

**Electronic Insurance Forms Submission Program (EIFS)
Frequently Asked Questions
April 30, 2008**

1. When are insurance forms required to be submitted to the BMV?

The following Indiana motorists are required to show proof of insurance to the BMV through their insurance carrier:

- Anyone involved in an auto accident resulting in damages of \$1,000 or more.
- Anyone receiving a traffic ticket within one year of receiving two other traffic tickets.
- Anyone committing a serious traffic violation (i.e. a misdemeanor or felony).
- Anyone committing a violation while his/her driver's license was previously suspended for violation of the proof of the financial responsibility.

2. How many insurance forms are processed by the BMV each year?

The BMV receives over 778,000 insurance forms each year – that's nearly 64,833 forms each month or 15,000+ each week. Most of these – nearly 80 percent – are sent through the mail. The remaining 20 percent are faxed to the BMV.

3. What happens to a customer that does not submit an insurance form to the BMV when required to do so?

While each individual case may differ, a driver who fails to provide proof of insurance to the BMV faces a mandatory 90-day suspension of the driver's license. Repeat violators face longer suspensions.

4. What is the Electronic Insurance Forms Submission Program (EIFS)?

EIFS is a Web-based electronic submission tool administered by the Indiana Bureau of Motor Vehicles (BMV) that allows insurance agents to submit specific insurance forms to the BMV.

5. Under the old system, how long does it take to process insurance forms?

When an insurance agent mails an insurance form to the BMV, it may take up to 10 days before that information is posted to a driver's record. By eliminating the time for mailing and paper processing, the electronic submission will cut the processing time in half. The process is complicated by forms and requests for information crossing in the mail and multiple copies of forms being sent to the BMV.

6. Who is eligible to use this electronic submission process?

Any licensed insurance agent is eligible to participate in the program.

7. How does this program benefit the BMV?

- The BMV can more efficiently post time-sensitive information to a customer record.
- Data-entry errors and mail-handling errors caused by the legibility of the document received are minimized.
- The BMV frequently receives multiple copies of submitted documents, due to insurance agents attempting to serve their customers well. This causes more effort on the part of the BMV in processing duplicate forms submitted and less time on review of suspension status.
- The BMV is able to identify who submitted the form allowing for easy communication with agents if additional information is needed.

8. How do BMV customers benefit from this new tool?

BMV customers can be assured that time-sensitive information is accurately applied to their records, as all documents sent in electronically are time-stamped at the time of submission.

9. What forms can insurance agents submit electronically?

Five different financial responsibility forms can be submitted electronically by insurance agents on behalf of customers. These forms include:

- SR21-- [Indiana Operator's Proof of Insurance/Crash Report](#)
- SR22—3 years Proof of Insurance form
- SR26—SR22 Cancellation form
- SR50 – Affidavit of Current Insurance
- Certificate of Compliance.

10. Will either the insurance agent or the customer receive confirmation that the BMV received the information?

When the electronic form has been submitted, an insurance agent will receive a screen message of a successful submission or will be redirected back to correct information submitted.

11. What if an insurance agent receives an error message when submitting the forms?

Insurance agents who receive an error message or have questions while using the electronic submission process should call (317) 233-5506 during regular business hours.

12. Why can't customers submit proof of insurance information through this process?

To assure the validity of the insurance coverage, state law requires the signature of a licensed insurance agent.

13. How do insurance agents sign up for this program?

Insurance agents can sign up for the program by following three easy steps:

1. Licensed insurance agents contact the BMV by:
 - Visiting the agency's Web site, <http://www.in.gov/bmv/4566.htm>,
 - Calling (317) 233-5506, or
 - Writing to Bureau of Motor Vehicles, Driver Improvement, Safety and Responsibility Department, 100 North Senate Avenue, Room N 402, Indianapolis, IN 46204.
2. Agents then complete a BMV Computer Data Entry and Access User Agreement Form, as well as agree to comply with the BMV's basic business rules.
3. Once the BMV has received all of these forms and verified the agent's information, a user name and password are assigned.

The enrollment process takes 3-5 business days.