

IN DAVIDSON COUNTY CHANCERY COURT

State of Tennessee)		
<i>ex rel.</i> David Jonathan Tulis)		
)	<i>Relator</i>	Case No. 25-0378-II
V.)		
)		
David Gerregano)		Chancellor Anne Martin
Commissioner of revenue)		Division II
)		
Jeff Long)		ORAL ARGUMENT DEMAND
Commissioner of safety)		
)	<i>Respondents</i>	

Amended motion to reconsider & to decertify

The declaration of rights hereto prefixed is declared to be a part of the Constitution of this State, and shall never be violated on any pretense whatever. And to guard against transgression of the high powers we have delegated, we declare that every thing in the bill of rights contained, is excepted out of the General powers of government, and shall forever remain inviolate.

— Tenn. Const. Art. 11 § 16

Relator amends his Motion for reconsideration to incorporate the court’s oral statements made during the April 10, 2025, hearing. These statements forming part of the record reveal that the denial of the injunction was not grounded in law or fact, but instead on considerations explicitly outside judicial scope: Administrative convenience, institutional anxiety and a stated lack of preparation.

Relator respectfully demands that the court reconsider its denial of the motion for injunctive relief and issue an order requiring respondent Cmsr. Gerregano (“DOR” or

“revenue”) to decertify the electronic insurance verification system (“EIVS”) pursuant to title 55, chapter 12, Tennessee code annotated, on three central grounds:

1. Demonstrated judicial bias or improper considerations, in violation of the Tennessee code of judicial conduct, undermining the integrity of the court’s order.
2. The continuing operation of EIVS under a 2017 certification despite violations of statutory requirements, as set forth in the verified complaint and supported by extensive analysis, constitutes ongoing harm to the public and to relator personally.
3. An injunction against the continuing operation is no more harmful to state interest than the required delay for certification after the Atwood laws was passed in 2015 and the system was built out all through 2016, just as no harm exists when DOR doesn’t revoke anyone until after four months of notices.

I. Judicial duty and the right to a proper ruling

EIVS no longer adheres to its legal constraints. It is being applied not to monitor certified **motor vehicle liability policies** — as specifically defined at T.C.A. § 55-12-102(7) — but broadly to monitor uninsured or “noncustomer” vehicle registrants in a manner untethered to SR-22 certificates or the statutory requirements for maintaining proof of financial responsibility. This deviation violates both the letter and spirit of the financial responsibility law certification requirement. Quoting the court:

The relief that you request is **broad and sweeping** and involves a serious determination regarding whether these departments are operating properly whether they are operating within the statutes. *** But I have such a **limited record** and you’re asking for such **sweeping relief** at this phase of the case. I don’t know how I can get there. So help me understand how a court at this point with **this limited record** could find that you’re entitled to this extraordinary relief not only to impact your case personally, but also to **impact the implementation of the whole system.**

(Approx. 43:5) (emphasis added)

So, I'm trying to figure out – these issues you're talking about are big issues, the complex issues. They involve **two different large agencies** at the state and so forth. It is **difficult for me to imagine** how I can get there at a preliminary or temporary injunction stage with such **limited information**. And I don't see where doing so is going to prevent some sort of significant injury that's going to occur prior to the outcome of the case where the **court has more information** to make a **more informed decision**.

(Approx. 51:40) (emphasis added)

The Court finds that the **plaintiff has not met his burden** at the temporary injunction stage to show a likelihood of success on the merits. **There are many legal issues in question.** ***

The court is **not convinced on the legal claims** that the plaintiff has brought to support the grant of extraordinary relief that is being sought in this case, extraordinary relief because it's injunctive. **But also it is broad. It is sweeping. It is significant. It will have a major impact on some significant programs administered by the state.** And the court is just not convinced that the plaintiff **will succeed on his claims**.

(Approx. 1:59:00) (emphasis added)

These statements do not reference legal standards or statutory construction. They reflect an improper concern with administrative consequence and institutional disruption — matters outside the scope of judicial analysis in a case involving statutory interpretation and equity relief.

How can the court not be convinced the plaintiff will succeed on the claims when the court admits it does not understand the law sufficiently? To protect the property and rights infringed by a reading of the applicable law presented in the complaint and memorandum of law supporting injunction, a temporary restraining order would immediately provide relief to those infringements to the specific harms claimed while the court works through the questions it ostensibly has.

