



## DEPARTMENT OF COMMERCE & INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

### INSURANCE BULLETIN 25-09

#### Missouri's Uninsured Motorist Program

**Issued: September 11, 2025**

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**To:** All insurance companies licensed to write automobile liability insurance coverage in Missouri

**From:** Angela Nelson, Director

**Re:** Implementation of Missouri's Uninsured Motorist Program

The Missouri Department of Commerce & Insurance (DCI) has received information from the Missouri Department of Revenue (DOR) about implementing Senate Bill 398, which was enacted on July 6, 2023.

Following the passing of SB398, DOR must establish an online platform to verify that vehicle owners comply with state financial responsibility laws. The program will include real-time insurance verification, ongoing compliance monitoring, and a pre-trial diversion program. As a result, DOR is announcing the development of the Missouri Insurance Verification System (MOIVS), the state's new uninsured motorist verification program. DOR will be transitioning to MOIVS over the next several months.

As part of this process, all licensed insurance companies writing automobile liability insurance coverage in Missouri are required to register with MOIVS by October 15, 2025. The MOIVS website is used for user registration, account management, reporting, user management, and providing help to insurance companies. To register, go to [www.MOIVS.com](http://www.MOIVS.com) (**Website not available until September 15, 2025**), click on the “Register” link in the top menu and fill out the required information. The MOIVS help desk will contact insurance companies after the registration is approved to begin the testing process.

An Insurer Reporting Guide has been made available on the MOIVS website to assist insurance companies in preparing for reporting requirements and ensuring compliance with system standards. All insurance companies are strongly encouraged to review this guide thoroughly.

Key dates for insurance companies are listed below:

September 15, 2025	MOIVS is available to insurance companies for registration, testing, and production integration.
October 15, 2025	Deadline for insurance companies to register on the MOIVS website.
January 15, 2026	Deadline for insurance companies to begin testing. Insurance companies must submit a test BOB file to MOIVS and begin web services testing.
March 16, 2026	Deadline for insurance companies to move to production with MOIVS, making their production web services available (if applicable) and begin BOB data submissions.

Insurance companies must continue reporting coverage information to DOR using their existing reporting processes until MOIVS is fully operational.

DOR will provide additional updates as the program is implemented and timelines for transition are finalized. Any questions or comments regarding this Bulletin should be directed to DOR’s MOIVS help desk at [support@MOIVS.com](mailto:support@MOIVS.com).

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