

New York State For-Hire Registrations

New York State Vehicle & Traffic Law Article 8

Indemnity Bonds or Insurance Policies on Vehicles Transporting Passengers For-Hire

Commissioner Regulation Part 32

Insurance Identification Cards

Commissioner Regulation Part 34

Motor Vehicle Liability Insurance Reporting

For-hire (FH) is defined as the business of carrying or transporting passengers for compensation (direct or indirect). FH also includes private rentals where vehicles are leased to an individual or organization other than the owner with the registration remaining in the owner's name.

NYS has nine FH registration classes with numeric and alpha codes assigned to each class. Seven of these classes have specific fixed registration expiration dates; the policy expiration date must be coterminous (the same as) with the registration expiration. Two of the nine classes (taxi and livery) have a staggered registration expiration date; the registration can expire at any time during the year and the policy need not expire at registration. A FH registration and policy period cannot exceed one year.

FH-1, Insurance Certificates or **FH-1B**, Corporate Surety Bond Certificates are the paper proofs of insurance which must be submitted to NYS DMV at registration and each year at registration renewal. Taxi and livery registration renewals are the **exception**. These two classes do not require FH Certificates at registration renewal since the expiration dates are staggered and the policy does not need to expire at the same time as the registration.

The insured status of FH vehicles is monitored through the Insurance Information & Enforcement System's (IIES) insurer electronic reporting. A new business (NBS) transaction with policy type three (3) must be filed when a new registration is issued and each year at registration renewal for vehicles with fixed registration expirations. A policy number change or other administrative action does not require a NBS.

A cancellation (XLC) transaction with policy type three (3) must be filed with NYS DMV when a policy is cancelled, non-renewed or the vehicle is removed from a policy. The XLC must be **received by NYS DMV a minimum of twenty (20) days prior to the cancellation effective date** per NYS VTL, Article 8, Section 370.1(b). A XLC can be filed after the twenty (20) day filing requirement if:

- The plates have been surrendered to NYS DMV and the surrender has been recorded on the registration record. A XLC with an effective date equal to or after the surrender date will be accepted if the transaction lists the policy type of five (5).
- A NBS or reinstatement (REI) transaction from a different insurer has posted to the insurance record. A XLC with an effective date equal to or after the NBS or REI effective date will be accepted if the transaction lists the policy type of six (6).
- Since the XLC must be received prior to its effective date, registration transactions such as vehicle replacement (transfer of plates) can be processed while the policy is still in effect. If a XLC posted to the insurance record of the replaced vehicle, a XLC with the same effective date and NAIC/ICC code can be sent for the new vehicle with the policy type of seven (7).

A XLC need not be filed for coterminous policies and registrations. A transaction with the same effective date as a fixed registration expiration date will not post and will be returned with error code E780 – Invalid termination date for FH vehicles.

Buses or ambulances that are not operated for-hire (no fees are charged) are exempt from for hire insurance. In these instances, a MV-197, “Exempt Vehicle Certificate” must be completed and presented to NYS DMV at vehicle registration. The form can be downloaded from NYS DMV’s web site at www.dmv.ny.gov. A FS-20, Insurance Identification Card must be submitted in lieu of a FH Certificate. Insurer transactions need to be filed with the policy type of one (personal) or two (commercial) and FS (non FH) filing and business rules apply.

Summary of Required Insurer Reporting

New Business (NBS)

- New (initial) policy
- Vehicle added to an existing policy
- Policy moved to another insurer within the insurer’s group
- Registration renewals for registrations with fixed expiration dates

NBS transaction **must be filed within seven (7) days** of the effective date.

Cancellation (XLC)

- Policy cancellation
- Vehicle dropped from an existing policy
- Non-renewal of policy for registrations with staggered registration expiration dates.

XLC transaction **must be received** by NYS DMV **twenty (20) days prior** to the effective date.

Exceptions:

- Plate surrendered – policy type five (5)
- Coverage provided by different insurer – policy type six (6)
- Plates transferred to replacement (new) vehicle – policy type seven (7)

Reinstatement (REI)

- Policy reinstated
- Vehicle reinstated to an existing policy

REI transaction **must be filed within seven (7) days** of the effective date.

Rescission of New Business (REP)

- NBS or REI filed in error

REP **must have the same** NAIC/ICC code and effective date as the NBS or REI being rescinded. The transaction **must be filed within seven (7) days** of the effective date.

Rescission of Cancellation (REC)

- XLC filed in error

REC **must have the same** NAIC/ICC code and effective date as the XLC being rescinded. The transaction **must be filed within seven (7) days** of the effective date.

