Navigating shifting DMV reporting and modernization requirements
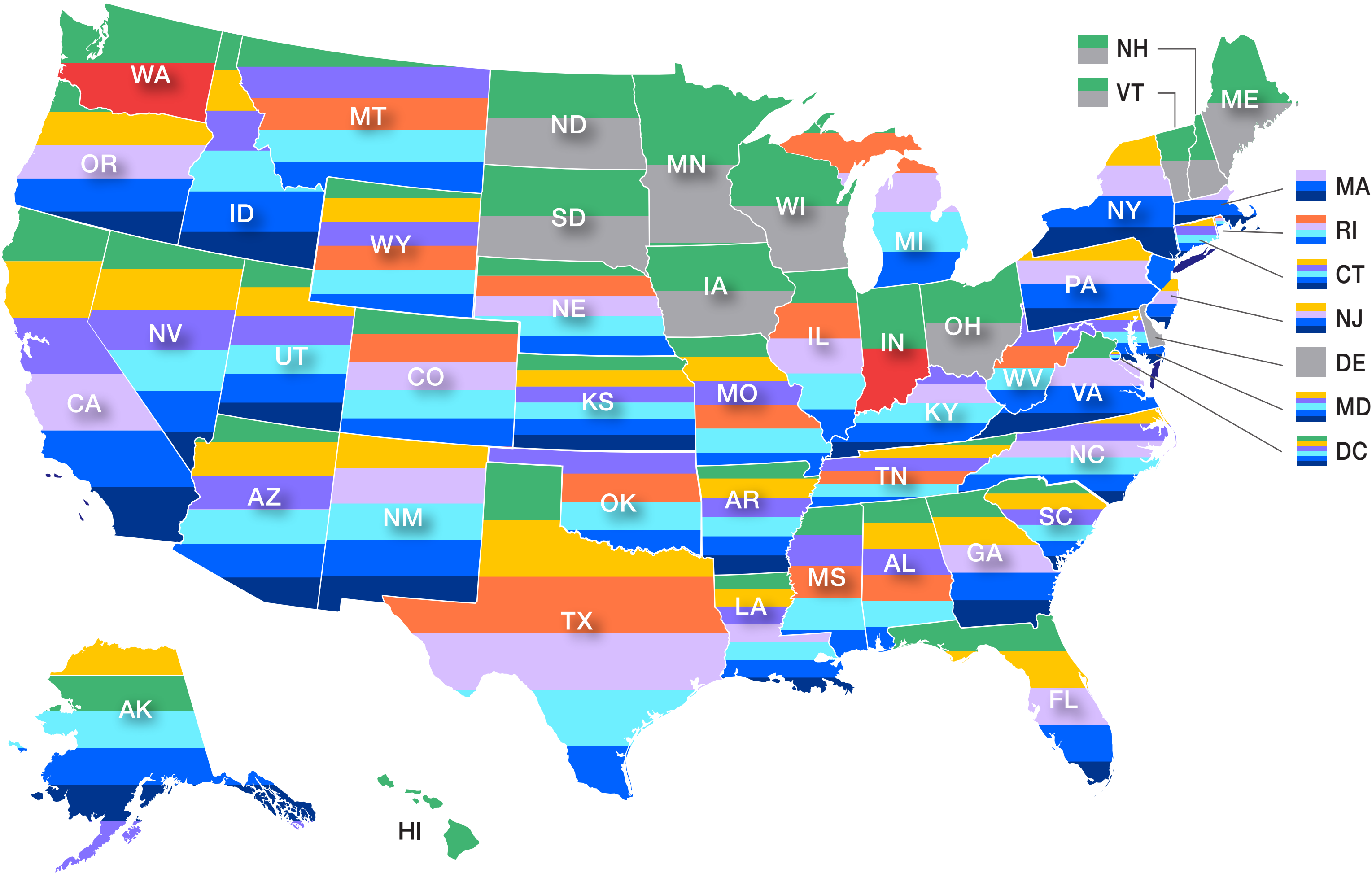
Outsource reporting compliance headaches with CV-ALIR and CV-SR22

Requirements

- ● Personal ALIR required
- ● Commercial ALIR required
- ● Book of business
- ● Transactional
- ● Commercial ALIR optional
- ● Online verification (OLV)
- ● Multi-source restrictions
- ● SR/CFR reporting required
- ● Pending ALIR legislation
- ● ALIR not required

SR/CFR: The state requires reporting of SR/CFR for drivers under court-ordered financial responsibility certification.

Online verification (OLV): Coverage is verified in real time. The state sends an inquiry to the insurer and expects a "confirmed" or "not confirmed" response within seconds.

Book of business: The state verifies coverage using an internal database and requests that a file of all in-force vehicles be sent at specified times to maintain the database.

Transactional: The state verifies coverage using an internal database. The state requests that policy changes (such as VIN add, VIN delete, new policy, cancellation) be sent at specified times to maintain the database.

Multi-source restrictions: The state limits how many reporting parties can send or receive policy records—preventing duplicate or conflicting filings from multiple sources.

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