ALABAMA DEPARTMENT OF REVENUE MOTOR VEHICLE DIVISION ADMINISTRATIVE CODE

CHAPTER 810-5-8 MANDATORY LIABILITY INSURANCE

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810-5-8-.01 Certificate Of Motor Vehicle Liability Bond, Certificate Of Cash Bond, And Satisfaction Of Judgements.

(1) §32-7A-4, Code of Ala. 1975, provides alternatives to satisfy motor vehicle liability insurance requirements. The motor vehicle may be covered by a motor vehicle liability bond or a deposit of cash with the State Treasurer. The bond or deposit of cash "shall

be in the amount of not less than the minimum amounts of liability coverage for bodily injury or death and for destruction of property under subsection (c) of §32-7-6, Code of Ala. 1975".

(2) Motor Vehicle Liability Bond. The Motor Vehicle Liability Bond (Form MV-MLI-004) shall be filed with the department. The bond must be executed by a company qualified to conduct a surety business in Alabama, and shall be conditioned on the payment of the amount of any judgment rendered against the principal in the bond or any person responsible for the operation of the principal's motor vehicle with his or her express or implied consent, arising from injury, death, or damage sustained through the use, operation, maintenance, or control of the motor vehicle within the State of Alabama.

(3) Certificate of Cash Bond.

(a) The Application For Deposits of Cash Bond Certificate (Form MV-MLI-001) must be submitted to the department specifying the registrant's name, Alabama certificate of title number, if applicable, vehicle identification number and include a cash deposit as provided in paragraph (1) of this rule.

(b) In the event that the minimum principal on deposit is drawn upon and the principal is reduced to an amount less than the minimum amount required by §32-7A-4, Code of Ala. 1975, the registrant will, within 30 calendar days, deposit cash with the department in an amount sufficient to meet the requirements of §32-7A-4, Code of Ala. 1975.

(c) A Cash Bond Withdrawal Request (Form MV-MLI-003) must be submitted to withdraw the funds deposited with the department. The funds will be held for sixty (60) calendar days prior to the release. If during this sixty (60) days, the department is notified of pending litigation, or judgment rendered against the principal in the cash bond, or any person responsible for the operation of the principal's motor vehicle with his or her express or implied consent, arising from injury, death, or damage sustained through the use, operation, maintenance, or control of the motor vehicle, the funds will be held until all pending claims against the fund has been resolved.

(4) Bond Cancellation. If a bond issued under paragraph (2) or (3) is canceled, terminated, invalidated, or withdrawn the registrant is required to obtain liability insurance coverage pursuant to Chapter 7A of Title 32, Code of Ala. 1975. A person displaying a cancelled bond, or illegally altered or counterfeit bond, is in violation of §32-7A-16, Code of Ala. 1975.

(5) Proof of Insurance. The Motor Vehicle Liability Bond Certificate and Cash Bond Certificate issued by the department must be carried within the vehicle as proof of liability insurance

coverage required under §32-7-6, Code of Ala. 1975. The certificate must be displayed upon request by any law enforcement officer as provided under §32-7A-6, Code of Ala. 1975, in order for the officer to ascertain that the registrant or operator is covered under the provisions of Chapter 7A of Title 32, Code of Ala. 1975. If the owner refuses or fails to provide proof of exemption as provided in this rule, the person shall be in violation of §32-7A-16, Code of Ala. 1975.
Author: Sherry Helms, Robert McCain, Troy Thigpen
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7-6, Chapter 7A of Title 32.
History: **New Rule:** Filed March 22, 2001; effective April 26, 2001. **Amended:** Filed January 6, 2016; effective February 10, 2016. **Amended:** Published February 28, 2020; effective April 13, 2020.

810-5-8-.02 Issuance Of Certificate Of Cash Bond And Satisfaction Of Judgments (Repealed 4/13/20).

(REPEALED)
Author: Sherry Helms, Robert McCain
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a).
History: **New Rule:** Filed March 22, 2001, effective April 26, 2001. **Amended:** Filed January 6, 2016; effective February 10, 2016. **Repealed:** Published February 28, 2020; effective April 13, 2020.

810-5-8-.03 Use Of Motor Numbers On Insurance Cards And Other Proof Of Liability Insurance In Lieu Of Vehicle Identification Numbers. (Repealed 2/14/20).

(REPEALED)
Author: Robert McCain
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a).
History: **New Rule:** Filed March 22, 2001, effective April 26, 2001. **Repealed:** Published December 31, 2019, effective February 14, 2020.

810-5-8-.04 Registration Denial-Mandatory Liability Insurance (Repealed 2/14/20).

(REPEALED)
Author: Sherry Helms
Statutory Authority: Code of Ala. 1975, §§32-7A-3(a), 40-2A-7(a)(5).

