all named insured, insured owners, and operators.
- Reporting of vehicles insured under commercial auto coverage is not mandatory but is highly encouraged. If an insurer elects to report commercial policies, the VIN is not required but should be included if available.

2.2 BOB File Structure

The BOB file structure is based upon the Insurance Data Transfer Guide published by the Insurance Industry Committee on Motor Vehicle Administration (ICMVA) with additional fields required by Rhode Island law. The BOB file is a text file with rows of fixed length. All rows will be 312 characters long with spaces used as filler. Follow each row with a carriage return line feed character (Hexadecimal '0D 0A'). Submit a separate file for each NAIC number.

File Name

The file name should include the following fields:

- NAIC Number: Insurer's NAIC Number
- File Creation Date: Date file was created in the YYYYMMDD format
- Environment: "P" – Production; "T" - Test
- Extension: File extension such as "pgp", "asc", "txt" or any other valid 3 character extension

File Name format should be in the *NAIC_Date_Environment.extension* format.

For example: 12345_20110815_P.pgp

Detail Rows

The detail rows show the policy data being submitted by the insurance company. Generate one record per customer (named insured, insured owner, or operator), vehicle, and policy combination. For example, if policy number 12345 is associated with customers Jane and John Doe on a 2004 Jeep and a 2005 GMC, then four records with the following combinations should be created:

- Jane Doe, 2004 Jeep, policy 12345
- Jane Doe, 2005 GMC, policy 12345
- John Doe, 2004 Jeep, policy 12345
- John Doe, 2005 GMC, policy 12345

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Each field's length is specified in the table below with any unused length filled by trailing spaces. Provide the following fields in each row:

Field Id	Field Name	Length	Begin	End	Type	Mandatory /Optional	Description
1	POLICY TYPE	2	1	2	AN	M	'VS' = Vehicle Specific 'NS' = Non Vehicle Specific
2	NAIC	5	3	7	N	M	NAIC Code
3	POLICY NUMBER	30	8	37	AN	M	Policy Number
4	EFFECTIVE DATE	8	38	45	N	M	Effective Date – YYYYMMDD format Date coverage was added for the vehicle/owner. There should not be any time out of force between the Effective Date and the transmission date. If the vehicle had any time out of force, then the effective date that coverage was resumed or reinstated should be reported.
5	VIN	25	46	70	AN	O	Mandatory for Vehicle Specific policies
6	LAST NAME or ORGANIZATION	40	71	110	AN	M	
7	PREFIX NAME ABBR	3	111	113	AN	O	
8	MIDDLE NAME	20	114	133	AN	O	
9	FIRST NAME	40	134	173	AN	O	Mandatory if customer is an individual
10	SUFFIX NAME	3	174	176	AN	O	Abbreviated Name Suffix (JR, SR, etc.)
11	FEIN	9	177	185	AN	O	
12	ADDRESS	50	186	235	AN	M	
13	CITY	35	236	270	AN	M	
14	STATE	2	271	272	AN	M	
15	ZIP	5	273	277	N	M	
16	COMMERCIAL/PERSONAL INDICATOR	1	278	278	AN	O	"C" for commercial policies, "P" for Personal Policies
17	POLICY EXPIRATION DATE	8	279	286	N	M	Future expiration/renewal date of the current policy term. Format is YYYYMMDD.
18	RI DRIVER'S LICENSE NUMBER	10	287	296	AN	O	Should be provided if available
19	VEHICLE MAKE	4	297	300	AN	O	NCIC code for the Make. Mandatory for Vehicle Specific policies
20	VEHICLE MODEL YEAR	4	301	304	N	O	NCIC code for the Year. Mandatory for Vehicle Specific policies
21	DATE OF BIRTH	8	305	312	N	O	Mandatory if customer is an individual. Format is YYYYMMDD.

Trailer Row

Each file should have one trailer row with the following fields.

Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
TYPE	2	1	2	AN	M	'TR' = Trailer
RECORD COUNT	12	3	14	N	M	Record count not including Trailer Record
PROCESS DATE	8	15	22	N	M	Date the file was created – YYYYMMDD Format
FILLER	290	23	312	AN	M	Space Filled

2.3 BOB File Submission

Each insurance company will be assigned an FTP account (see Section 2.5). There will be two folders under each FTP account. Place all BOB files into the BOB_Inbound folder. All return files created by RIIVS in response to the BOB files will be placed in the BOB_Outbound folder.

2.4 BOB Return Files Generated for Insurance Carriers

This section describes the types of files that may be generated by RIIVS and placed in the BOB_Outbound folder of the insurance company. These files will inform insurance companies if their files were successfully processed or if any errors were encountered in the processing. For each BOB file submitted by the insurance company, at least one of the following files will be generated by RIIVS:

1. **OK file:** If there are no errors in the BOB file submitted by the insurer, an OK file will be generated. The OK file name will be named *OK_NAIC_DatetimeStamp.pgp* (e.g. *OK_12345_20110806121501.pgp*).
2. **Decryption Error File:** This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons:
 - a. File sent by insurance company was not encrypted.
 - b. File sent by insurance company was improperly encrypted.
 - c. File sent by insurance company was encrypted using the wrong PGP key.

Decryption error file will be identified based on the file name prefix DE. The file will be named *DE_NAIC_DatetimeStamp.pgp* (e.g. *DE_12345_20110806121501.pgp*).

3. **Reject File:** This file will be generated if RIIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected. The file may be rejected for the following reasons:
 - a. File is not formatted properly.
 - b. Trailer has a non-zero record count but detail records of the file are missing.
 - c. Length of each record (line) is not up to the length specified in this guide.
 - d. End of a record missing carriage return and line feed (Hexadecimal '0D 0A').

The reject file will contain the description of the error at the top followed by the contents of the file.

The reject file can be identified based on the file name prefix REJ. File will be named REJ_*NAIC_ DatetimeStamp* (e.g. REJ_12345_20110806121501.pgp)

4. **Row Error File:** Row error files are generated when the overall file format sent by the insurance company is okay but some of the rows have errors including:
 - a. Mandatory fields missing.
 - b. Invalid field formats.

The row error file will contain only the records that are in error. The remaining records sent with the original file will be processed by RIIVS and will not appear in the file. Each error record will have the original row sent by the insurer followed by a 3 digit Error Code. The format of the Error Code will be E followed by the Field ID of the invalid/missing field. For example, the Error Code for a row with an invalid NAIC number will be "E02".

The Row Error file can be identified based on the file name prefix ERR. File will be named ERR_*NAIC_ DatetimeStamp* (e.g. ERR_12345_20110806121501.pgp)

5. **VIN No-Match File:** The VIN No –Match files are generated if any of the VINs submitted by the insurer do not match VINs of vehicles registered in RI. The VIN No-Match file will include all the rows where the VIN did not match.

The VIN No-Match file can be identified based on the file name prefix VIN. File will be named VIN_*NAIC_ DatetimeStamp* (e.g. VIN_12345_20110806121501.pgp)

2.5 FTP Accounts

Insurance companies must send text files to RIIVS using File Transfer Protocol (FTP). FTP accounts will be created for each insurer after they register with RIIVS. If the insurance company prefers, the same FTP account can be shared by companies with different NAIC numbers that are under the same insurance group. Login information and the IP addresses of the FTP servers will be provided after registration.

Each FTP account will have following folders:

- BOB_Inbound
- BOB_Outbound

All files exchanged between RIIVS and insurers will be encrypted by the Pretty Good Privacy (PGP) digital data encryption program. Public PGP keys will be exchanged with the RIIVS Help Desk prior to exchanging insurance data.

2.6 BOB File Testing Process

Before testing begins, each insurance company participating in RIIVS must register on the RIIVS website as described in Section 4. After completing registration, insurance companies will be contacted by the RIIVS team to schedule a conference call to discuss the testing process and address any questions about the RIIVS reporting requirements. FTP User IDs and passwords will be provided and public PGP keys will be exchanged.