This case is about law, not policy. This court is not to be swayed by how “broad” or “sweeping” the legal consequence may be. If the law requires decertification of EIVS, or demonstrates that it was unlawfully certified, it appears not within the court’s discretion to defer enforcement of the law upon respondents due to discomfort about the magnitude of state agency malfeasance or the complexity of the relief.

Over 20 months of relator litigation to halt the program, respondents report having obtained 68,053 criminal convictions for “no insurance” or “no proof of financial responsibility,” (“POFR”) they tell the legislature.¹ Such record of harm should shock the court’s conscience.

These convictions under color of T.C.A. § 55-12-139 are against people like relator — poor folk. The impact of abusive administration of EIVS unlawfully infringe upon vested rights and property because respondent DOR isn’t adhering to the law enacted by the legislature, creating wrongful enforcement of an otherwise beneficial act. Innocent relator faces just such criminal prosecution as near certain irreparable harm involving innocent use of family automobiles. See **EXHIBIT 26**, Affidavit as to revocation of 2 motor vehicle tags.

II. Ethical violations: Judicial conduct and due process

The Tennessee code of judicial conduct mandates:

- **Rule 1.1** – “A judge shall uphold and apply the law...”
- **Rule 2.2** – “A judge shall perform all duties of judicial office fairly and impartially.”

¹ Source of this figure is the 2023 report pursuant to T.C.A. §55-12-209(g) by respondents to the general assembly with news about EIVS, from 2016 to 2023. With 326,656 convictions over eight years, that’s 40,832 a year. **EXHIBIT No. 29**, Dec. 18, 2023, letter to Lt. Gov. Randy McNally, House speaker Cameron Sexton

- **Rule 2.3** – “A judge shall perform the duties of judicial office without bias or prejudice.”

The April 10 transcript reflects a judicial admission that the court did not read the entirety of the law involved, did not fully analyze the flowchart and exhibits submitted (including **EXHIBIT No. 28**, the TFRL flowchart), ² and allowed personal doubt, discomfort, and speculation about administrative impact to override legal merits.

This is a **statutory construction case**. There are **no material facts in dispute**, only whether state actors are abiding by T.C.A. §§ 55-12-101 *et seq.* and whether certification of the EIVS system, as implemented, was lawful. The court has no discretion to “wait for more information” when the law is clear and the injuries ongoing. Relator is irreparably harmed now, as are thousands more, without remedy on property and appurtenant rights that are not to suffer further unsanctioned administrative hearing prior to remedy. Relator rebuts the presumption that he has a burden to carry other than that he is personally injured under alleged violation of law by respondents. He has right to forthwith relief and removal of the EIVS certification by respondent Gerregano that took effect Jan. 1, 2017.

III. Right to have presumption of correctness recognized

Enjoyment of relator’s common law and due process rights is not abrogated by state departments nor their rules for resolving conflicts.

a)(1) This chapter **shall not be construed as in derogation of the common law**, but as remedial legislation designed to clarify and bring uniformity to the procedure of state administrative agencies and judicial review of their determination and shall be applied accordingly.

(2) Administrative agencies shall **have no inherent or common law powers**, and shall only exercise the powers conferred on them by statute or by the federal or state constitutions.

T.C.A. § 4-5-103

² The flowchart is available on a thumbdrive or by link.

The authority to verify insurance is limited to a “motor vehicle liability insurance policy” which is used as POFR.

The purpose of this **part** is to develop and implement an efficient insurance verification program that utilizes the online verification system and data transfer standards for transmitting a full book of business specifications, model, and guide of the Insurance Industry Committee on Motor Vehicle Administration in order to verify whether the financial responsibility requirements of **this chapter** have been met with a **motor vehicle liability insurance policy**, and to provide the commissioner of revenue with the authority to develop, implement, and administer the program.

T.C.A. § 55-12-202 (emphasis added)

Provisions at T.C.A. § 55-12-210 that respondent Gerregano uses to send out inquiry and revocation notices must be read *in pari materia* with § 55-12-202. The insurance verification must be of a **motor vehicle liability insurance policy**, also known as a “motor vehicle liability policy,” defined at T.C.A. § 55-12-102(7) as being a certified policy.

(C) If the driver of a motor vehicle fails to show an officer evidence of financial responsibility, or provides the officer with evidence of a **motor vehicle liability policy** as evidence of financial responsibility, the officer **shall utilize the vehicle insurance verification program** as defined in § 55-12-203 and may rely on the information provided by the vehicle insurance verification program, for the purpose of verifying evidence of liability insurance coverage.