Summary of Registration Classes

Numeric/Alpha Code	Registration Class	Registration Expiration Date	Policy Expires With Registration/ XLC Allowed at Expiration	NBS Required at Registration Renewal	Policy Period	FH-1 or FH-2 Required at Registration Renewal	FH or Commercial Policy Type Reporting Allowed
53/OMF	Bus (Franchise)	02/28	YES/NO	YES	03/01-03/01	YES	BOTH
56/OMR	Bus (Regular)	02/28	YES/NO	YES	03/01-03/01	YES	BOTH
52/OMS	Rental (Private, daily)	09/30	YES/NO	YES	10/01-10/01	YES	FH ONLY
57/OMV	Rental (Private, daily, vanity plate)	09/30	YES/NO	YES	10/01-10/01	YES	FH ONLY
19/SCL	School Car	12/31	YES/NO	YES	01/01-01/01	YES	FH ONLY
20/HIR	Hearse/Invalid Coach	12/31	YES/NO	YES	01/01-01/01	YES	FH ONLY
51/AMB	Ambulance	12/31	YES/NO	YES	01/01-01/01	YES	BOTH
54/OMT	Taxi	Staggered	NO/YES	NO	Varies	NO	FH ONLY
55/OML	Livery	Staggered	NO/YES	NO	Varies	NO	FH ONLY

The registrations of uninsured vehicles are revoked for thirty days and the plates must be surrendered to NYS DMV. Thirty days after plate surrender, the registrant may obtain a new registration and new plates at a NYS DMV office. A FH Certificate must be provided at registration and a NBS filed within seven days.

Samples:

FH-1

FH-1B

MV-197

New York State Department of Motor Vehicles

ISID Unit

iies@dmv.ny.gov

518-402-2130

www.dmv.ny.gov/iies

October 2012

NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES

INSURANCE CERTIFICATE – FOR HIRE PASSENGER VEHICLE

888 NYS DMV SAMPLEName & Address of Issuer **DMV All Lines Agency**
6 Empire State Plaza
Albany NY 12228An authorized NEW YORK insurer certifies that it has issued
a liability policy complying with Section 370 of the NEW YORK
Vehicle and Traffic Law to:**FLYING;ACES;BUS**
SERVICE
123 SWAN STREET
ALBANY NY 12228Policy Number
NYPOLICY12345Effective Date Expiration Date
03/01/2012 **03/01/2013**12:01 a.m. 12:01 a.m.
(Not acceptable to obtain registration
after 45 days from effective date.)

Applicable with respect to the following Motor Vehicle:

2012	MCI
Year	Make
NYDMVVIN123456789	15
Vehicle Identification Number	Seats

THIS ID CARD MUST BE CARRIED
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PRODUCTION UPON DEMANDWARNING: Any person who issues
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FORD

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6

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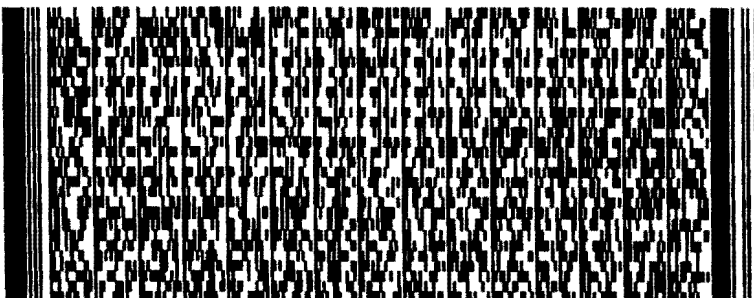
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**NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES
CORPORATE SURETY BOND CERTIFICATE -- FOR HIRE PASSENGER VEHICLE**

888 NYS DMV SAMPLE

Name & Address of Issuer **DMV All Lines Agency
6 Empire State Plaza
Albany NY 12228**

An authorized NEW YORK insurer certifies that it has issued a bond complying with Section 370 of the NEW YORK Vehicle and Traffic Law to:

**FLYING;ACES;BUS
SERVICE
123 SWAN STREET
ALBANY NY 12228**

Bond Number

NYBOND12345

Effective Date

03/01/2012

12:01 a.m.

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Expiration Date

03/01/2013

12:01 a.m.

Applicable with respect to the following Motor Vehicle:

2012

Year

MCI

Make

NYDMVVIN123456789

Vehicle Identification Number

15

Seats

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FH-1B

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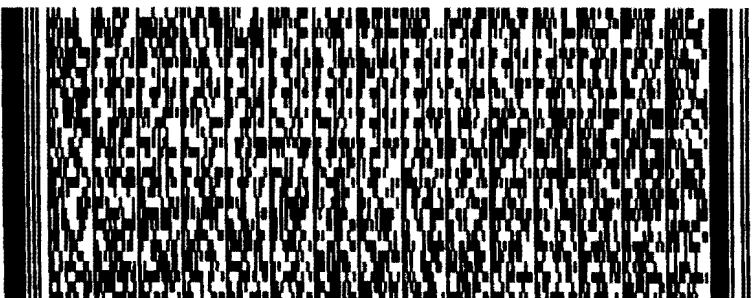
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CORPORATE SURETY BOND CERTIFICATE -- FOR HIRE PASSENGER VEHICLE**

888 NYS DMV SAMPLE

Name & Address of Issuer **DMV All Lines Agency
6 Empire State Plaza
Albany NY 12228**

An authorized NEW YORK insurer certifies that it has issued
a bond complying with Section 370 of the NEW YORK Vehicle and
Traffic Law to:

**FLYING;ACES;TAXI
SERVICE
123 SWAN STREET
ALBANY NY 12228**

Bond Number

NYBOND12345

Effective Date

05/01/2012

12:01 a.m.

