

**REPORT OF THE DEPARTMENT
OF MOTOR VEHICLES ON**

The Uninsured Motorist Situation in Virginia

**TO THE GOVERNOR AND
THE GENERAL ASSEMBLY OF VIRGINIA**



House Document No. 20

**COMMONWEALTH OF VIRGINIA
RICHMOND
1988**



COMMONWEALTH of VIRGINIA
Department of Motor Vehicles
2300 West Broad Street

DONALD E. WILLIAMS
COMMISSIONER

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ANNUAL REPORT
on
UNINSURED MOTORISTS

December, 1987

To the General Assembly:

As required by House Joint Resolution 230, I am submitting the attached report on Virginia's uninsured motorist program. It includes information on our efforts to identify and reduce the number of uninsured motorists, and bring them into compliance with our financial responsibility laws. There is a summary of related statistics for 1986-87. We have also outlined public information and education efforts undertaken during the past year in order to be sure all Virginians are aware of the requirements of motor vehicle insurance laws.

Sincerely,

A handwritten signature in cursive script that reads "Donald E. Williams".

Donald E. Williams
Commissioner

DEW/bsk

Attachment

**DEPARTMENT OF MOTOR VEHICLES
ANNUAL REPORT ON UNINSURED MOTORISTS**

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- II. Number of Uninsured MotoristsPage 3**
- Payment of the UMV fee does not provide insurance coverage.
 - The payment of UMV fees increased to 4,434 in FY86-87, which coincides with the implementation of the new insurance monitoring program.
 - The number of motorists paying the penalty fee in FY86-87 increased to 17,645.
- III. Amount of Uninsured Motorists FundPage 5**
- The revenue collected and deposited in the uninsured motorists fund increased 38.56%.
 - DMV's administrative appropriation is \$1,800,500.
 - Money available for transfer to the State Corporation Commission for distribution to insurance companies increased 68.68% in FY86-87.

IV. DMV's Insurance Monitoring ProcessesPage 7

- There are five major insurance monitoring processes.
- Four of these processes aid in the detection of uninsured motorists prior to their potential involvement in an accident.
- Refinements were made in response to comments received from the public and to improve efficiency.
- Compliance with an order of suspension is an integral part of insurance monitoring.
- Current insurance monitoring processes are more effective and more efficient than the prior program.

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- The objective of our comprehensive public education effort has been to inform people of the law requiring liability insurance, the purpose and limitation of the uninsured motor vehicle fee, and the insurance monitoring processes of DMV.
- DMV's Public Information Office coordinated a number of media interviews.
- All 1800 DMV employees statewide received information on the changes in the insurance monitoring processes to aid in their work with citizens.

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- There is no indication the population of uninsured motorists has increased, only that the detection has improved.
- The detection of uninsured vehicles has increased from 4.94% in FY85-86 to 7.49% in FY86-87.

PART I
INTRODUCTION

The Department of Motor Vehicles initiated legislation in 1986 to refocus our insurance monitoring efforts. Two insurance monitoring processes were recommended for elimination. These processes were extremely labor intensive and relatively ineffective. The elimination of the requirements for citizens to submit accident reports and for insurance companies to submit notification of cancelled insurance enabled DMV to channel its resources toward more effective insurance monitoring processes. The legislation was passed, and new insurance monitoring processes were implemented in July 1986. The focus of our insurance monitoring efforts now seek to identify uninsured motorists prior to potential involvement in an accident or cancellation of liability insurance.

During the 1987 session of the General Assembly, House Joint Resolution 230 was passed. The resolution requires DMV to report annually to the General Assembly on the uninsured motorist situation in Virginia and the Department's efforts to improve it. The uninsured motorist situation includes information on the effectiveness of Virginia's motor vehicle insurance laws, education of the public to assist in understanding that payment of the uninsured motorist fee does not provide insurance coverage and efforts to reduce the number of uninsured motorists on the road.

The Financial Responsibility Division administers the insurance monitoring processes for DMV. There are five processes, four of which identify potential uninsured motorists prior to their involvement in an accident. The fifth process allows insurance information to be sought following an accident where it is believed the other party was uninsured.

The implementation of the insurance monitoring processes in 1986 has had a number of benefits. One benefit is that citizens are no longer required to file an accident report with DMV. This has decreased the public's burden of obtaining, completing and filing forms. Additionally, these processes have decreased DMV's manpower requirements to process accident reports. The elimination of the requirement for insurance companies to report cancelled policies has relieved a burden for insurance companies as well as DMV staff to cross check cancellation of one policy and the possible issuance of another. Most policies were renewed with other carriers so that DMV and insurance companies were handling thousands of notices with very little positive results.

