



MEMORANDUM

TO: All Insurance Companies Authorized to Write Motor Vehicle Liability Insurance in Delaware

FROM: Delaware Division of Motor Vehicles (DMV)

DATE: April 28, 2026

SUBJECT: Mandatory Transition to Electronic Insurance Notifications and Implementation of the Delaware Insurance Verification System (DE IVS)

Purpose

To modernize Delaware's insurance compliance framework and improve roadway safety, the Delaware Division of Motor Vehicles (DMV) is transitioning from a paper-based insurance notification process to a mandatory electronic format through the implementation of a Real Time Insurance Verification (RTIV) system, also referred to as the Delaware Insurance Verification System (DE IVS).

DE IVS will enhance the administration of Delaware's motor vehicle financial responsibility requirements by enabling the DMV to verify liability insurance coverage for Delaware-registered vehicles through automated carrier reporting and real-time electronic inquiries.

DE IVS Overview

DE IVS utilizes the reporting and technical standards developed by the Insurance Industry Committee on Motor Vehicle Administration (IICMVA), which are widely adopted in other states' insurance verification programs. These standards support consistent data exchange and reduce administrative burden for carriers operating across multiple jurisdictions.

Through DE IVS, participating carriers will:

- Register with the system
- Complete required connectivity testing
- Implement reporting processes aligned with IICMVA specifications

The system enables the DMV to conduct real-time electronic coverage inquiries for Delaware-registered vehicles and receive automated responses from participating carriers.

Mandatory Participation Requirements

All carriers authorized to write motor vehicle liability insurance in Delaware are required to register for and participate in DE IVS in accordance with Section 9 of Regulation 606 of the Delaware Administrative Code. In accordance with Section 9 of Regulation 606, information shall be provided in the form and manner approved by DMV.

Compliance with DE IVS requirements is necessary to support the DMV's statutory responsibility to:

- Verify insurance coverage
- Identify uninsured vehicles

- Ensure effective enforcement of Delaware's financial responsibility laws

Benefits of Participation

DE IVS is expected to provide meaningful benefits to carriers, consumers, and state agencies, including:

- Reduced number of uninsured motorists
- Decreased fraud and improved identification of lapses in coverage
- Streamlined administrative processes for carriers and the DMV
- More accurate and timely enforcement of Delaware's financial responsibility laws

These improvements support safer roadways and more efficient insurance compliance operations statewide.

Planned Implementation

Implementation guidance, including technical specifications, registration instructions, and the project timeline, will be shared in the coming months.

For a helpful insurance company user guide, please utilize [MV Solutions contact email] link for more information.

Contact Information

Questions regarding participation, including system registration, testing, or technical integration, may be directed to:

DE IVS Program Support Team: support@delawareivs.com

DE IVS Support Guide: delawareivs.com

Email: deum@delaware.gov

The DMV appreciates the insurance industry's continued collaboration in implementing DE IVS. Your participation is essential to strengthening compliance with Delaware's financial responsibility requirements and improving outcomes for Delaware motorists.

Thank you for your prompt attention to this matter and your continued partnership.