(Not acceptable to obtain registration
after 45 days from effective date.)

Expiration Date

05/01/2013

12:01 a.m.

Applicable with respect to the following Motor Vehicle:

All Owned Vehicles

THIS ID CARD MUST BE CARRIED
IN THE INSURED VEHICLE FOR
PRODUCTION UPON DEMAND

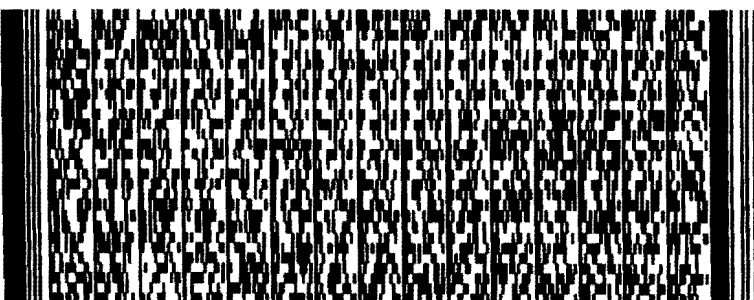
WARNING: Any person who issues
or produces an ID card knowing that
an Owner's Policy of insurance is not in
effect may be committing a misdemeanor.
In addition, a person who presents
an ID card if insurance is not in
effect may be committing a
misdemeanor.

The name of the registrant and the
name of the insured must coincide.

REPLACEMENT VEHICLE NOTATION:
DMV WILL ONLY PROCESS A VEHICLE
CHANGE (RE-REGISTRATION) USING
THE REPLACED VEHICLE'S CURRENT
REGISTRATION.

FH-1B

FAX: Scanable Bar Code



FAX INSTRUCTIONS:

1. The entire page must be faxed.
2. If submitted to DMV, either the entire page or the second ID card and large scanable bar code will be retained
3. A faxed ID card must be replaced with a scanable ID card within 14 days of the effective date.
4. DMV will not accept a faxed ID card without a scanable barcode

**NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES
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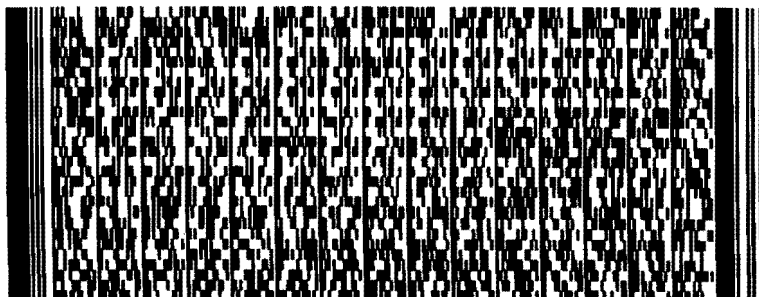
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New York State Department of Motor Vehicles
EXEMPT VEHICLE CERTIFICATE

INSTRUCTIONS

- ◆ An ambulance is exempt from an annual registration fee if no charge is made for services, or if the cost of service is incidental to the operation of a non-profit hospital.
- ◆ You must provide a New York State Insurance Identification Card (Form FS-20) to register an ambulance or bus if "For-Hire" insurance coverage is not required. You can obtain the required insurance coverage and identification card from any insurance company authorized to do business in New York State
- ◆ This certificate must be signed. If the vehicle is registered by a firm or corporation, an officer must sign this certificate. Specify the officer's title or position in the box at the bottom of this form.

I, _____, affirm under penalty of perjury that the information given below is correct, and that I am the owner of this vehicle, or an officer of the firm or corporation registering this vehicle.

This certificate pertains to the vehicle with license plate number _____.

Note: If the vehicle is not currently registered by you (and does not have a license plate on it), please provide the **vehicle identification number**:

Check the box that applies to this vehicle:

- ☐ This vehicle is an ambulance and no charge is made for services, or the cost of service is incidental to the operation of a non-profit hospital.
- ☐ This vehicle is a bus and no charge, direct or indirect, is made for carrying any person. The vehicle has a seating capacity of _____ and is used follows: _____

Signature (See "Instructions" above) ◆ _____

Name of Registrant (Print or Type)

Street Address

Apt. #

City

State

Zip Code

Title or position (if a firm or corporation)