In addition to the insurance monitoring processes presented here, it is important to include the process which supports insurance monitoring by overseeing that persons found to have violated the law, comply with the penalties. Once a driver has been identified as having no insurance, he/she must comply with the order of suspension of his/her driving and vehicle registration privileges. Compliance includes payment of a \$300 penalty fee and maintenance of a certified insurance policy for three years. The requirement to maintain proof of insurance allows DMV to ensure that these individuals do, in fact, have liability insurance. During the three-year period, insurance companies cooperate with DMV by notifying us if an individual cancels his/her insurance.

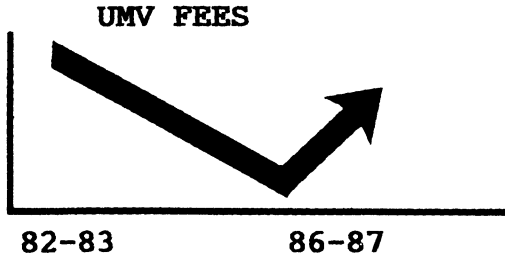
**PART II
THE NUMBER OF UNINSURED MOTORISTS**

The Department of Motor Vehicles has the responsibility to monitor the uninsured motorist situation in Virginia. The Motor Vehicle Code provides that a driver may voluntarily pay an uninsured motor vehicle (UMV) fee at the time the vehicle is registered. Payment of the UMV fee does not provide insurance coverage.

The number of motorists who voluntarily paid the uninsured motor vehicle fee at the time of registration for FY86-87 was 4,434.

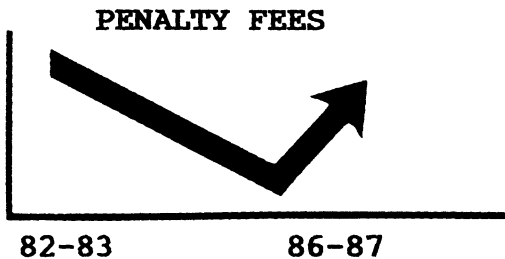
The number of motorists who paid the penalty fee only following detection by DMV as being uninsured was 17,653 for FY86-87.

The diagrams below illustrate the steady decline in both UMV and penalty fee collections from July 1982 through June 1986, with the trend reversing following the implementation of the new processes in July 1986.



THERE HAS BEEN A STEADY DECLINE IN THE NUMBER OF MOTORISTS WHO VOLUNTARILY PAID THE UMV FEE AT REGISTRATION. THE DECREASE RANGED FROM 7,142 IN FY82-83 TO 3,367 IN FY85-86.

THE PAYMENT OF UMV FEES INCREASED TO 4,434 IN FY86-87, WHICH COINCIDES WITH THE IMPLEMENTATION OF THE NEW INSURANCE MONITORING.



THE PAYMENT OF PENALTY FEES FOLLOWING DETECTION BY DMV AS BEING UNINSURED HAS FOLLOWED THE SAME PATTERN. IN FY82-83 THE VOLUME WAS 18,585, DECREASING TO 13,618 IN FY85-86.

THE NUMBER OF MOTORISTS PAYING THE PENALTY FEE IN FY86-87 INCREASED TO 17,653.

Assessment of UMV and Penalty Fees

The registration of a motor vehicle for one year requires that an individual must maintain liability insurance or pay the \$300 fee. The \$300 is what is often referred to as a UMV fee. However, there are situations in which a prorated UMV fee is paid.

Virginia statute §46.1-167.1A(c) provides for proration of UMV fees. A situation involving a prorated UMV fee may occur when an individual owns more than one vehicle. If the vehicles are registered in different months and the owner wishes to have the renewals come due in the same month, he/she may pay a prorated UMV fee for the registration(s) being renewed earlier than required.

An individual would pay a prorated UMV fee for a three-day trip permit in order to drive an uninsured vehicle from Virginia to another state. This is usually for the sale of the vehicle.

A UMV fee may be paid at the time temporary (30-day) license tags are issued for a vehicle. Here the fee would be one twelfth of the yearly \$300 requirement.

The Motor Vehicle Code also has provisions which require DMV to monitor insurance in Virginia. Detection of an uninsured motor vehicle through an insurance monitoring process would require at a minimum the payment of a \$300 penalty fee and maintenance of a certified insurance policy for three years.

The amounts of both the UMV and the penalty fee have increased over the years. This fact, combined with prorated fees, is the reason the number of motorists paying these fees exceeds the result of revenue divided by \$300.