History: New Rule: Filed March 22, 2001, effective April 26, 2001. **Amended:** Filed May 6, 2011; effective June 10, 2011. **Amended:** Filed November 19, 2012; effective December 24, 2012. **Repealed:** Published December 31, 2019, effective February 14, 2020.

810-5-8-.05 Evidence Of Insurance Requirements (Repealed 2/14/20).

(REPEALED)
Author: Sherry Helms
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a), 32-7A-17.
History: New Rule: Filed April 26, 2001, effective May 31, 2001. **Repealed and New Rule:** Filed May 4, 2012, effective June 8, 2012. **Amended:** Filed January 6, 2016; effective February 10, 2016. **Repealed:** Published December 31, 2019, effective February 14, 2020.

810-5-8-.06 Mandatory Liability Insurance Registration Suspension, Reinstatement, And Revocation Procedures.

(1) The department shall suspend a vehicle registration in accordance with §32-7A-12, Code of Ala. 1975, and electronically provide a current list of suspended registrations to local licensing officials authorized to collect Mandatory Liability Insurance (MLI) reinstatement fees. Local licensing officials may not register, renew, or transfer a registration appearing on the list of suspended registrations until the registration is reinstated in accordance with §32-7A-12 and §32-7A-17, Code of Ala. 1975.

(2) Reinstatement of Suspended Registrations.

(a) If the vehicle was not insured on the insurance verification date, as described in §32-7A-7, Code of Ala. 1975, the registrant must apply to their local licensing official to reinstate the registration upon payment of the reinstatement fee required under §32-7A-12, Code of Ala. 1975, and provide evidence of current insurance coverage in accordance with §32-7A-17, Code of Ala. 1975.

(b) If the vehicle was insured on the insurance verification date, the registrant must apply to their local licensing official to reinstate the registration without payment of a reinstatement fee by providing evidence of insurance coverage on the insurance verification date in accordance with §32-7A-12, Code of Ala. 1975.

(c) Evidence of insurance is acceptable in a name other than the registered owner name(s) if the vehicle identification number (VIN) on the motor vehicle and on the evidence of insurance match.

(d) Upon reinstatement, the local licensing official shall, upon request by the registrant, provide the registrant with a Notice of Registration Reinstatement Receipt. The Notice of Registration Reinstatement Receipt is valid thirty (30) calendar days from the date of issuance and provides the registrant or driver of the vehicle with proof of registration reinstatement and compliance with the MLI law for the vehicle. The Registration Reinstatement Receipt is not acceptable as a substitute for an Alabama Motor Vehicle Registration Tag and Tax Receipt. Any erasures or other alterations of the information on the receipt will render it void.

(e) Local licensing officials shall deny registration for a vehicle when the registrant attempts to avoid the registration suspension and payment of reinstatement fees through transfer of vehicle ownership to a spouse or dependent, or to another entity for which the registrant has an ownership interest.

(f) Reinstatement fees collected by local licensing officials less the amount to be retained by the local licensing official as provided by §32-7A-12, Code of Ala. 1975, must be remitted to the State Comptroller on or before the twentieth (20th) day of the month following the month that the reinstatement fees were collected.

(3) Exemption from the Reinstatement Fee. A registrant may claim the stored, inoperable, or otherwise unused exemption from the reinstatement fee, as provided under §§32-7A-5 and 32-7A-11, Code of Ala. 1975, once during a registration period by applying to the local licensing official to revoke the vehicle's registration for the remainder of the registration period and be exempted from the registration reinstatement fee. Failure to comply with all requirements of this paragraph, will result in suspension of the registration and require payment of the reinstatement fee.

(a) Upon meeting the requirements of paragraph (3), the local licensing official will revoke the registration for the remainder of the registration period and exempt the registrant from the registration reinstatement fee. The licensing official must include the revocation record in the data uploaded to the state registration database.

(b) In the event the vehicle is no longer stored or inoperable, a new registration and license plate must be obtained prior to operating the vehicle. Registration fees will be due; however, no reinstatement fee will be required.

(c) In order to obtain a new license plate/registration, in accordance with administrative rule 810-5-1-.244, the registrant must provide evidence of the vehicle's non-use to the licensing official prior to re-registering the vehicle. Failure to provide acceptable evidence of non-use will result in the suspension of the vehicle registration.

Author: Sherry Helms, Jonathan Lawrence
Statutory Authority: Code of Ala. 1975, §§32-7A-1, 32-7A-3(b), 32-7A-5, 32-7A-7, 32-7A-11, 32-7A-12, 32-7A-17, 40-2A-7(a)(5).
History: **New Rule:** Filed March 22, 2001, effective April 26, 2001. **Amended:** Filed May 6, 2011; effective June 10, 2011. **Repealed:** Filed July 30, 2012; effective September 3, 2012. **New Rule:** Filed January 6, 2016; effective February 10, 2016. **Repealed and New Rule:** Published December 31, 2019, effective February 14, 2020. **Amended:** Published November 30, 2020, effective January 14, 2021. **Amended:** Published December 29, 2023; effective February 12, 2024.

