

TexasSure and Texas Financial Responsibility Verification Program (FRVP)

The TexasSure database or the Texas Financial Responsibility Verification Program (FRVP), maintained by the Texas Department of Insurance (TDI), provides law enforcement and criminal justice agencies with a tool to verify if drivers have valid motor vehicle liability insurance. All authorized law enforcement and criminal justice personnel can access the FRVP database through the Texas Law Enforcement Telecommunication System (TLETS). Authorized personnel can conduct a license plate query that will return information regarding whether the driver or vehicle has motor vehicle insurance on file with FRVP. Agencies using interface systems such as CAD, RMS, MDT, or MDC software may need to make modifications to access the information. For the information about interface system formats and specifications, please contact the TLETS Operations team at tlets@dps.texas.gov or 512-424-2256. For questions or training needs, please contact the TCIC/TLETS Training Unit at tcic.training@dps.texas.gov or 512-424-2832.

TexasSure Information that is available through TLETS:

- Private passenger automobile liability policy information from each insurer actively writing private passenger auto insurance policies in Texas.
- Some, not all, commercial automobile liability policy information (information is voluntarily provided).

Agencies with authorized access will utilize the following message keys in the TLETS user interface: REG, RSDW, RSDWW, and Master Query. These forms will allow the user to select the Financial Repsonse Type (FRT) field to choose how much information is returned in the response. Two types of returns are available through TLETS, Routine, and Extended.

- A Routine response provides the vehicle owner's name, basic vehicle information and confirms if the insurance is valid.
- An Extended response provides vehicle owner name, detailed vehicle information, National Association of Insurance Commissioner's (NAIC) number, excluded drivers, and detailed insurance policy information, such as carrier name, policy number, policy type, and effective/expiration dates.

Responses from the FRVP system

There are four possible insurance status responses to an inquiry submitted to the FRVP database.

1. **Confirmed-** The "Confirmed" response indicates the vehicle and/or person have been identified in the database, and vehicle insurance coverage has been confirmed. A confirmed response will be returned if a match is made, the policy has not expired, *or if the policy has expired within the last 21 days.*
2. **Unconfirmed-** The "Unconfirmed" response indicates the vehicle was located in the database; however, insurance coverage was not confirmed. The "Additional Detail" field is provided that will identify the reason for the unconfirmed response. "Additional Detail" will be one of the following:
 - Vehicle coverage expired.¹
 - No vehicle coverage was found.
 - Vehicle last match not within 45 days.²
 - Vehicle coverage expired; Vehicle last match not within 45 days.²
 - Vehicle coverage expiration unknown; Vehicle last match not within 45 days.²
3. **Verify Manually -** The "Verify Manually" response does not indicate that the individual is uninsured. "VerifyManually" means one of the following conditions exist:
 - VIN and/or plate are incorrect and cannot be located in the database.
 - The vehicle's registration has been expired for over 18 months.
 - The vehicle was recently purchased.
 - The vehicle plates may have recently changed.
4. **Multiple-** The "Multiple" response indicates the VIN and/or plate has matched against two or more records within the database. This type of response does not necessarily mean the vehicle is not insured.

¹ The system considers vehicle coverage expired when the policy has been expired for over 21 days.

² "Vehicle last match not within 45 days" indicates the insurance company has not reported insurance for the vehicle and/or person in the past 45 days. This could be the vehicle and/or person is no longer insured, or they have changed companies and the new company has not reported insurance for them.