



# STATE OF INDIANA

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## Electronic Insurance Forms Submission (EIFS) FAQs

### *Insurance Agent Enrollment and Access with EIFS*

#### **When Do I Submit Proof of Insurance for my customer?**

You may submit proof of insurance through EIFS once your customer has received a notice from the Indiana Bureau of Motor Vehicles (BMV) requesting proof of insurance. You may also submit proof of insurance before the BMV requests it from your driver, but you must ensure that the information provided by your client is accurate as submitting erroneous information may result in errors, up to and including suspension of your client's driving privileges, and require the insurance provider to resubmit an electronic insurance form for your customer at a later time. To avoid these types of problems, we recommend you ask your customer if they have received a notice from the BMV requesting proof of insurance before submitting such proof. The notice to the driver indicates the accident/offense date and vehicle information (year, make), if provided, for which proof of insurance is required. This applies in the event of a citation or accident. The notice also provides a CUID number which can be used in place of the Indiana Driver License Number (DLN).

**Please note** that some officers may tell your insured that they have 10 days to show proof of insurance to the Indiana BMV or their license will be suspended. This information is not correct. If your insured is required to provide proof of financial responsibility to the Indiana BMV, a notice will be sent to your insured requesting a Certificate of Compliance (COC). Your insured has 90 days from the date of the notice to have you (their insurance provider) submit a COC on their behalf. If a COC is not received within 90 days, your insured's driving privileges will be suspended for 90 days to 1 year or, until the BMV receives a matching COC.



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## **How do I submit proof of insurance to the BMV using the EIFS program?**

By visiting <https://www.in.gov/bmv/>; click on “Resources” found on the left hand side of the page; click on “Insurance Agents” found on the left hand side of the page; under the heading “Insurance Agents Information” click on the link called “Take me to secure Electronic Insurance Forms Submission”. Or by visiting <https://secure.in.gov/apps/bmv/olvs/>. A gold box will appear named “Insurance Verification”. This is where you’ll log into your EIFS account with the User ID and Password provided by the BMV. If you do not have an EIFS account, you can request access by clicking the link above the User ID box called “Clicking here”.

## **After the agent submits their application, when will access to the EIFS program be granted?**

The BMV will verify that the agent credentials are valid and the provided information matches. After validation, the requesting agent will receive two emails from [eifs@bmv.in.gov](mailto:eifs@bmv.in.gov). The first email will provide a user ID specific to the agent who requested access. The second email will provide the agent’s password. This will typically occur within two business days, provided the agent’s credentials are valid.

## **What if my user ID and password are locked or not working?**

Verify that you are entering the user ID and password assigned to you, exactly as how it is listed within the emails. Also verify that you are using the insurance agent login to the EIFS program and not the general login for all Indiana drivers. It is your responsibility to inform the BMV of ANY changes in your credentials or professional information that you provided when you secured access to the EIFS program. Your responsibilities are defined in your access authorization agreement and the terms and conditions page you are presented with every time you log into the EIFS program. The BMV performs periodic audits of agent’s credentials and professional information. If you did not update any of your professional information with the BMV, and you’ve changed roles or organizations, or other professional information you supplied to secure access has changed, your access may be denied. If your user ID and password are not working, send a request to [eifs@bmv.in.gov](mailto:eifs@bmv.in.gov) for assistance. We will respond to your request within 48 business hours and inform you of what needs to be done to get your access reauthorized.

## **How long are my user ID and password active?**

For licensed insurance agents, the user ID and password are active until the expiration date shown on your insurance agent license. If you have submitted an authorization request for an unlicensed representative and they were approved by the BMV, they will be authorized for two years from the time their user ID and password are activated.

## **How do I show that my insurance license has been renewed?**

Verify that the Department of Insurance in the state where you write insurance has received and updated your licensing information. If the insurance license has been expired for more than 30 days, access to the EIFS program will be disabled.



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## **EIFS Forms**

### **What form do I submit to provide proof of financial responsibility for my customer?**

**CERTIFICATE OF COMPLIANCE (COC)** – A COC form used to verify that your insured has financial responsibility for a specific accident or citation dated in the past and for a specific vehicle (year and make).