810-5-8-.07 Vehicles Exempt From Online Insurance Verification.

(1) The vehicles listed in §32-7A-5, Code of Ala. 1975, are exempt from online insurance verification.

(2) Under the authority granted to the commissioner by §32-7A-5(13), any vehicle covered by a blanket liability insurance policy or commercial automobile liability insurance policy is exempt from online insurance verification.

(3) The terms "blanket liability insurance policy" and "commercial automobile liability insurance policy" may be used interchangeably.

(4) §32-7A-2(2), Code of Ala. 1975, defines a commercial automobile liability insurance policy as a policy that:

(a) Is written on either a commercial coverage or other commercially rated personal policy form, including, but not limited to, a commercial auto, garage, or truckers form, and is not dependent on the type, number, or ownership of vehicle or entity covered or insured.

(b) Ensures vehicles that are not identified individually by a vehicle identification number on the policy.

(5) Vehicles insured under a blanket or commercial automobile liability insurance policy are not subject to the department insurance verification process; however, every operator of a motor vehicle subject to §32-7A-4, must provide evidence of insurance to the licensing official at the time of registration and carry within the vehicle evidence of insurance.

(6) In accordance with §32-7A-6, Code of Ala. 1975, if the insurance card is issued for a blanket or commercial automobile liability insurance policy, the insurance card may state "FLEET," "COMMERCIAL," "COMMERCIAL POLICY," or "COMMERCIAL EXEMPT" in lieu of vehicle years, makes, and VINs if vehicles years, makes, and VINs are not captured by the insurer. If the vehicle years, makes, and VINs are captured by the insurer, then the insurer may provide such information on the insurance card, but must also state "FLEET," "COMMERCIAL," "COMMERCIAL POLICY," or "COMMERCIAL EXEMPT" on the insurance card. If the insurance card is issued for a non-owner policy, the card may state "NONOWNER POLICY' in lieu of the vehicle year, make, and VIN.

(7) In accordance with §32-7A-4(b)(1), Code of Ala. 1975, any vehicle insured under a blanket or commercial automobile liability insurance policy is required to be insured by a policy issued in amounts no less than the minimum amounts set for bodily injury or death and for destruction of property as provided in §32-7-6(c), Code of Ala. 1975.
Author: Sherry Helms
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-2, 32-7A-4, 32-7A-5, 32-7A-6.
History: New Rule: Filed March 22, 2001, effective April 26, 2001. **Repealed:** Filed May 6, 2011; effective June 10, 2011. **New Rule:** Filed March 28, 2012, effective May 2, 2012. **Amended:** Published February 28, 2020; effective April 13, 2020.

810-5-8-.08 Refunds Of Mandatory Liability Insurance (MLI) Reinstatement Fees (Repealed 2/14/20).

(REPEALED)
Author: Sherry Helms
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a).
History: New Rule: Filed March 22, 2001, effective April 26, 2001. **Amended (text and new form):** Filed May 6, 2011; effective June 10, 2011. **Amended:** Filed October 23, 2012; effective November 27, 2012. **Amended:** Filed January 23, 2015; effective February 27, 2015. **Repealed:** Published December 31, 2019, effective February 14, 2020.

810-5-8-.09 Identification Documentation Required For Registration.

(1) In accordance with §32-7A-17(d), Code of Ala. 1975, all officials authorized by law to issue motor vehicle license plates shall obtain, when issuing the initial vehicle registration or transferring motor vehicle registrations, each registrant's valid, unexpired state issued driver's license or identification card

number, a department approved federal identifying number, national driver's license, or for a company, or other entity, the federal employer identification number (FEIN), for inclusion within the motor vehicle registration records in the state and county databases provided these numbers shall not be included on the motor vehicle registration receipts. For registration renewals, the identifying document is not required.

(2) A driver's license or identification card is considered valid if it is unexpired.

(3) Under the authority granted to the department by Section 32-7A-17(d), Code of Ala. 1975, the department may assign an identifying number to vehicle registrants in order to document compliance with the mandatory liability insurance law. License plate issuing officials, as designated agents of the department (Section 32-8-34, Code of Ala. 1975), are authorized to assign an identifying number on behalf of the department.