T.C.A. § 55-12-139(b)(1)(C)

An officer is not authorized to verify an “owner’s” or “operator’s” policy as described by § 55-12-122. There exists a distinction between a **certified** policy that can be used as proof of financial responsibility, and an **uncertified** policy that is not POFR.

Based upon the following cases, the court must rule in Plaintiff’s favor. “The complaint must be construed in the light most favorable to plaintiff, and its well-pleaded facts must

be accepted as true. Morgan v. Church's Fried Chicken, 829 F.2d 10, 12 (6th Cir. 1987). "Factual allegations must be enough to raise a right to relief above the speculative level, see 5 C. Wright & A. Miller, Federal Practice and Procedure § 1216, pp. 235–236 (3d ed.2004) (hereinafter Wright & Miller) ("[T]he pleading must contain something more ... than ... a statement of facts that merely creates a suspicion [of] a legally cognizable right of action"),³ on the assumption that all the allegations in the complaint are true (even if doubtful in fact)," Bell Atl. Corp. v. Twombly, 550 U.S. 544, 555, 127 S. Ct. 1955, 1965, 167 L. Ed. 2d 929 (2007). A claim for relief is plausible "when the plaintiff pleads factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged." *Id.* Plausibility is not the same as probability, but it requires "more than a sheer possibility that a defendant has acted unlawfully." Mik v. Fed. Home Loan Mortg. Corp., 743 F.3d 149, 157 (6th Cir. 2014). "The factual allegations, assumed to be true, must do more than create speculation or suspicion of a legally cognizable cause of action; they must show *entitlement* to relief. *Id.* at 1965. To state a valid claim, a complaint must contain either direct or inferential allegations respecting all the material elements to sustain recovery under some viable legal theory." League of United Latin Am. Citizens v. Bredesen, 500 F.3d 523, 527 (6th Cir. 2007)

The court must construe relator's allegations as true. When accepted as true, they establish a plausible right to relief, because the respondents act unlawfully. The facts do not need to be proven, only alleged, and entitlement to relief is more than speculation or suspicion.

This court admits to not being well versed on the applicable law. Because this court must construe plaintiff's complaint as true, with defendants having no state interest in an illegal action, the court must grant plaintiff's request for injunction based upon the continuing harm to the public.

IV. EIVS certification void by operation of law

Commissioner certifies EIVS

1. The system is required to be certified by the commissioner of revenue (“Mr. Gerregano,” “revenue” or “DOR”). T.C.A. § 55-12-212 (“The program shall be installed and fully operational upon certification by the commissioner of revenue that the program has been successfully tested and is ready for implementation *** . Until such certification occurs, no law enforcement action shall be taken based on the program”).
2. Certification is the commissioner’s guarantee as to EIVS accuracy and reliability pursuant to T.C.A. § 55-12-101 *et seq*, Tennessee financial responsibility law of 1977 (“TFRL”) and T.C.A. § 55-12-201 *et seq*, James Lee Atwood Jr. Law (“Atwood”).

EIVS checks motor vehicle liability policy certificates

3. Gerregano duties under Atwood are to “develop, implement, and administer an insurance verification program to electronically **verify** whether the financial responsibility requirements of this chapter **have been met with a motor vehicle liability insurance policy**” § 55-12-204 (emphasis added). Such policies create the SR-22, the certificate.
4. A certificate is a ticket, warrant, “a written assurance, or official representation that some act has or has not been done, or some event occurred, or some legal formality been compiled with” *Black’s Law Dictionary*, Rev. 4th ed.
5. Revenue duties in § 55-12-204 are to secure monitoring of the motor vehicle liability policy, defined at § 55-12-102.

(7) “Motor vehicle liability policy” means an “owner's policy” or “operator's policy” of liability insurance, **certified** as provided in §

55-12-120 or § 55-12-121 **as proof of financial responsibility**, and issued, except as otherwise provided in § 55-12-121 by an insurance carrier duly licensed or admitted to transact business in this state, to or for the benefit of the person named therein as insured[.] [emphasis added]

Gerregano uses EIVS, but not to monitor SR-22s

6. Respondent Gerregano admits he uses no filter on EIVS. He creates a list of insurance industry noncustomers based on (1) his list of motor vehicle registrants, (2) insurance companies' full books of business. He uses his list, nowhere authorized in statute, for sending notices under § 55-12-210.
7. He admits not using department of safety's division of financial responsibility, with its driver license records and its record of SR-22 certificate holders.
8. Mr. Gerregano admits EIVS does not "verify" the person insured under a motor vehicle liability policy per § 55-12-102(7). He admits monitoring other parties.
9. **Even if** financial responsibility were required at all times, of every **person (a motor vehicle can't be held responsible)**, plaintiff's automobile would still be eligible for valid registration because it could be used by a person with an operator's policy.
10. Mr. Gerregano surveils the person who is (1) not required to buy a motor vehicle liability policy, (2) the person not required to maintain such policy "for the length of the license's revocation or suspension" § 55-12-114, and (3) the person not a customer of State Farm or other carrier.
11. He admits monitoring the person not under suspension or not having had a qualifying accident under § 55-12-104 and -105. That person would be the relator.
12. Relator is victim of the use of EIVS apart from Gerregano's Jan. 1, 2017, seal and certification.