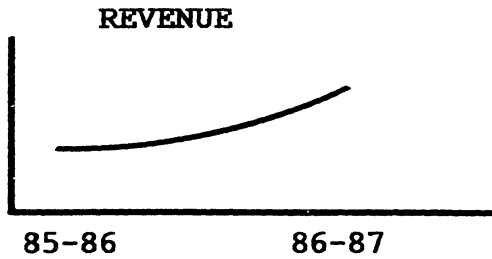
PART III
AMOUNT OF UNINSURED MOTORISTS FUND

A significant portion of the revenue collected by DMV as UMV and penalty fees is transferred to the State Corporation Commission in accord with §38.2-3001. The Commission then distributes this money among the liability insurance companies licensed in Virginia, apportioned according to the premium income for basic limits of coverage written in Virginia by each company during the preceding year.

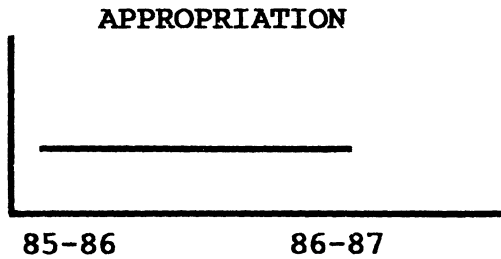
The revenue collected by DMV for uninsured motorists is deposited into one fund. No accounting distinction is made between drivers who voluntarily pay the uninsured motorists fee at registration and those who pay the \$300 after being found uninsured. Revenue collected and deposited into this fund includes payment for orders issued from the last 20 years for varying fees, as well as prorated UMV fees. For FY86-87 the collection and distribution of funds is as follows:

Net Revenue Collections	\$5,688,997
DMV 0700 Appropriation	<u>1,800,500</u>
Net Available for transfer to the State Corporation Commission for Distribution to Insurance Companies	\$3,888,497

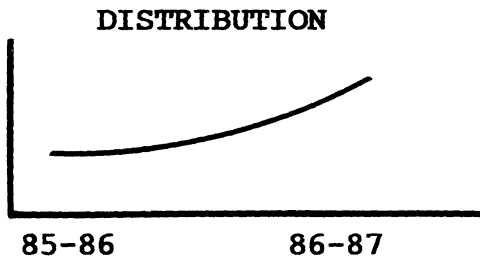
A comparison of the FY85-86 and 86-87 Uninsured Motorists Fund is depicted below. It illustrates the three areas of: revenue collected, DMV's administrative appropriation and the amounts available for transfer to the State Corporation Commission for distribution to insurance companies.



THE REVENUE COLLECTED AND DEPOSITED IN THE UNINSURED MOTORISTS FUND INCREASED 38.56% FROM \$4,105,510 IN FY85-86 TO \$5,688,997 IN FY86-87.



THERE WAS NO INCREASE IN DMV'S ADMINISTRATIVE APPROPRIATION FROM FY85-86 TO 86-87. IT REMAINED AT \$1,800,500.



THE AMOUNT OF MONEY AVAILABLE FOR TRANSFER TO THE STATE CORPORATION COMMISSION FOR DISTRIBUTION TO INSURANCE COMPANIES INCREASED 68.69% FROM \$2,305,010 IN FY85-86 TO \$3,888,497 IN FY86-87.

**PART IV
DMV'S INSURANCE MONITORING PROCESSES**

The Department of Motor Vehicles has five insurance monitoring processes. Each process is briefly outlined in this section. A diagram of the five processes appears as Appendix A. An additional diagram depicting the insurance monitoring flow appears as Appendix B.

Within each process, DMV makes every effort to obtain correct insurance information from individuals prior to suspension of privileges. We request the insurance company name rather than the name of the agent. However, if an individual replies with inaccurate information, we return the letter to him/her requesting the correct data. Additionally, if an insurance company named by the individual denies coverage, we inform the individual of this, and allow time for him/her to either provide correct information and/or to resolve the problem with the insurance company. An order of suspension of privileges would only be issued if the individual fails to respond, is found not to have insurance, or as is often the case, admits he/she has no insurance.

Vehicle Registration Sample

Description - This insurance monitoring process is based on a computer random sample of vehicles registered. Approximately 1200 vehicles are selected each day, resulting in a DMV notice being sent to the vehicle owner(s) to provide insurance information. If the citizen fails to respond or has no insurance, an order of suspension is issued.

This is an automated process for DMV. The initial request (first notice) for randomly selected vehicle owners to provide insurance information is generated automatically, along with follow-up notices and where appropriate, orders of suspension. Once an order of suspension of privileges is issued, the compliance process is initiated.

Results

The Vehicle Registration Sample process has resulted in the following:

Volume of 1st Notices	294,920
Resulting Net Orders of Suspension	15,824
Detection Rate	5.37%

Conviction Sampling

Description - This insurance monitoring process is designed to target what is considered to be a high risk population. There are licensed drivers who have been convicted of a number of moving vehicle violations or have failed to respond to driver improvement treatments. For this process, drivers with elevated demerit points are selected to provide insurance information upon conviction of an additional moving violation. If the citizen fails to respond to DMV's request for insurance information, or has no insurance, an order of suspension is issued.

