

10 – DAY EMAIL NOTIFICATION OF INSURANCE CANCELLATION

Current Process Involving Cancellations

The Maryland Motor Vehicle Administration's (MVA) Automated Compulsory Insurance System (ACIS) processes automotive policy information, reported to the state, by all insurance companies who provide automobile liability insurance in Maryland. Insurance providers presently report new business, reinstatements and cancellations electronically via the **FR-13** business type format.

Once the MVA receives notification that insurance coverage has been cancelled, the ACIS program continuously monitors for new business, reinstatements, or vehicle registration events over a predetermined time.

If an **FR-13** (New Business or Reinstatement) is submitted showing continuous coverage then no further action will occur. However, if the **FR-13** reflects a lapse of insurance, or if the **FR-13** is not submitted and processed within this time period the ACIS process will create an insurance compliance case and a letter will be generated to the vehicle owner(s) requesting them to provide proof of insurance. The customer is advised to contact their insurance company / agent who validates the insurance policy enforcement dates and if applicable, submits the **eFR-19** via the **eFR-19 website** to show proof of coverage.

Process addition: The 10-Day Email Alert



Effective May 2014, the MVA will begin sending an "email alert" to the vehicle owner(s) prior to creating an insurance case, providing we have an email address on record.

The email notification will be sent 10 days after the MVA is notified of the insurance cancellation if a **FR-13** (new business, reinstatement) has not been received and processed that shows continuous coverage.

Should a customer contact you about a **10-Day Email Alert** please contact the home office or underwriting department for the associated insurance company to determine why the **FR-13** was submitted reporting the cancellation and arrange a new **FR-13** to be submitted if applicable, reporting new business or reinstatement.

If the MVA does not receive the new **FR-13** filing, or there was a lapse of insurance, the process will continue and an insurance case will be created.

FR-13 and the eFR-19 Definitions

The **FR-13** reports New Business, Reinstatements or Cancellations and is submitted electronically to the MVA through the MDOT SFTP server.

The **eFR-19** is submitted to show proof of insurance for a customer via the **eFR-19 Website** and is generally requested after an insurance compliance case has been created.

The eFR-19 cannot be substituted for the FR-13 filing. Maryland Vehicle Law requires that all New Business, Reinstatements and Cancellations be reported to the MVA.