

DEPARTMENT OF REVENUE

Division of Motor Vehicles – Title and Registration Sections

1 CCR 204-10

RULE 46. APPLICATION FOR REGISTRATION – PROOF OF INSURANCE

Basis: The statutory bases for this regulation are 42-1-204, 42-3-105(1)(d)(I), 42-3-105(2), 42-3-113(2)(d)(I), 42-3-113(2)(d)(II), 42-3-113(2)(d)(III), 42-3-113(2)(d)(IV), 42-3-113(2)(d)(V), and 42-3-113(3) C.R.S.

Purpose: The following rules and regulations are promulgated to establish criteria for the verification and acceptance of proof of insurance when registering a motor vehicle.

1.0 Definitions

- 1.1 “Department” means the Department of Revenue of this state acting directly or through its duly authorized officers and agents.
- 1.2 “Registration Agent” means an authorized Low-Power Scooter Registration Agent that is a motor vehicle dealer or used motor vehicle dealer licensed under article 6 of title 42 of the Colorado Revised Statutes that has been approved by the Department to act as an authorized agent of the Department for the purposes of compliance with 42-3-105(4)(a) C.R.S. and collection of fees required for the registration of low-power scooters.

2.0 Requirements

- 2.1 The Department shall not register a motor vehicle unless the applicant has a complying motor vehicle insurance policy pursuant to part 6 of article 4 of title 10, C.R.S., or a certificate of self-insurance in full force and effect as required by sections 10-4-619 and 10-4-624, C.R.S.
 - A. Licensed Motor Vehicle Dealers in Colorado issuing temporary permits pursuant to 42-3-203(3)(a) and (b) C.R.S., shall not issue a temporary permit to an applicant unless the applicant has a current complying motor vehicle insurance policy.
 - B. Registration agents issuing low-power scooter temporary registrations pursuant to 42-3-105(4)(a), C.R.S. shall not issue the low-power scooter temporary registration unless the applicant has a current complying motor vehicle insurance policy. Registration agents shall collect the Motorist Insurance Identification Database fee upon issuance of the low-power scooter temporary registration pursuant to 42-3-304(18)(d)(I), C.R.S., which shall be distributed to the Department pursuant to Code of Colorado Regulations 1 CCR 204-10 Rule 40. Low-Power Scooter.
- 2.2 The applicant for a motor vehicle registration shall provide the Department with the proof of insurance certificate or insurance identification card provided to the applicant by the applicant’s insurer pursuant to section 10-4-604.5, C.R.S., or shall provide proof of insurance in such other media as listed below.
 - A. Through electronic verification via the Motorist Insurance Identification Database.

- B. Computer printout from insurer.
 - C. Facsimile of the proof of insurance.
 - D. Electronic proof of insurance that is not otherwise available to the Department. This may be, but is not limited to, insurer provided electronic image/proof on applicant's cellular phone, lap top, or other portable type of electronic device.
 - E. If web based services are available, the Department may use applicant's insurer provided web based services for proof of insurance.
 - F. Electronic mail sent from the applicant's insurer.
 - G. Insurance card, declaration page, insurance binder or certificate of self-insurance.
- 2.3 Proof of insurance is acceptable in a name other than the registered owner's name if the vehicle identification number (VIN) on the motor vehicle and VIN on the proof of insurance match. Proof of insurance is not acceptable in any situation where the proof of insurance is in the previous owner's name.
- 2.4 Acceptable types of insurance policies are:
- A. Vehicle Specific – Identifies the vehicle by VIN, year, make and specifies the term of coverage.
 - B. Commercial – Covers a fleet of vehicles and drivers, identifies the commercial entity and specifies the term of coverage.
 - C. Self-Insurance – Certificate of Self-Insurance issued by the State Commissioner of Insurance to an owner of twenty-five or more vehicles.
 - D. Blanket/Operator – Covers the insured driver for any vehicle driven by them, specific vehicle(s) are not listed. Specifies the terms of coverage.
 - E. Owner/Operator Broad Form – This policy insures any or all vehicles owned by a person or business. The person or business name must show as one of the owners of the vehicle. This policy is not vehicle specific.
- 2.5 Colorado residents that will not operate their motor vehicle for a period of time or are temporarily residing out of state that are required to retain a Colorado registration shall complete the DR2303 Non-Use of Vehicle or Out-of-State Insurance Affidavit. The DR2303 shall be completed annually upon the renewal of the applicants' motor vehicle.
- A. Application for Non-Use must include a current proof of insurance for another vehicle owned by that individual. Applicants without insurance on another vehicle shall maintain insurance on the vehicle that is not being used.
 - B. Out-of-state applicants shall have proof of valid out-of-state insurance and proof of out-of-state residency (i.e., student identification card, utility bill etc.).

- 2.6 Upon acceptance of the applicants' proof of insurance and registration of the motor vehicle the Department shall collect the Motorist Insurance identification Database fee pursuant to 42-3-304(18)(d)(I), C.R.S.
- A. Farm Trucks shall be required to provide proof of insurance but are exempt from the requirements to pay Motorist Insurance Identification Database fee.