



Title: **White responds to agent complaints**  
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## White responds to agent complaints

Dear Editor,

I am writing in response to the news story "Auto insurance rule puts agents on spot," published on July 16. The article focused on a handful of insurance agents who expressed a desire to obtain more information on the system, which they felt, they were "left in the dark" on.

It is unfortunate that this handful of agents and agencies felt uninformed because since Aug. of 2019, communication with the insurance industry has been taking place, including letters being sent statewide announcing the electronic mandatory insurance program. Additionally, in Dec. 2020, the Illinois Department of Insurance also began notifying all insurance companies licensed with the state.

Also in June and July, the Secretary of State's office issued two press releases notifying the public that if they are driving without insurance, a new electronic verification system will catch it. As a result, drivers without insurance should obtain it now or face a license plate suspension and \$100 reinstatement fee. It is the law in Illinois for all motor vehicles to be covered by liability insurance.

Most small insurance companies are members of the Independent Insurance Agents of Illinois, an organization which has been working with small insurance companies to ensure they are aware of this law and the system designed to reduce the number of uninsured drivers on our roadways. The Independent Insurance Agents of Illinois has also launched a public

awareness campaign to educate the industry on the new law and the electronic verification system.

Larger insurance companies are likely members of the Illinois Insurance Association, an organization that has worked to update those insurance companies and their agents of the new law and system.

For those insurance agents who would like more information on this system, they should visit the Illinois Insurance Verification System at <https://ilivs.com>, then select "Insurers, Agents, and IL State Users." Then click on "Help" then select either "Insurance Companies" or "Insurance Agents" and then click on "Frequently Asked Questions." In addition, insurance agents who may also contact the ILIVS at [support@ilivs.com](mailto:support@ilivs.com) or the Department of Insurance at 866-323-5321.

Before closing, I want to address a concern made by the agent in the article that he is concerned about being fined for not complying with the system. The goal of the electronic verification system is not to fine insurance agents but rather to work in concert with them and insurance companies to reduce the number of uninsured motorists in Illinois as well as to ensure that vehicle owners carry statutorily required liability insurance on their vehicles.

Sincerely,  
**Jesse White**  
 Illinois Secretary of State