Relator not required to have SR-22 certificate

13. Relator's 2000 Honda Odyssey minivan has been decertified for use as a motor vehicle, its authorization and registration yanked. Decertification of the car means he cannot use it for privilege taxable activity and must cease all such activity.
14. Relator reasonably expects two harms under "law enforcement action *** taken based on the program." ➤ (1) He is denied the right to use the automobile for privilege taxable activity, carrying goods and people for hire as a member of the "shipping public," T.C.A. § 65-15-101(a)(3). ➤ (2) Relator is being denied its use for *private purposes* as a member of the "traveling *** public" at § 65-15-101(a)(3) apart from privilege, for convenience and necessity, for the enjoyment of constitutionally guaranteed rights (Tenn. Const. Art. I, religion, press, assembly), as respondents' privies in law enforcement agencies forbid private use of automobiles under criminal sanction.
15. Respondent Gerregano's suspending relator's tag misrepresents him before others, whether respondent Long's state troopers, county deputies or city police officers, who are informed by the record that relator is subject to SR-22 verification by EIVS, and subject to prosecution as having neither SR-22 nor any other insurance.
EXHIBIT No. 29, Affidavit of harm over revoked tag
16. Denial of use of his automobile, for which tax is fully paid, is a taking without a hearing due to him in department of safety at T.C.A. § 55-12-103 following notice by safety to revenue to suspend license and tag.

Analysis

Court accepts Gerregano certification of EIVS

17. Chancery court is at the heart of equity jurisprudence in Tennessee. It has authority to weigh equity claimed by respondents as against the equity claimed by state on

relation. In instant case, the authority overseeing the covenant between the people and the state is the state constitution and the § 55-12-212 certification of EIVS.

18. At the April 10, 2025, hearing the court is unwilling to act, seemingly because it has not had time to read the law fully and draws back in regard for the status quo.

19. The court thus agrees with the infamy defense, that the scope of harm is so great it cannot be accounted for as to any one person, and to remedy the breach is too vast a project to undertake across a vast skein of interests, customs and usages, despite clear law.

Court accepts admitted deviation

20. Without reversal, the court shares in Mr. Gerregano's implied claim in § 55-12-212 to absolute certainty about his certification of EIVS, that it is true, complete and truthful, that his certification has standing to deflect relator's lawsuit.

21. The court embraces the existing search calibration under the Jan. 1, 2017, certification, holding any and all error harmless, though EIVS is not used to verify the motor vehicle liability policy as required in § 55-12-202.

22. In considering a motion to dismiss, courts “ ‘must construe the complaint liberally, presuming all factual allegations to be true and giving the plaintiff the benefit of all reasonable inferences.’ ” *Tigg v. Pirelli Tire Corp.*, 232 S.W.3d 28, 31–32 (Tenn.2007) *Webb v. Nashville Area Habitat for Human., Inc.*, 346 S.W.3d 422, 426 (Tenn. 2011). Opting not to answer, respondents accept facts and allegations in the complaint.

23. One of two things is true. The commissioner in December 2016 properly set up EIVS pursuant to law (monitoring motor vehicle liability policies per § 55-12-202), and after certifying it Jan. 1, 2017, deviated into current policy by which vehicle identification numbers, registrations and insurer business records are compared to create a list of noncustomers of the insurance industry targeted for

revocation. Or Mr. Gerregano made a certification premised on fraud and capricious policy.

24. Either way, relator demands the court order the commissioner to rescind the Jan. 1, 2017, certification, as respondent Gerregano admits deviation from statute.