This is an automated process for DMV. The initial request (first notice) for these drivers to provide insurance information is generated automatically, along with follow-up notices and where appropriate, orders of suspension. Here again, once an order of suspension of privileges is issued, the compliance process is initiated.

Results

The Conviction Sample process has resulted in the following:

Volume of 1st Notices	1,709
Resulting Net Orders of Suspension	437
Detection Rate	25.57%

Suspected Uninsured Accident

Description - This process (ISR) allows a citizen and/or his/her representative to voluntarily file an accident report with DMV and as part of the report to indicate there is reason to believe the other party in the accident has no insurance. DMV would then issue a request for insurance information to the citizen specified in the report. If the citizen fails to respond to DMV's request for information, or has no insurance, an order of suspension of privileges is issued. Additionally, the citizen filing the accident report may request that DMV provide him/her with the information obtained on insurance. The request to provide insurance information would require a fee. A DMV certified document would require a \$5 fee, while a non-certified document would be \$3.

This is a manual process for DMV. The citizen-initiated documentation is individually reviewed by personnel to determine the need to issue a request for insurance information (first notice). Upon receipt of the insurance information from the citizen, the specified insurance company is contacted to verify coverage at the time the vehicle was involved in the accident. If it is determined that the vehicle was uninsured, then suspension would occur, followed by the initiation of the compliance process, including payment of the \$300 penalty fee and maintenance of a certified insurance policy for three years.

Results

The Suspected Uninsured Accident process has resulted in the following:

Volume of 1st Notices	218
Resulting Net Orders of Suspension	86
Detection Rate	39.45%

Law Enforcement Notification

Description - This process (FR422A) is initiated when police officers require citizens to provide insurance information to DMV (first notice). This normally results from a situation in which an officer has probable cause for a moving vehicle violation and/or roadside spot checks. Noncompliance with the requirement results in an order of suspension from DMV.

This is a manual process for DMV. Once the citizen provides the required insurance information, DMV forwards this to the specified insurance company for verification. If it is determined that the vehicle was uninsured at the time the officer required the completion of the FR422A, then suspension would occur. The suspension of privileges would then trigger the compliance process of the Financial Responsibility Division. In addition to the State Police a total of 52 localities cooperate with DMV in this process.

Results

This process has shown the following results:

Volume of 1st notices	30,115
Resulting Net Orders of Suspension	6,149
Detection Rate	20.42%

Citizen Information/Police Accident Report

Description - The identification of citizens requested to provide insurance information in this process (FR1) is obtained through two sources: police accident reports, and citizen initiated documentation. DMV issues a request for insurance information to the citizen. If the citizen fails to respond to DMV's request for information, or has no insurance, an order of suspension of privileges is issued.

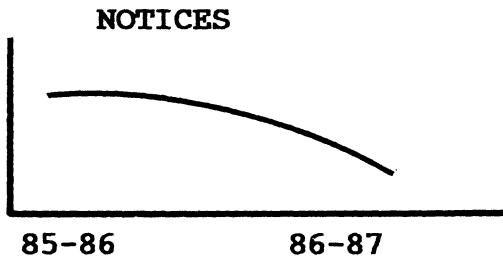
This is a manual process for DMV. The police accident reports and citizen initiated documentation are individually reviewed by personnel to determine the need to issue a request for insurance information (first notice). Upon receipt of the insurance information from the citizen, the specified insurance company is contacted to verify coverage at the time the vehicle was operated. If it is determined that the vehicle was uninsured, then suspension would occur, followed by the initiation of the compliance process, including payment of the penalty fee and maintenance of a certified insurance policy for the next three years.

Results

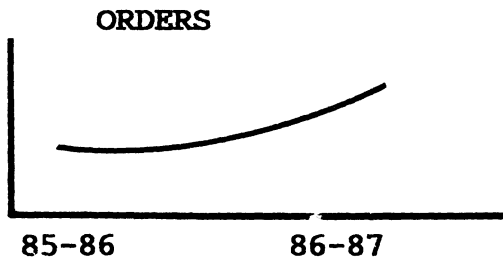
The Citizen Information/Police Accident Report process has shown the following results:

Volume of 1st Notices	4,031
Resulting Net Orders of Suspension	2,295
Detection Rate	56.93%

The diagrams below illustrate the differences in the volume of first notices and the volume of orders of suspension issued for FY85-86 and 86-87.



THE VOLUME OF FIRST NOTICES SENT TO REQUEST INSURANCE INFORMATION FROM CITIZENS HAS DECREASED FROM 364,724 IN FY85-86 TO 330,993 IN FY86-87.