The testing process includes the following:

- **Connectivity Testing:** The insurance company should be able to connect to the designated RIIVS FTP server, log in to the insurer's FTP account, and transfer files to the appropriate folders. The insurance company should be able to retrieve RIIVS return files.
- **Decryption:** RIIVS should be able to successfully decrypt files. The insurance company should be able to successfully decrypt RIIVS return files.
- **File Format:** The insurance company files should be formatted according to RIIVS requirements.
- **File Content:** The insurance company file should contain valid data and the data elements should meet the RIIVS rules.

Insurance companies must pass the above tests before submitting production data. The RIIVS team will work with insurance companies and provide information to assist in resolution of any errors.

3. Reporting By Smaller Insurers

Smaller insurers providing coverage for less than 50 private passenger vehicles are not required to report BOB files via FTP. They can report data using the following alternative method:

- Perform a one-time entry of all policies via the RIIVS website. After the initial entry, insurers will only be required to update their policies on the RIIVS website whenever a policy is added, modified or cancelled/expired/non-renewed.

4. Registration Process

Insurance companies must register on the RIIVS website before testing with RIIVS. The RIIVS website can be accessed at <https://www.RIIVS.com>. Cookies should be enabled for the website to properly function after the user has logged in. The RIIVS website is used for user registration, account management, reporting, user management, and providing help to insurance companies.

4.1 Insurance Company Registration

To register, go to the RIIVS website home page and click on the “Register” link in the menu on the left side. Self-registration is only available to insurance companies that are licensed or approved to do business in Rhode Island. Please follow the instructions below:

- Fill in all the company information and functional contact details.
- Fill in the technical contact details.
- Fill in the compliance contact details. The compliance contact is used to verify insurance by the RIIVS Help Desk.
- Provide the password in the Web Login Section.
- Provide a secret question and answer which will be used with the Forgot Password functionality.

After the insurance company submits the registration request, the web account is created and the RIIVS team will review and verify it. If the registration requirements are not met, the contact information submitted during registration will be used to notify the registrant and collect any missing/incorrect information. Once verification is complete, the insurance company will be contacted by an RIIVS representative to start the testing process.

4.2 Accessing Help

The RIIVS website help function is available to users at all times and does not require the user to log in to the website. In order to get help, click on the “Help” link from the left menu on any screen. The following information is available through the help function:

- Users can download the latest version of the RIIVS Implementation Guide that provides detailed information on interacting with RIIVS. Any related bulletins published by Rhode Island will also be available.
- A Frequently Asked Questions section will be populated based on queries that the RIIVS Help Desk receives most often.

- If these sources listed above are not sufficient, click on the “Contact” link to write an email to the RIIVS Help Desk.

The RIIVS Help Desk can be contacted directly at support@RIIVS.com.

4.3 Login for Registered and Approved Insurance Company Users

The insurance company must be registered with the RIIVS website and the account must be activated before a user can log in. To log in, enter the user name and password on the RIIVS website home page, and then click the Login button.

4.4 Insurance Company Profile Management

Once logged in, the User can click on the Account Information link to access the company profile information. The User can change the address, contact, and password information.

If the contact information changes, the insurance company should update the information as soon as possible.

4.5 Insurance Company Reports

This section will provide reports that will allow the insurers to determine the processing status of the files that were submitted. Users will be able to sort and search by the various fields in the reports, and will also be able to export data to Microsoft Excel.

5. Support

Insurance companies with questions about RIIVS or needing any clarification about information provided in this guide should send an email to support@RIIVS.com.