(4) License plate issuing officials shall collect and provide one of the following document types and supporting information to the department with the motor vehicle registration record:

Document Type	DL State	DL Number	Expiration Date
Driver's license	postal code (ex. AL)	DL number (max. 20 digits)	MM/YYYY
Non-driver ID card	postal code (ex. AL)	ID card number (max. 20 digits)	MM/YYYY
FEIN	FE	FEIN (9 digits)	blank
Dept. assigned ID number	RD	max. 20 digits	blank
Exempt vehicle (§32-7A-5)	ZZ	blank	blank

(5) Section 32-7A-2(24), Code of Ala. 1975, defines a state as any state, territory or possession of the United States, the District of Columbia, any province or territory of the Dominion of Canada, or a state of the Republic of Mexico.

(6) A department assigned identifying number may be assigned to the registrant upon presentation of other evidence of identity when the registrant cannot provide a valid, unexpired state issued driver's license or identification card, national driver's license or FEIN.

(7) Other evidence of identity includes but is not limited to the following documentation:

(a) Medicare card "A".

(b) U.S. Passport.

(c) Birth certificate.

(d) U.S. Citizen and Immigration Services Resident alien card/ Green Card.

(e) U.S. military ID (ex. Common Access Card (CAC), U.S. Uniformed Services Identification Card, Military Separation Form (DD-214)).

(f) Tribal identification card.

(g) Professional license issued by a state or federal agency.

(h) Selective Service card or verification with Selective Service Online Registration Verification system.

(i) Veterans Administration Card.

(j) Driver license or non-driver identification card from a country that is not included in paragraph five (5); for example Guatemala.

(8) The number reflected on the evidence that is used to identify the vehicle owner should be used to create the department assigned identifying number. If the identification evidence number includes a social security number or a number is not reflected on the other evidence, then a number, up to 20 digits, should be assigned to indicate compliance in accordance with the mandatory liability insurance law.
Author: Sherry Helms, Troy Thigpen
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a), 32-7A-17(d).
History: **New Rule:** Filed March 22, 2001, effective April 26, 2001. **Repealed:** Filed March 30, 2011, effective May 4, 2011. **New Rule:** Filed October 23, 2012; effective November 27, 2012. **Amended:** Filed September 12, 2013; effective October 18, 2013. **Amended:** Filed February 6, 2018; effective March 23, 2018.

810-5-8-.10 Mandatory Liability Insurance (MLI) Questionnaire And Notice Of Suspension (Repealed 2/14/20).

(REPEALED)
Author: Sherry Helms
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a), 32-7A-26.
History: **New Rule:** Filed July 12, 2001, effective August 16, 2001. **Amended (text and Forms):** Filed May 6, 2011; effective June 10, 2011. **Amended:** Filed January 10, 2013; effective February 14, 2013. **Amended:** Filed July 17, 2015; effective August 21, 2015. **Amended:** Filed January 6, 2016; effective

February 10, 2016. **Repealed:** Published December 31, 2019, effective February 14, 2020.

810-5-8-.11 Administratively Removing Suspensions (Repealed 6/10/11).

(Repealed)
Author: Johnny Newman
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5) and 32-7A-3(a).
History: New Rule: Filed July 12, 2001, effective August 16, 2001. **Repealed:** Filed May 6, 2011; effective June 10, 2011.

810-5-8-AA **Appendix A - (Repealed 2/14/20).**

APPENDIX A - CHAPTER 810-5-8
(REPEALED 2/14/20)

Author:
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a).
History: New Form (Attachment 810-5-8-.01): Filed March 22, 2001, effective April 26, 2001. New Form (Attachment 810-5-8-.02): Filed March 22, 2001, effective April 26, 2001. New Form (Attachment 810-5-8-.08): Filed May 6, 2011, effective June 10, 2011. New Form (Attachment to Rule 810-5-8-.10): Filed July 12, 2001. **Amended:** Filed May 6, 2011, effective June 10, 2011. **Repealed:** Published December 31, 2019, effective February 14, 2020.

810-5-8-AB **Appendix B - (Repealed 2/14/20).**

APPENDIX B - CHAPTER 810-5-8
(REPEALED 2/14/20)

Author:
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a).
History: New Form (Attachment 810-5-8-.02): Filed March 22, 2001, effective April 26, 2001. New Form (Attachment to Rule 810-5-8-.10): Filed July 12, 2001. **Amended:** Filed May 6, 2011, effective June 10, 2011. **Repealed:** Published December 31, 2019, effective February 14, 2020.

810-5-8-AC **Appendix C - (Repealed 2/14/20)**.

APPENDIX C - CHAPTER 810-5-8
(REPEALED 2/14/20)

Author:
Statutory Authority: Code of Ala. 1975, §§40-2A-7(a)(5), 32-7A-3(a).
History: New Form (Attachment 810-5-8-.02): Filed March 22, 2001, effective April 26, 2001. **Repealed:** Published December 31, 2019, effective February 14, 2020.