**State Form 55434 – Affidavit-Proof of Financial Responsibility for Employer or Rental Vehicle** is used to relieve drivers of company-owned or rental vehicles from the BMV's requirement for proof of financial responsibility when they were operating a company-owned or rental vehicle during the course of their employment or rental term. *This form is to be completed by an administrator of the employer or rental company that manages the company's automotive insurance policies.* Use of the form by driver's not operating a rental or company vehicle is considered fraudulent and may result in suspension of driving privileges.

**SR21** – This form is no longer required as of July 1, 2012. Insurance companies must use a Certificate of Compliance to report proof of insurance for a date in the past.

**SR22** – This form is used to provide proof of future financial responsibility and may be imposed for a variety of reasons for up to five (5) years. A valid SR22 must remain on file with the BMV for the duration of the required period.

**SR26** – This form is used by insurance companies to notify the BMV that a SR22 policy has been canceled. You can avoid any errors by ensuring that the insurance company name and policy number that you submit matches, exactly, the policy number for the SR22 that you wish to cancel.

**SR50** – This form provides proof of current insurance to the BMV. This form must not be submitted with an effective date in the future or an expiration date in the past. The form indicates the beginning and ending dates of the current policy. An SR22 will also suffice for proof of current insurance. The BMV stopped requiring this form as of 7/1/2013. It was used to reinstate driving privileges following a no insurance suspension that became effective prior to 07/01/2013.

### **What is the "Date Proof of Insurance Required"?**

The "Date Proof of Insurance Required" field is listed only in the COC, and it is the date that your customer received a citation or was involved in an accident. *This date must exactly match the citation or accident data listed in the citation and/or accident report, or it may cause an error in processing.*

### **What is the "Effective Certification Date"?**

The "Effective Certification Date" is the date that the insurance agent asserts SR22 insurance coverage began. It is only listed in the SR22, and it may, or may not, be different than the "Effective Policy Date." If the "Effective Policy Date" of the policy is more than three years in the past, use the most recent renewal date.



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## How do I submit proof of insurance for a customer with an out-of-state driver's license number (DLN)?

In order to submit proof of insurance through the EIFS program, you must provide your insured 10 digit Indiana DLN or their CUID number. The CUID number can be found at the bottom of notice the BMV sent requesting proof of insurance. If you need to submit proof of financial responsibility and your insured cannot provide their 10 digit Indiana DLN or the CUID number provided on the notice, you can contact the BMV at [eifs@bmvl.in.gov](mailto:eifs@bmvl.in.gov) and request State Form 48469 –Certificate of Compliance. ***Please note that State Form 48469 is specifically for insurance agents and approved personnel. DO NOT provide your insured a copy of State for 48469 – Certificate of Compliance. Thank you in advance for helping the BMV limit fraudulent submissions.***

## What if the agent or customer does not know the customer's driver's license number?

If your customer cannot provide their Indiana driver's license or CUID number, the customer may obtain either number by submitting a [Request for Driver Records – State Form 53789](#). Or they may request disclosure of their Indiana DLN from any Indiana BMV license branch. Once they have secured their DLN, they may also [View their Viewable Driver Record \(VDR\)](#) or [purchase an Indiana Official Driver Record \(ODR\)](#).

## Do EIFS forms require a signature from the agent?

If the form is submitted electronically, your user ID prints on your form and serves as your signature. All manual forms must have a signature in order to be processed.

## How long does it take for insurance forms to post to my customer's record when using the EIFS program?

Electronic insurance form submissions that are processed automatically are applied to your customer's record within 24 hours. Electronic insurance form submissions that contain errors, are processed manually, Monday through Friday, during normal business hours and are typically processed within 48 business hours.

**Please Note:** Reaching the successful submission page while using EIFS does not guarantee your submitted proof of insurance will fulfill the proof of insurance requirement on your customer's record; it only indicates that your submission was received. If your driver's insurance is not processed, they will receive a notice in the mail from the BMV explaining what information will be needed to process their insurance.

For instance, if there are errors, it may be due to a mismatch between the vehicle information indicated by the court or law enforcement officer and the information that you submitted. This can be easily corrected by confirming that the information in the accident report or on the citation matches your customer's policy information. If any information requires amending on your part, just resubmit the form with the correct information. If you are certain that your customer's information is correct, but it was still rejected by the BMV, request that your customer contact either the reporting officer or court to get an amended accident report or citation.