Appendix A: RIGL §31-47.4

Chapter 316 2013 -- H 5438 SUBSTITUTE A Enacted 07/15/13

A N A C T RELATING TO MOTOR AND OTHER VEHICLES -- SAFETY RESPONSIBILITY

Introduced By: Representatives Kennedy, San Bento, and Corvese

Date Introduced: February 13, 2013

It is enacted by the General Assembly as follows:

SECTION 1. Title 31 of the General Laws entitled "MOTOR AND OTHER VEHICLES" is hereby amended by adding thereto the following chapter:

CHAPTER 47.4 UNINSURED MOTORIST IDENTIFICATION DATABASE PROCEDURE

31-47.4-1. Definitions. -- As used in this chapter:

- (1) "Account" means the Uninsured Motorist Identification Restricted Account created in section 31-47.4-2.
- (2) "Database" means the Uninsured Motorist Identification Database created in section 31-47.4-2.
- (3) "Designated agent" means the third party the division of motor vehicles contracts with under section 31-47.4-2.
- (4) "Division" means the division of motor vehicles.
- (5) "Program" means the Uninsured Motorist Identification Database Program created in section 31-47.4-2.

31-47.4-2. Program creation -- Administration -- Selection of designated agent --

Duties -- Rulemaking -- Audits. -- (a) There is hereby created the Uninsured Motorist Identification Database Program to:

- (1) Establish an Uninsured Motorist Identification Database to verify compliance with motor vehicle owner's or operator's security requirements under chapter 31-47 and other provisions under this chapter, and;
- (2) Assist in reducing the number of uninsured motor vehicles on the highways of the state;
- (b) The program shall be administered by the division of motor vehicles with the assistance of the designated agent.
- (c) The program will be funded by a percentage of the reinstatement fees collected pursuant to this chapter. The percentage of the reinstatement fee that will be provided to the designated agent will be determined by the division of motor vehicles. These fees will be maintained in the uninsured motorist identification restricted account.
- (d)(1) The division of motor vehicles shall contract with a third party to establish and maintain an Uninsured Motorist Identification Database for the purposes established under this chapter.
- (2) The contract may not obligate the department to pay the third party more money than is available in the account.
- (e)(1) The third party under contract under this section is the department's designated agent, and shall

develop and maintain a computer database from the information provided by:

- (i) Automobile liability insurers under section 31-47.4-3; and
 - (ii) The division of motor vehicles.
- (2) The database shall be developed and maintained by the designated agent in accordance with guidelines established by the division of motor vehicles so that state and local law enforcement agencies can efficiently access the records of the database, including reports useful for the implementation of the provisions of this chapter.
- (i) The reports provided by the designated agent shall be in a form and contain information approved by the division of motor vehicles.
 - (ii) The reports may be made available through the Internet or through other electronic medium, if the division of motor vehicles determines that sufficient security is provided to ensure compliance regarding limitations on disclosure of information in the database.
- (f) With information provided by the division of motor vehicles, the designated agent shall, at least monthly, for submissions under subsection 31-47.4-3:
- (1) Update the database with the motor vehicle insurance information provided by the insurers in accordance with section 31-47.4-3; and
 - (2) Compare all current motor vehicle registrations against the database.
- (g) The division shall provide the designated agent with the name, date of birth, address, and driver license number, if available, of all persons having active registrations. The division shall also provide the make, year and vehicle identification number for all active registrations.
- (h) In accordance with chapter 42-35, "The Administrative Procedures Act," the division of motor vehicles shall make rules and develop procedures to use the database for the purpose of administering and enforcing this chapter.
- (i) The designated agent shall archive computer data files at least semi-annually for auditing purposes.
 - (2) The internal audit unit of the department of administration shall audit the program at least every three (3) years.
 - (3) The audit under subdivision (h)(2) shall include verification of:
 - (i) Billings made by the designated agent; and
 - (ii) The accuracy of the designated agent's matching of vehicle registration with insurance data.

31-47.4-3. Motor vehicle insurance reporting -- Penalty. -- (a) Each insurer that issues a policy that includes motor vehicle liability coverage, uninsured motorist coverage, underinsured motorist coverage, or personal injury coverage under this section shall, before the seventh (7th) day of each calendar month, provide to the division of motor vehicles designated agent selected in accordance with the uninsured motorist identification database program, a record of each motor vehicle insurance policy in effect for vehicles registered or garaged in Rhode Island as of the date of the previous submission that was issued by the insurer.