THE VOLUME OF ORDERS OF SUSPENSION OF UNINSURED MOTORISTS HAS INCREASED FROM 18,019 IN FY85-86 TO 24,791 IN FY86-87.

THE CURRENT INSURANCE MONITORING PROCESSES ARE MORE EFFECTIVE AND MORE EFFICIENT THAN THE PROGRAM PRIOR TO JULY, 1986.

Cost of Insurance Monitoring

In considering the cost of the insurance monitoring program, all aspects of the Financial Responsibility Division must be taken into account. As previously indicated, the insurance monitoring program would be incomplete without compliance, which reenforces all of the insurance monitoring. Additionally, staff are cross-trained to be able to assist each other in processing work flows. DMV has been able to shift 11 positions previously assigned to the insurance monitoring program to other areas. Required staffing is now 114. This is down from the 125 authorized positions needed for the Division in February 1986.

The operational cost of the Financial Responsibility Division for FY86-87 was \$2,433,487.

The cost of printing a public information brochure explaining the insurance program was \$52,949.

The operational cost of the Financial Responsibility Division for FY86-87, including the publication, was \$2,486,436.

PART V
PUBLIC EDUCATION

Who Needs to Know?

DMV has implemented a number of public information projects to educate citizens and employees about vehicle liability insurance needs. It was felt that in order to accurately inform the public, our own employees must have detailed information. Our employees are able to respond to questions received in the field as well as by telephone. We are in situations in which we can help a citizen to understand that payment of the UMV fee provides no liability insurance. Our employees are also able to explain that the uninsured motorists clause of liability insurance coverage assists the covered individual if he/she is involved in an accident with an individual who has no insurance.

Education Objective

The objective of our comprehensive public education effort has been to inform people of the law requiring liability insurance, the purpose and limitation of the uninsured motor vehicle fee, and the insurance monitoring processes of DMV.

Steps

The highlights of our public information efforts include:

- A brochure (enclosed) covering insurance requirements, penalties and verification methods was distributed to all employees, branch offices, license agents and new motor vehicle dealers. The brochure was posted on bulletin boards within the agency.
- This same brochure has been included in vehicle renewal registration notices since September 1987. By October 1988, owners of the nearly 5 million Virginia-registered vehicles will have received the brochure by mail with their registration renewal notices.
- The brochure is available to the public in literature racks in DMV branch office facilities.

- DMV's Public Information Office coordinated a number of media interviews concerning the insurance issue. In June 1987, a Norfolk newspaper, The Virginian-Pilot Ledger Star, ran a story about DMV's automobile insurance requirements. Commissioner Williams and Assistant Commissioner Ann Ober were interviewed in a three-part series on insurance. The article was distributed by wire service around the state. Some of the media that reported on vehicle insurance during June and July 1987 include:

Virginia News Network
Virginia Satellite News
WMRA radio in Harrisonburg
WWBT-12 in Richmond
WTVR-6 in Richmond
WVEC-13 in Norfolk
The Tazewell County Free Press in Richlands
(Circulation: 12,550)
The Roanoke Times and World News
(Circulation: 126,766)

- A news release about DMV's new insurance monitoring program was issued statewide in July 1986.
- Articles about insurance requirements and DMV's insurance monitoring processes were published in the agency's employee publications of Update, Management Newsletter and Mirror.
- The Public Information Office initiated informational sessions for branch managers in the seven DMV districts. The sessions were conducted by the Financial Responsibility Division Manager of the Driver Services Administration. Branch office managers in turn briefed their employees upon returning to their offices.
- All 1800 DMV employees received information on the changes in the insurance monitoring processes to aid in their work with citizens.

SUMMARY

The detection of uninsured motorists has increased from 4.94% in FY85-86 to 7.49% in FY86-87.

There is no indication the population of uninsured motorists has increased, only that the detection has improved.

The legislative changes initiated in 1986 eliminated two labor intensive processes and allowed DMV to channel its resources toward the detection of uninsured motorists prior to accident involvement.

The current processes have eliminated the burden on citizens to file accident reports and for insurance companies to notify DMV of cancellations.

The number of motorists who voluntarily paid the uninsured motorist fee at registration has increased from 3,367 in FY85-86 to 4,434 in FY86-87.

The number of motorists who paid the penalty fee only following detection by DMV as being uninsured has increased from 13,618 in FY85-86 to 17,653 in FY86-87.

Net revenue collections have increased from \$4,105,510 in FY85-86 to \$5,688,997 in FY86-87.

DMV administrative appropriation has remained \$1,800,500 from FY85-86 to 86-87.