Your customer may get an amended accident report by contacting the officer that submitted the accident report and requesting that they submit an amended accident report. If the mismatch is between a citation and your customer's policy coverage, your customer may contact the court that submitted the citation and request that they submit an amended SR16 to the BMV. Once the



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BMV receives this amended information has been applied to the record, whether it is for an accident or citation, you can resubmit your customer's insurance forms using EIFS without error.

**Can my agency appoint an internal employee who is not licensed as an insurance agent, with considerable insurance policy coverage knowledge, to submit proof of insurance forms to the BMV?**

Yes, but only if they have considerable insurance policy coverage knowledge. These are representatives of your agency and are subject to the same auditing protocols as a licensed agent. For this reason, only individuals with considerable direct knowledge of insurance industry practices should be submitted for credential validation. It is not recommended that supporting personnel or operations personnel be submitted as an authorized representative.

To submit your authorized representative for credential validation, you may click on the Subscriber Request Form (<https://secure.in.gov/apps/bmv/olvs/subscriber.jsp>). On this page, there is a statement reading, "If you are not a licensed agent, but require access to the EIFS program please click here to request authorization." Secondly, select this link to submit an email to the [EIFS mailbox](#) and attach a signed authorization letter, prepared by a licensed agent that directly supervises this candidate along with their name, professional email address, and business phone number. The letter must include the agency's NAIC number and state that the agency has authorized the representative to submit forms electronically to the BMV.

## **Errors**

**What if the police officer makes a mistake on the Accident Report?**

When the customer believes the officer made an error on the accident report, such as indicating incorrect vehicle information, the customer is responsible for contacting the police officer that wrote the accident report and requesting that the officer correct the error. Once the officer has submitted their amended accident report to the BMV, the BMV will process the amended accident report within 48 hours and make an update to your customer's driver record. If the driver is being removed from the report, please email EIFS to have the pending or active suspension removed from the driver's record.

The customer may obtain the officer's contact information by purchasing the crash report at [buycrash.com](http://buycrash.com).

**Removing SR22 and submitting SR26 Forms.**

Indiana law (IC 9-25-5-9) requires you to file a SR26 form to cancel your customer's SR22 ten (10) days prior to the cancellation date of a SR22 policy. This filing is always required, even if you filed a SR22 on the wrong customer or filed the wrong form for the right customer. Typographic errors occur regularly and require resubmissions. This will cause additional errors down the road for your customer, especially if your customer needs to file SR22 insurance again in the future. It may also prevent them from being reinstated and cause further delays and resubmissions. If you have any question as to whether or not your customer's SR22 requirement has been closed by the BMV, please email us at [eifs@bmv.in.gov](mailto:eifs@bmv.in.gov).



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### **I entered the wrong date or wrong vehicle on the form. How do I correct this?**

The error can only be corrected by resubmitting a corrected insurance form online using the EIFS program.

If a Certificate of Compliance is submitted in error (if the driver did not actually have insurance or submitted for the incorrect driver) please email [EIFS@BMV.IN.GOV](mailto:EIFS@BMV.IN.GOV) with the following information:  
Driver's information ( Name and date of birth)

Policy number

Vehicle year and Make

Effective and Expiration Date

Date of Submission

Once that information is provided, the COC can be removed from the driver's record.

### **My customer's vehicle is not listed in the drop box on the EIFS website. What do I do?**

If the vehicle involved is not an option in the drop-box, you can request the required hardcopy Certificate of Compliance (COC) at [EIFS@BMV.IN.GOV](mailto:EIFS@BMV.IN.GOV) and submit it back to the BMV at that email address for manual processing. Processing of manual submissions has a higher turnaround time. Please allow 7 to 10 business days for processing. Please notify us in your email request for a COC that the vehicle you need to submit on is not listed in the drop-down box. We will make every effort to get it added in the future.

### **What if the customer is still suspended after the agent files an insurance form using EIFS?**

The most common error is when the citation/accident report date, vehicle year, and vehicle make information submitted by the insurance agent does not match the citation/accident report, vehicle year, and vehicle make information provided to the BMV by law enforcement or the courts. Please review the EIFS Forms section above for more information on submitting the correct form. If the information submitted through the EIFS program does not match the information on your customer's driving record, the driver will receive notice of the discrepancy in the mail. This can be frustrating for you and your customer, and it is for this reason that we encourage you, the agent, to ensure that all of your customer's information matches exactly what is on the citation/accident report before submitting.

