

Colorado Motorist Insurance Identification Database (MIIDB) Commercially Insured Vehicle Filing Exemption

Effective on January 1st, 2007, it will be optional for commercial insurance providers to report commercial insurance information to the Colorado MIIDB. If commercial insurance coverage information is provided to the new MIIDB, the system will be able to manage the data, but sending the data is not requisite.

When a vehicle has any of the following plate types, the vehicle will automatically be flagged as exempt. Section 6 of the MIIDB Rules state:

“The Designated Agent [Colorado.gov] is authorized to mark these vehicles as exempt from tracking insurance information under the MIIDB. These plate types are:

- i. Buses: the first three characters of the plate type field are BUS.
 - ii. Dealers: the first three characters of the plate type field are DLR.
 - iii. Farm Vehicles: the first three characters of the plate type field are FTK or FTR.
 - iv. Special Mobile Equipment: the first three characters of the plate type field are SME.
 - v. Special Mobile Machinery: the first three characters of the plate type field are SMM.
 - vi. Special Use Vehicle: the first three characters of the plate type field are SVW.
 - vii. Trailers: the first three characters of the plate type field are TRL.
 - viii. Truck Tractor: the first three characters of the plate type field are TTR.
 - ix. Gross Vehicle Weight: the first three characters of the plate type field are GVW.
- b. The following will also be exempt if the last three characters of the plate type field are:
- i. FLT (Fleet),
 - ii. CNY (County)
 - iii. CTY (City)
 - iv. RNT RTL (rental)
 - v. SOC (State of Colorado)
 - vi. CCL (TV/radio)
 - vii. GVT (Government)”

If the vehicle does not have one of these plate types it is imperative to show “Proof of Insurance” at the time of vehicle registration that clearly states the vehicle is “COMMERCIALLY INSURED” in order to receive the exemption “from tracking insurance information”. Commercial insurers should notify their insured’s to let the County Clerk know, at the time they register their vehicle, that the vehicle is used commercially. The Clerk will then mark the record so that the vehicle will be declared exempt from MIIDB tracking. This does not mean that a vehicle is not required to have insurance by law. The Rules state:

- c. “In addition, a “C” in the Carrier Type field on any plate indicates the vehicle is used for commercial purposes and will be marked exempt.”

For security reasons, the web interface that is currently available to the insurance industry, which allows a search of vehicle records in order to mark a record as commercially exempt, will no longer be available beginning January 1st, 2007. The elimination of this web site makes the importance of marking a vehicle as a commercial use vehicle, at the time of registration, of greater importance than it has been previously.