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## Bulletin

**Date:** August 9, 2022  
**Bulletin:** All Motor Vehicle Liability Insurers  
**From:** Insurance Compliance Division  
**Subject:** Reduction of FR-13 Errors

To continue to enhance customer service, MDOT MVA is seeking to reduce the overall number of errors generated when policies are reported through the FR-13 process. Please see the list below identifying the three most common errors, as well as information that may be helpful in reducing the number of errors being created.

The three errors identified below represent 89% of the 354,763 FR-13 errors generated January 1<sup>st</sup> through June 30<sup>th</sup>, 2022. Reducing these errors could significantly improve the overall acceptance rate for policies reported.

### 1. Error 261- Owner Soundex: No Match Found in MDOT MVA Database

Collect and use owner ID when reporting policies. Ensure owner information reported matches registered owner in MDOT MVA system, especially in the case of joint ownership. Sending 0's in this required field significantly reduces the possibility of matching the insurance to the correct individual.

Total January 1<sup>st</sup> through June 30<sup>th</sup>, 2022: 231,569 (65.2% of all errors)

### 2. Error 501- VIN Does Not Match MDOT MVA Database

Ensure the vehicle is titled in Maryland. Advise Customers to provide VIN directly from ownership documents and confirm this information.

Total January 1<sup>st</sup> through June 30<sup>th</sup>, 2022: 55,320 (15.5% of all errors)

### 3. Error 507- Duplicate Record

Once a record has been accepted, any subsequent record containing the same NAIC, policy number, effective dates, VIN, and transaction type will be returned with a 507 error.

Total January 1<sup>st</sup> through June 30<sup>th</sup>, 2022: 31,288 (8.8% of all errors)