The net monies available for transfer to the State Corporation Commission for distribution to insurance companies has increased from \$2,305,010 in FY85-86 to \$3,888,497 in FY86-87.

The volume of notices sent to citizens requesting insurance information has decreased from 364,724 in FY85-86 to 330,993 in FY86-87.

The orders of suspension of privileges for driving without liability insurance have increased from 18,019 in FY85-86 to 24,791 in FY86-87.

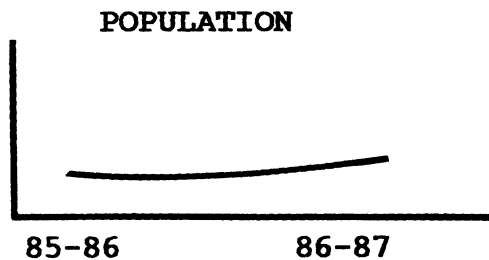
The number of vehicles registered has increased only 5% from FY85-86 to 86-87. 4,633,104 vehicles were registered in FY85-86 and 4,864,962 were registered in FY86-87.

DMV has been able to shift 11 positions previously assigned to the insurance monitoring program to other areas. The Financial Responsibility Division had 125 positions in FY85-86 and now requires 114.

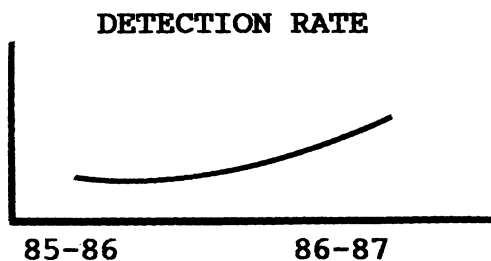
DMV has embarked on numerous efforts to educate the public regarding the uninsured motorist situation in Virginia, including direct notification to 5 million registered vehicle owners.

1800 DMV employees statewide have received information on the current insurance monitoring processes.

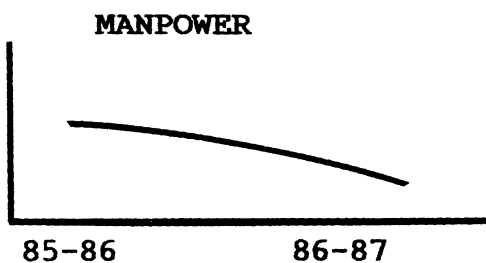
The charts below illustrate the overall effect of the new insurance monitoring processes.



THE VEHICLE POPULATION HAS INCREASED ONLY 5% THIS YEAR, FROM 4,633,104 IN FY85-86 TO 4,864,962 IN FY86-87.

