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## Bulletin

**Date:** April 23, 2024  
**Bulletin:** All Insurance Companies  
**From:** Insurance Compliance Division  
**Subject:** HB229 / SB254 - Legislative Change for Insurance Reporting

The Maryland Legislature recently passed, and the Governor signed into law, [HB229](#) / [SB254](#) which changes the way motor vehicle insurance is reported in Maryland. Effective January 1, 2025, the daily transactional reporting of New Business, Cancellation, and Reinstated policies (FR-13 files) will be discontinued.

The Maryland Motor Vehicle Administration (MVA) is transitioning to a weekly Book of Business (FR-00) file containing all active policies for each insurer. MVA will use this weekly file to maintain insurance records for Maryland registered vehicles. This will simplify the reporting process for insurance carriers and ensure that MVA is receiving the most current policy data for registered vehicles.

The legislation also mandates Online Insurance Verification (OLV) participation for all Maryland insurers of motor vehicles. OLV allows real time verification of a reported policy's status on a specific date. MVA will discontinue the use of inquiry files, which require action from the insurance company staff, and instead use OLV to validate policy information during registration transactions and other times during the registration cycle.

While the effective date of this legislation is January 1, 2025, 72% of current Maryland motor vehicle insurers are already participating in OLV. MVA encourages all companies that are not current participants to begin development now as testing with MVA will be necessary to ensure correct functionality. For more information on OLV, please visit MVA's online Insurance Industry Hub at <https://mva.maryland.gov/businesses/Pages/Insurance-Industry-Hub.aspx>.

Please note, the eFR-19 process used by Maryland auto insurance agents to address insurance lapse cases will remain active and available for use.

Testing timeframes for this legislative change will be announced at a later date. Please direct any questions to [MDMVAICDSupport@mdot.maryland.gov](mailto:MDMVAICDSupport@mdot.maryland.gov).