

Background

August 2014

- TexasSure Vehicle Insurance Verification (TexasSure) is the financial responsibility verification program created as a result of Senate Bill 1670 passed by the 79th Texas Legislature. Statute requires the implementing agencies (TDI, TxDMV, DPS, and DIR), under a competitive bidding procedure, to select a vendor to develop, implement, operate, and maintain the program. HDI Solutions, LLC was selected as the vendor in 2006 and again in 2011.
- TDI, is the lead administer of the program; however, TDI does not have any enforcement authority pertaining to uninsured drivers.
- TexasSure database was fully implemented in October 2008. Notices to insured drivers not matched to a registered vehicle began November 2009. Notices to registered owners of vehicles not matched to an insurance policy began June 2010.
- Project funding is derived from a portion of a \$1 fee collected during vehicle registration; both initial and renewal registration (Texas Transportation Code, Section 502.357(c)).
- Statute (Transportation Code, Chapter 601, Subchapter N) requires the implementing agencies to enter into a contract with an agent. The contract term may not exceed five years. The current contract term ends August 31, 2014. The contract may be extended through August 31, 2015.

Program Design and Use

- On a weekly basis, the vendor matches the TxDMV database of registered vehicles to insurance companies' full book of personal auto business and self-insureds reported by DPS. Reporting of commercial policies is optional.
- TexasSure is a tool for authorized users to confirm whether a Texas registered passenger vehicle has valid auto liability insurance. The system is used by all county Tax Assessor-Collectors and DPS Texas Highway Patrol, and is available to all Texas local law enforcement agencies.
- TexasSure incorporates customer notices and a call center to collect responses. A maximum of 25,000 notices are sent weekly. There is no enforcement authority connected to the notices.

Program Funding

- Prior to FY 2012 funds were maintained by DMV. Since 2012, TDI has administered the funding of the program.
- Beginning in Fiscal Years 2012-13, TDI was appropriated directly out of the State Highway Fund (Fund 6) for the TexasSure program.
- Amounts appropriated pay for the development, maintenance and operation costs, which are paid to HDI; postage costs which are paid to USPS; and data center and telecom services which are paid to DIR.

TexasSure Appropriations and Expenditures, as of July 31, 2014					
Year	Appropriated Amount	Appropriations Expended			
		HDI (TexasSure Vendor)	Capitalize Software Purchase	USPS (Postage for notices)	DIR Services
2012	\$4,225,766	\$2,231,727		\$470,000	\$17,056
2013	\$4,228,766	\$2,733,823	\$1,632,866	\$485,000	\$21,852
2014	\$4,995,930	\$1,891,432		\$500,000	\$10,513
2015	\$5,151,575				