- (b) This subsection does not preclude more frequent reporting by an insurer on a voluntary basis.
- (c)(1) A record provided by an insurer under subsection (a) shall include:
 - (i) The make, year, and vehicle identification number of each insured vehicle; and
 - (ii) The policy number, effective date, and expiration date of each policy.
 - (iii) The name, date of birth, and if available, driver's license number of each insured owner or operator, and the address of the named insured; and
- (d) Each insurer shall provide this information by an electronic means or by another form the division of motor vehicles designated agent agrees to accept.
- (e)(1) The division of motor vehicles may, following procedures adopted pursuant to chapter 42-35, "The Administrative Procedures Act," assess a fine against an insurer of up to two hundred fifty dollars (\$250) for each day the insurer fails to comply with this section.
- (2) The division of motor vehicles shall excuse the fine if an insurer shows that the failure to comply with this section was:
 - (i) Inadvertent;

- (ii) Accidental; or
- (iii) The result of excusable neglect.

31-47.4-4. Notice -- Proof -- Revocation of registration -- False statement --

Penalties. -- (a) If the comparison under section 31-47.4-2 shows that a motor vehicle is not insured for three (3) consecutive months, the division of motor vehicles shall direct that the designated agent provide notice to the owner of the motor vehicle that the owner has fifteen (15) days to provide to the designated agent:

- (1) Proof of owner's or operator's security; or
- (2) Proof of exemption from the owner's or operator's security requirements.
- (b) If an owner of a motor vehicle fails to provide satisfactory proof of owner's or operator's security to the designated agent, the designated agent shall:
 - (1) Provide a second (2nd) notice to the owner of the motor vehicle that the owner now has fifteen (15) days to provide:
 - (i) Proof of owner's or operator's security; or
 - (ii) Proof of exemption from the owner's or operator's security requirements;
 - (c) For each notice provided, the designated agent shall:
 - (i) Indicate information relating to the owner's failure to provide proof of owner's or operator's security in the database;
 - (ii) Provide this information to the division of motor vehicles; and
 - (d) If the designated agent notifies the department of motor vehicles that an owner of a motor vehicle failed to provide satisfactory proof of owner's or operator's security to the designated agent, the division of motor vehicles:
 - (1) Shall revoke the registration;
 - (2) Shall provide appropriate notices of the revocation, the legal consequences of operating a vehicle with revoked registration and without owner's or operator's security and instructions on how to get the registration reinstated.
 - (e) A registration that has been revoked under this section shall not be reinstated and a new license or registration shall not be issued to the holder of the revoked registration until the person:
 - (1) Pays to the division of motor vehicles an administrative reinstatement fee of two hundred fifty dollars (\$250), the fee imposed by the section is in addition to any other fines or penalties imposed by law;
 - (2) Complies with the other requirements of this act. The fee imposed by this section is in addition to any other fees or penalties imposed by law.
 - (f) The department of motor vehicles may direct the designated agent to provide the notices under subsection (d)(2).
 - (g) Any action by the division of motor vehicles to revoke the registration of a motor vehicle under this section may be in addition to an action by a law enforcement agency to impose the penalties.
 - (h)(1) A person may not provide a false or fraudulent statement to the division of motor vehicles or designated agent.
 - (2) In addition to any other penalties, a person who violates paragraph (h)(1) is guilty of a misdemeanor.
 - (i) This section does not affect other actions or penalties that may be taken or imposed for violation of the owner's and operator's security requirements of this title.

31-47.4-5. Disclosure of insurance information -- Penalty. -- (a) Information in the database

established under section 31-47.4-2 provided by a person to the designated agent is considered to be the property of the person providing the information.