There may also be other suspensions or reinstatement requirements preventing reinstatement of driving privileges. Please request that your customer review their driver record. Suspensions and reinstatement requirements are listed at the top of their driver record. If your customer needs additional assistance, they can contact the BMV by calling 1-888-692-6841.

Please instruct your customers not to drive until they verified their license status.

## ***Other Questions***

### **What do I do when my customer has an operator's policy and was not driving a vehicle they own?**

An Operator's policy has specific limitations that vary from agency to agency. It is your responsibility to validate that your customer was in full compliance with your policy coverage limitations prior to submitting a COC for a citation or accident.



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**What if my customer provided a paper form proof of insurance or electronic proof of insurance to the officer?**

Although this may satisfy the police officer's investigation regarding proof of insurance as a matter of an official police inquiry, this **does not** relieve a citizen from providing proof of insurance to the court or BMV. The BMV is required, by law, to request proof of insurance from drivers. All drivers that are required to submit proof of insurance to the BMV must do so through their insurance provider. Non-compliance will result in a 90-day suspension, or one year suspension for a repeat violation within a three year period.

**I am an insurance agent. Can I file proof of insurance for myself?**

To avoid any conflict of interest, please have your agent provide proof of insurance on your behalf.

**How can I change my customer's mailing address when I am filing the proof of insurance online?**

You cannot change your customer's mailing address. The customer can update his or her mailing address at any time at [myBMV.com](http://myBMV.com).

To change the address on the customer's driver's license, the customer will need to visit a branch with two acceptable proofs of residency. Examples of adequate proof of residency can be found on [myBMV.com](http://myBMV.com).



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If your customer has an operator's policy and you need to submit proof of insurance to the BMV using the EIFS program, you have two options. First, you need to select the vehicle make (from the drop-down box in the COC submission page) and also list the vehicle year that is indicated in your customer's citation and/or accident report, but it must match exactly. Secondly, you may select (from the drop-down box in the COC submission page), "Non-Owner", and enter the vehicle year of the vehicle they were operating. This second procedure will prompt a manual review of your customer's driving record and will take longer to process, but it will not result in a compulsory rejection of your customer's information. If you have attempted both of these procedures and are still getting your customer's insurance forms rejected, you must contact the BMV at [eifs@bmv.in.gov](mailto:eifs@bmv.in.gov) for assistance.

**My customer was driving another person's vehicle at the time of the incident. How does the driver provide proof of insurance to the BMV?**

Each case is different depending on the policy and coverage on the vehicle or insurance coverage the driver may have, such as an operator's policy. The BMV is required to verify that drivers involved in accidents or those that receive traffic citations in the state of Indiana are insured for operating the vehicle involved. If the involved driver is operating another person's vehicle, without an operator's policy, that driver should contact the vehicle owner's insurance company and request that they submit proof of insurance. Providing that the vehicle's driver is not excluded from the vehicle owner's policy, the BMV will typically accept proof of insurance from the vehicle owner's insurance provider.

**Does the State of Indiana have a mandatory proof of insurance requirement?**

The State of Indiana requires all drivers that are involved in an accident and those that have received a request to provide proof of insurance to the BMV, to present proof of insurance to the BMV. This is a mandatory law. A recent change in this law mandates that proof of insurance be provided to the BMV even if a court dismisses/expunges a citation that triggered the request for proof of insurance. Your customer must provide proof of insurance, in the form of a COC. Non-compliance will result in a 90-day suspension, or one year suspension for a repeat violation within a three year period, and your customer will remain suspended until such time as the BMV receives appropriate proof of insurance (COC) to satisfy the insurance requirement or your customer serves the suspension for no insurance and satisfies all of the associated reinstatement requirements.

**What is the difference between a Court No-Insurance ticket and the BMV No-Insurance ticket?**

A Court No-Insurance ticket is a court conviction and suspension. The agent may provide the customer with proof of insurance to be taken into court, but the BMV is unable to remove the suspension without a court order.

A BMV No-Insurance ticket requires proof of insurance to be submitted by the insurance agent online using the EIFS program.

The courts and the BMV are different agencies regulated by different laws that require different action for your customer.

**Does the hardcopy form submitted outside of EIFS require a signature from the agent?**

Yes. You are required to sign and fill in all required fields that request information, including the date of birth, driver's license number, and vehicle information.



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