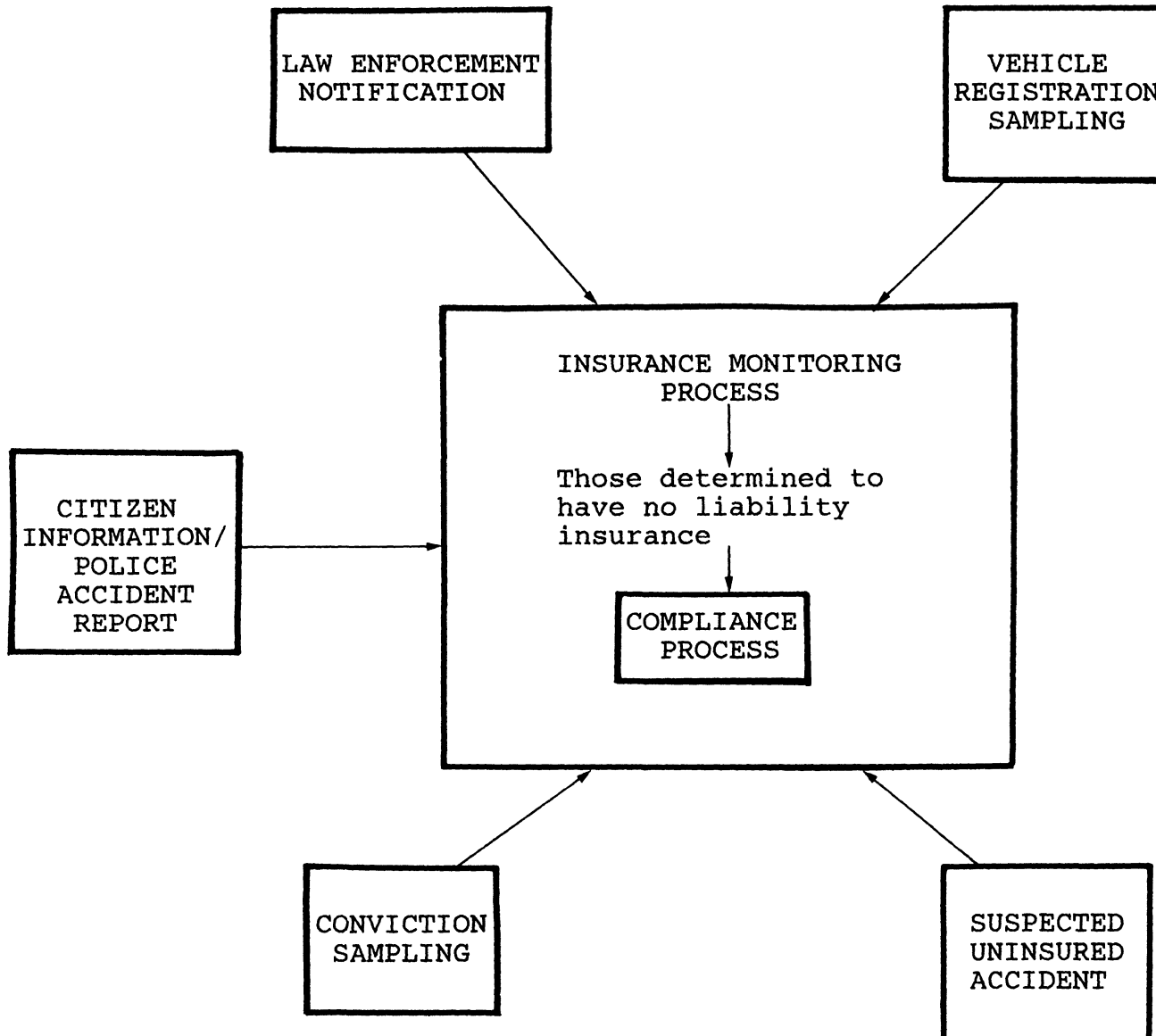


THE NUMBER OF VEHICLES FOUND TO BE UNINSURED HAS INCREASED FROM 4.94% IN FY85-86 TO 7.94% IN FY86-87. THERE IS NO INDICATION THAT THE POPULATION OF UNINSURED VEHICLES HAS INCREASED: ONLY THAT THE DETECTION METHODS HAVE IMPROVED.



THE ELIMINATION OF LABOR INTENSIVE INSURANCE MONITORING PROCESSES HAS ALLOWED THE DEPARTMENT TO SHIFT 11 POSITIONS PREVIOUSLY ASSIGNED TO THE INSURANCE MONITORING PROGRAM TO OTHER AREAS.