(b) The information may not be disclosed from the database, except as follows:

- (1) For the purpose of investigating, litigating, or enforcing the owner's or operator's security requirement, the designated agent shall verify insurance information through the state computer network for a state or local government agency or court;

- (2) For the purpose of investigating, litigating, or enforcing the owner's or operator's security requirement, the designated agent shall, upon request, issue to any state or local government agency or court a certificate documenting the insurance information, according to the database, of a specific individual or motor vehicle for the time period designated by the government agency;
- (3) Upon request, the division of motor vehicles or its designated agent shall disclose whether or not a person is an insured individual and the insurance company name to:
 - (i) That individual or, if that individual is deceased, any interested person of that individual;
 - (ii) The parent or legal guardian of that individual if the individual is an unemancipated minor;
 - (iii) The legal guardian of that individual if the individual is legally incapacitated;
 - (iv) A person who has power of attorney from the insured individual;
 - (v) A person who submits a notarized release from the insured individual dated no more than ninety (90) days before the date the request is made; or
 - (vi) A person suffering loss or injury in a motor vehicle accident in which the insured individual is involved, but only as part of an accident report;
- (4) For the purpose of investigating, enforcing, or prosecuting laws or issuing citations by state or local law enforcement agencies related to the:
 - (i) Registration and renewal of registration of a motor vehicle;
 - (ii) Purchase of a motor vehicle; and
 - (iii) Owner's or operator's security requirements.
- (5) Upon request of a peace officer acting in an official capacity under the provisions of this chapter, the division of motor vehicles or the designated agent shall, upon request, disclose relevant information for investigation, enforcement, or prosecution;
- (6) For the purpose of the state auditor, the legislative auditor general, or other auditor of the state conducting audits of the program;
- (7) Upon the request of a state or local law enforcement agency for the purpose of investigating and prosecuting identity theft and other crimes.
- (c)(1) The division of motor vehicles may allow the designated agent to prepare and deliver upon request, a report on the insurance information of a person or motor vehicle in accordance with this section.
- (2) The report may be in the form of:
 - (i) A certified copy that is considered admissible in any court proceeding in the same manner as the original; or
 - (ii) Information accessible through the Internet or through other electronic medium if the department determines that sufficient security is provided to ensure compliance with this section.
- (3) The department may allow the designated agent to charge a fee established by the division of motor vehicles for each:
 - (i) Document authenticated, including each certified copy; and
 - (ii) Record accessed by the Internet or by other electronic medium.
- (d) A person who knowingly releases or discloses information from the database for a purpose other than those authorized in this section or to a person who is not entitled to it is guilty of a felony.
- (e) An insurer is not liable to any person for complying with section 31-47.4-3 by providing information to the designated agent.
- (f) Neither the state nor the division of motor vehicles' designated agent is liable to any person for gathering, managing, or using the information in the database as provided in section 31-47.4-2 and this chapter.

31-47.4-6. Compliance. -- Every property and casualty insurance company that is licensed to issue motor

vehicle insurance policies or is authorized to do business in Rhode Island shall comply with this chapter for verification of evidence of vehicle insurance for every vehicle insured by that company in Rhode Island as required by the rules and regulations of the department.

31-47.4-7. Civil and administrative immunity. -- Insurers and the designated agent shall be immune from civil and administrative liability for good faith efforts to comply with the terms of this chapter.

31-47.4-8. Commercial exemption. -- For the purposes of this chapter, commercial auto coverage is defined as any coverage provided to an insured, regardless of number of vehicles or entities covered, under a commercial coverage form and rated from a commercial manual approved by the commissioner of insurance. This chapter shall not apply to vehicles insured under commercial auto coverage; however, insurers of such vehicles may participate on a voluntary basis.

31-47.4-9. Rental vehicle exemption. -- This chapter shall not apply to vehicles registered and used as rental vehicles pursuant to section 31-5-33.

31-47.4-10. Use of information. -- Information provided to the designated agent by the division or any insurance company shall not be further disclosed or disseminated by the designated agent without the express written consent of the division and the insurance company. The designated agent shall enter contractual relationships with insurers to further protect the confidentiality and security of information under this section.

SECTION 2. This act shall take effect on July 1, 2014.