

## ALIR Fact Sheet

### **Background**

The 1993 Oregon Legislature passed Senate Bill 955 (enacted as ORS 802.270), now referred to as Oregon's Automobile Liability Insurance Reporting Program–ALIR. The law requires DMV to maintain motor vehicle insurance records for law enforcement to access.

Under the law, motor vehicle insurers must notify DMV within 15 days of issuing a new policy or adding a vehicle to an existing policy, and within 30 days of policy cancellations. Insurance information is returned to the insurance company when the VIN, vehicle year, or vehicle make do not match the DMV vehicle record.

ALIR implementation was divided into three phases:

**Phase I**–Insurance companies writing more than \$20 million in policies began reporting policy information to DMV.

*Implemented on March 1, 1996.*

**Phase II**–Insurance companies writing less than \$20 million in policies began reporting policy information to DMV.

*Implemented on March 1, 1997.*

**Phase III**–Establishes a computerized record of auto insurance information that is accessible to law enforcement and DMV 24 hours a day, 7 days a week. It requires that the computerized information be made available to law enforcement in the most timely and efficient way possible (806.192 [2][b]).

*Implemented on April 1, 2001.*

### **Benefits to DMV and Law Enforcement**

In ALIR III, DMV establishes and maintains a computerized record system of auto insurance coverage information that is accessible to DMV and law enforcement on a 24 hours a day, 7 days per week basis. Law enforcement can use the system to determine whether there are reasonable grounds to believe a person is operating a vehicle without insurance coverage (ORS 802.270). DMV will use ALIR to select registered vehicles and verify compliance with insurance.

### **How DMV Receives Insurance Information**

Insurance information is received from insurance companies electronically, by computer disk, or on paper. When DMV receives the insurance information, the vehicle information–vehicle identification number (VIN), vehicle make, vehicle year–must match the DMV vehicle records. This insurance information becomes available to law enforcement and DMV. The insurance information displayed includes: the insurance company name, policy number, effective date of the policy or the termination date (if the most recent information from an insurance company is a terminated policy). If DMV receives more than one insurance record, the one with the most current effective date will be displayed.

## ALIR Frequently Asked Questions

*Q. Do I still need to carry proof of insurance?*

A. Yes. The requirement to carry proof of insurance has not changed.

*Q. What can I do if I don't have proof of insurance?*

A. You should contact your insurance company and get proof of insurance.

*Q. Does the insurance card override the electronic information?*

A. According to the law, ORS 802.270(4), if there is a conflict between the records of DMV and the records of the insurer, the records of the insurer shall be presumed to be accurate.

*Q. Why doesn't my newly purchased insurance information show on the system?*

A. Insurance companies have 15 days to report new policy information and 30 days to report when they cancel or terminate a policy. If you recently purchased the insurance, DMV may not have received the insurance information yet.

*Q. Who do I voice my concerns to about this law?*

A. You may choose to contact your local legislator.

*Q. Does the insurance card keep the vehicle from being towed?*

A. DMV is not involved in the decision to tow a vehicle. This issue is for law enforcement agencies.

*Q. My car was towed because DMV does not show I have insurance. What do I do now?*

A. It is your responsibility to keep insurance information in your vehicle. You should contact your insurance company to find out why DMV does not show the current insurance information or the law enforcement agency that authorized the vehicle be towed.

*Q. Can you tell me what shows on my record for insurance information? Is there a fee for the information?*

A. If you only want to verify the insurance information that displays on ALIR for your vehicle, contact DMV at (503) 945-5000. After verifying your identity, we will provide the information verbally for no fee. This does not include a printed copy of the record or record lookup if the insurance information does not display on the vehicle record.

*Q. I've been in an accident and need the other vehicle's insurance information. Can I get the insurance information?*

A. Yes. You can order an Insurance Information Search for \$10 by contacting DMV at (503) 945-5000 or by sending in a written request to: Oregon DMV, Attention: Record Services, 1905 Lana Avenue, NE, Salem, Oregon 97314.

*Q. I've been suspended for not having insurance. Do I still need to have an SR 22/26 sent to DMV?*

A. Yes. You still need to file an SR 22/26 with DMV.

*Q. Will DMV still select samplings for insurance verification?*

A. Yes. DMV will use ALIR to select vehicles and verify insurance.

*Q. If my insurance company does not provide insurance information to Oregon DMV, is my registration on the vehicle still valid?*

A. Yes, the vehicle registration remains valid. You may want to contact your insurance company since insurance information will not display to law enforcement. This may cause law enforcement to question whether the vehicle is in compliance with the financial responsibility requirements of Oregon.

*Q. Can I give you my insurance information rather than waiting for my insurance company to report it?*

A. The law requires that insurance information must come from the insurance company (ORS 742.580). DMV cannot accept insurance information from an individual or from an individual insurance agent.