INSURANCE MONITORING PROCESSES

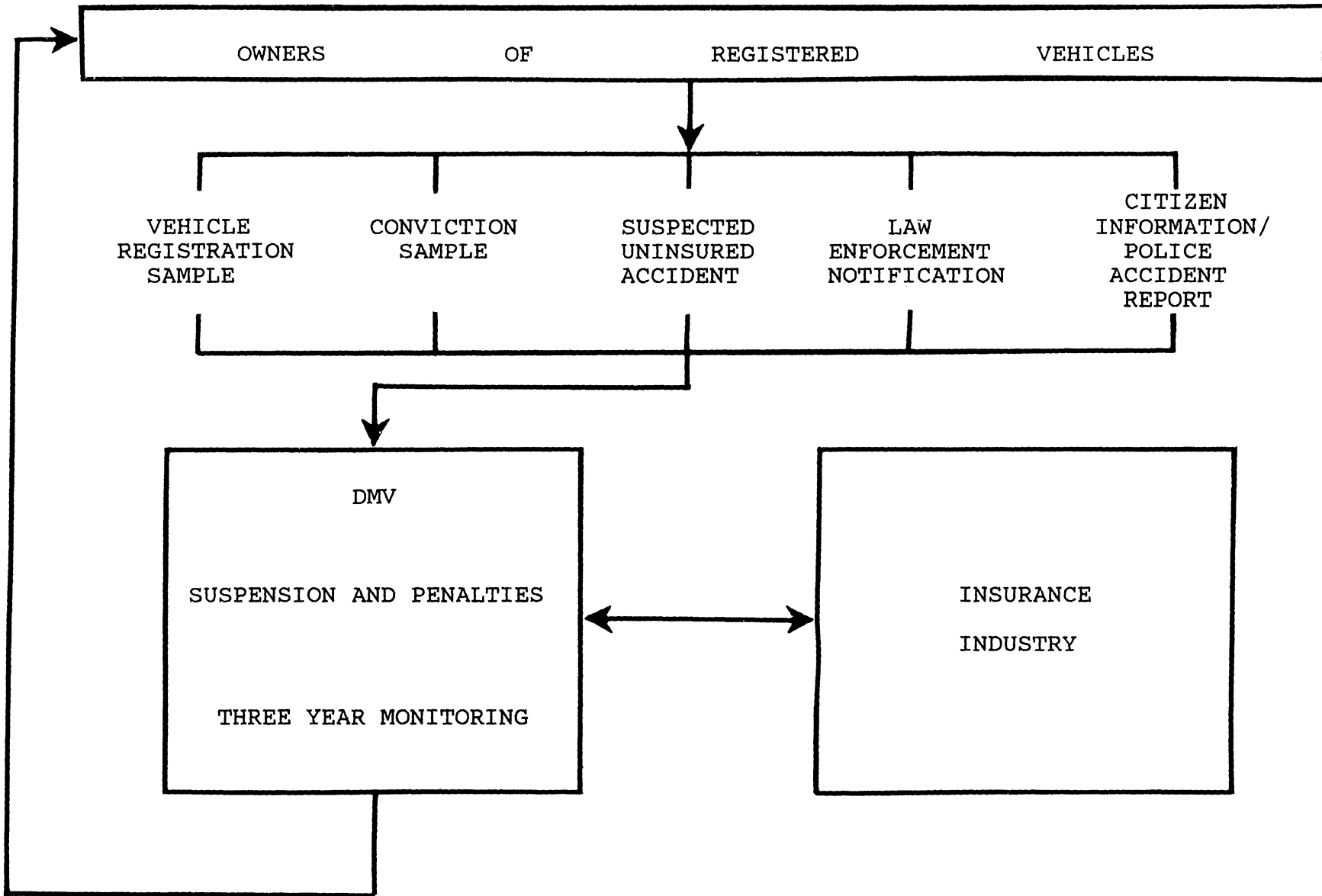


THERE ARE FIVE PROCESSES WHICH MONITOR MAINTENANCE OF LIABILITY INSURANCE.

UPON DETERMINATION THAT THERE IS NO INSURANCE - THE INDIVIDUAL MUST THEN FILE PROOF OF INSURANCE WITH DMV FOR THREE YEARS.

THE COMPLIANCE PROCESS WITHIN FR TRACKS THOSE INDIVIDUALS FOUND TO HAVE VIOLATED THE REQUIREMENT TO MAINTAIN INSURANCE.

INSURANCE MONITORING PROCESS



1987 SESSION

LD6318500

HOUSE JOINT RESOLUTION NO. 230

Offered January 21, 1987

Requesting the Department of Motor Vehicles to report annually to the General Assembly on the uninsured motorist situation in Virginia and the Department's efforts to improve it.

Patrons—Keating and Cohen

Referred to the Committee on Roads and Internal Navigation

WHEREAS, in recent years concern has increased over the effectiveness of Virginia's motor vehicle liability insurance laws in protecting its citizens from potential losses and injury caused by uninsured motorists; and

WHEREAS, a joint subcommittee established pursuant to House Joint Resolution No. 43 of the 1986 Session to study this matter and the insurance rates for taxicabs was concerned over the number of uninsured motorists on the road who had not paid the \$300 uninsured motorist fee and the fact that many people do not understand that the payment of the fee does not provide them with any insurance coverage; and

WHEREAS, the joint subcommittee found that the Department of Motor Vehicles has several insurance monitoring programs which have been successful in locating uninsured motorists, the newest of which entails the mailing of letters requesting insurance information to motorists randomly selected by a computer; and

WHEREAS, this program has increased the number of suspension orders and the revenues resulting therefrom; and

WHEREAS, although DMV indicated that it has prepared a brochure explaining the uninsured motorist provisions and the insurance monitoring programs, the joint subcommittee feels that DMV should seek other means, such as public service announcements, of informing the public that the payment of the uninsured motorist fee does not provide insurance coverage; and

WHEREAS, the joint subcommittee feels that it is in the best interest of the citizens of this Commonwealth that the General Assembly is informed about the Department of Motor Vehicle's efforts to reduce the number of uninsured motorists on the road and to educate the public regarding the uninsured motorist provisions; now, therefore, be it

RESOLVED by the House of Delegates, the Senate concerning, That the Department of Motor Vehicles is hereby requested to report annually to the General Assembly certain information regarding the uninsured motorist situation in Virginia, the Department's efforts to improve the situation, and its methods of educating the public regarding the uninsured motorist provisions. The report shall include information on the following and any other information the Department deems appropriate:

1. The number of uninsured motorists who have voluntarily paid the \$300 fee and who paid the fee only after being found by DMV;

2. The total amount of uninsured motorist fees collected, the amount appropriate to DMV for its administrative expenses, and the net amount available for distribution to insurance companies;

3. Its insurance monitoring programs, including the results, costs, and any changes made in the programs; and

4. Its efforts to educate the public regarding the uninsured motorist provisions.

