

Subject: February Vehicle Central Programs (VCP) Motor Vehicle Newsletter



MOTOR VEHICLE NEWSLETTER

Iowa DOT Central Programs Bureau
February 2024

Procedure

Transactions Using Changed Names

If a customer holds title to the vehicle under a previous name – e.g. a maiden name – the customer may transact on that title by signing her new name or the previous name. If there is concern of fraud, the county retains the right to ask the customer for proof of the legal name change, e.g. a marriage certificate. The county should advise the customer to finalize the name change at a state or county DL/ID station. Page 3 of the T & R Application may be used by a submitting dealer to explain the differences in names used.

Reminders

Discretionary Edits (DE)

When sending in a DE, for example, plate text availability, please make sure to put the transaction on hold after submitting the DE so that we/DOT can open the transaction on our side for review.

After the DOT reviews the DE's, the counties may see "tags created, not approved". When counties receive this response back on a DE, make sure to check for the response within the DE and to look at the sticky notes on the vehicle (make sure to review the most current and relevant sticky note).

Proof of SR-22

When there's a SR-22 stop, the customer can provide the proof of SR-22 insurance coverage (physical copies and electronic means, like proof on the customers cell phone, are acceptable) or if that stop states it's "on file", that means the customer has proof on file at the DOT. The county manual goes over what is required to be on the proof of SR-22 document in section 17.3 and I have it listed below for reference. However, we've recently seen questions on "similar class" and what qualifies. *"Similar classification" is an insurance term that is broader than a specific make or model. A private passenger vehicle policy will cover other private passenger vehicles.* Multi-purpose vehicles and pickup trucks may both qualify as private passenger vehicles. We expect two main situations that won't qualify: (1) a motorcycle policy being used for a private passenger vehicle or vice versa and (2) a private passenger vehicle policy being used for a commercial business vehicle. Therefore, in these situations, counties shouldn't be denying issuance of registration solely based off the customer not having the same VIN that is listed on their proof of SR-22.

Proof of SR-22 document must contain the following:

1. Must indicate that it is a SR-22
2. Must uniquely identify the person
3. Policy number
4. Effective date of coverage
5. Must indicate owner's coverage with the vehicle information or qualify as a similar classification of vehicle listed on the proof of SR-22
6. Must indicate "Iowa" for coverage in Iowa
7. Insurance company name
8. Signature
9. Date of certificate

Policy Memo 23-06 covers SR-22 guidance, link

<https://iowadot.gov/mvd/ctmanual/memos/PM-23-06.pdf>

