



Texas Department of Insurance

Property & Casualty Program, Mail Code 105-5G
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104
512-322-3587 telephone • 512-463-6122 fax • www.tdi.state.tx.us

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TO: All Texas licensed insurance agents selling auto liability insurance

RE: TexasSure Vehicle Insurance Verification

The purpose of this bulletin is to inform insurance agents about TexasSure Vehicle Insurance Verification (TexasSure) and notices being sent to Texas consumers. This will help to ensure that agents provide their customers with accurate information and appropriate assistance.

TexasSure is the financial responsibility verification program created by the 79th Texas Legislature, Regular Session, in Senate Bill 1670. The goal of the program is to reduce the number of uninsured motorists in this State. TexasSure allows authorized users to confirm whether a Texas registered passenger vehicle has a valid auto liability insurance policy. TexasSure is used by all 254 county Tax Assessor-Collectors and DPS Texas Highway Patrol, and is available to all Texas local law enforcement.

All insurers writing personal auto insurance in Texas are required to report their full book of business to the TexasSure vendor every week. Commercial auto policies may be reported on an optional basis. The TexasSure vendor uses a matching algorithm to link the reported insurance policies to a Texas registered vehicle. All data is updated on a weekly basis.

TexasSure Customer Contacts

TexasSure sends two types of notices to Texas consumers: Unmatched and Uninsured. A call center is available for assistance; customers may respond by mail, website, or phone.

Unmatched Notice: This notice is sent to insured customers that TexasSure has been unable to match to a Texas registered vehicle for at least 60 days. Customers are provided with the insurance information submitted by their company and specific guidance to help them determine the reason for the non-match. Customers receive a second notice if no response (or match resolution) is received within 30 days; there is no penalty for not responding. The Unmatched notices began November 30, 2009.

Reasons that an insured vehicle may not match to a registered vehicle include: the insurance company does not have accurate information; or the vehicle is not registered in Texas. The notice provides customers with additional specific reasons.

Uninsured Notice: This notice is sent to owners of Texas registered vehicles that appear to be uninsured. Customers are provided with the vehicle registration information on file and specific guidance to help them correct the situation. There is no penalty associated with this notice. The Uninsured notices began June 14, 2010.

Reasons that a registered vehicle may not be matched to an insurance policy include: the vehicle is out of service, such as due to the owner's active military service; or the vehicle was recently sold and the transaction information was not updated with the Texas Department of Motor Vehicles (TxDMV). The notice provides customers with additional specific reasons.

Customer Service Opportunities

As insurance agents, you are in a position to assist your clients when they receive a notice from TexasSure. Program feedback has identified several ways you can help both your customers and the TexasSure program:

- Assure customers that TexasSure is a valid program and that the notice is intended to make sure all insured drivers are accurately reflected in the TexasSure system.
- Assist customers who receive a notice by reviewing and updating their policy information so that the data is accurate and current, particularly the VIN and address. Ensure that the insurance company receives accurate and up to date information for your customers.
- Remind customers to file a Vehicle Transfer Notice with the Texas Department of Motor Vehicles (TxDMV) when they sell a vehicle. This form can be found at www.dmv.tx.gov.
- Remind customers to keep their Texas vehicle registration current and their registration information up to date. Information regarding vehicle registration can be found at www.dmv.tx.gov.
- Direct customers to call the TexasSure call center using the toll-free number shown on their notice for assistance. The call center staff can assist your customer in identifying why their insurance policy may not be matched to their registered vehicle, and will provide specific guidance to fix the problem.
 - Note: call center staff will not be able to provide assistance to insurance company personnel who call on behalf of their customer. It is important for the customer to contact the call center directly, as the customer has the personal information necessary to resolve the issue.

Additional information regarding the TexasSure program, including sample copies of the Unmatched and Uninsured notices, can be found at www.TexasSure.com and www.tdi.state.tx.us/auto/frvp.html.

Questions relating to this bulletin should be directed to the TDI TexasSure staff at (512) 305-7488. Questions may also be emailed to TexasSure@tdi.state.tx.us.



Marilyn Hamilton
Associate Commissioner
Property & Casualty Program