Consequences of denying motion

25. The court denies injunction because it is uncertain as the law, which is complex and wordy, and because the case's implications upon two departments and longstanding customs are great.
26. Denying injunction forces a private person to buy auto insurance apart from law and abrogates relator's constitutional liberties. State law doesn't require purchase of insurance for speech, for living in a house, walking down a public sidewalk, marriage or having children. No party apart from commercial enterprise in privilege taxable activity is compelled to buy insurance, and relator without dispute uses the road apart from the transportation industry.
27. Relator rebuts the presumption that revenue has authority to revoke his registration when he is nowhere liable to maintain evidence or proof of financial responsibility.
28. If insurance is voluntary, Tennessee has a marketplace serving those who're called a "free people," Tenn. Const. Art. 1 § 24 ("That the sure and certain defense of a free people, is a well regulated militia"). If auto insurance is universally compulsory to use the public road by motor vehicle, Tennessee has executive branch legislation of organized crime not in the public interest.
29. EIVS cited in complaint harms any person who has a right to travel without contracting with a state-licensed insurance carrier. It is widely known and generally accepted no Tennessee court will lawfully enforce a contract entered under duress or fraud.

30. The court is asked to take judicial notice that no part of ordinary life in Tennessee can be enjoyed or practiced apart from use of automobile or motor vehicle. Public transit is limited, distances are vast, and automobile-centric society requires use of roads thrown open for public travel. A person buys insurance for self-protection. To compel a person to buy a financial industry product apart from law hurts him who, for poverty or other reasons, forgoes that self-protection. The poor, such as relator under his affidavit in support of motion for injunction, p. 1, cannot justly be denied the right of equal access to public thoroughfares paid for by the taxpayer because he does not do business with State Farm or other carrier incorporated for private profit and gain.

Argument

Certification of EIVS, certification of policies

31. Petitioner's complaint is an audit of DOR's books and records. DOR ignores certification and EIVS' duty to verify the **motor vehicle liability policy** of a person required to have one on condition of the privilege. § 55-12-114. TFRL respondents' double sets of books, exhibiting numerous contradictions between them, should not impress the court as to their veracity, equity or good faith.

32. Their capricious program casts doubt on *any certificate* behind which they stand.

Gerregano certification of EIVS does not stand

33. They argue, effectively, the difference between a certified and an uncertified auto policy is the thickness of a piece of paper or an electron, or simply none. The difference, rather, is as great as east is from west, or north from south, or wheat from chaff or sheep from goat. The law makes distinction. Denial of distinction casts respondents into contradictions, as per the complaint, confusion *the court declares it intends to share*.

34. Denying injunction declares to respondents and the world that *certainty* exists, that EIVS is *sure*, that its *certification* is *true*, that DOR does “verify whether the financial responsibility requirements of this chapter have been met with a motor vehicle liability insurance policy” § 55-12-202, that no irregularity exists, that no harm is done to innocent relator.

Court must go strictly by law, not other considerations

35. The ramifications of decertification upon 250 for-profit corporation members of the Tennessee automobile insurance plan under T.C.A. § 55-12-136, upon state departments, state policy or usages or upon 6 million motor vehicle registrants — whether good or bad — are outside the scope of chancery’s judicial authority.

36. Consequences, if any, belong to *respondents and to the general assembly*.

37. The court should be concerned chiefly to uphold the justice and goodness in the Tennessee financial responsibility act of 1977, and to insist that it operate. Justice and equity obtain when a decertification order forces Mr. Gerregano to do what relator’s 20 months of petitioning his department have failed to accomplish.

38. Relator alleges respondent Gerregano is violating the Tennessee constitution. To protect his honor, he **deserves** an order to decertify his certificate for EIVS, catch his breath and **verify** his program prior to certifying it once anew. He must needs read the law *in pari materia*, to remember from law school days the law’s regularity to protect from arbitrary power, how the doctrine *ejusdem generis*, current today, forbids § 55-12-139(a) being construed as a full rewrite of the statute, an obliteration of financial responsibility in concept in exchange for mandatory insurance. “(a) This part shall apply to every vehicle subject to the registration and certificate of title provisions,” under the ordinary rules of construction, applies to parties already subject to TFRL under other provision. T.C.A. § 55-12-139 does not create a universal obligation on all users of the road, as claimed.

39. Relator is not subject to the statute either through Part 1 or Part 2. He is victim of an operation of presumption that he has rebutted. Nothing he has done makes him liable to have privilege revoked in use of two automobiles. He faces immediate irreparable harm by being criminally charged by Mr. Long's troopers or other respondent privies in use of his property. "The highways of the State belong to the people of the State" Dunlap v. Dixie Greyhound Lines, 178 Tenn. 532, 160 S.W.2d 413, 418 (1942).

Irregularity requires decertification under § 55-12-212

40. The extraordinary doubt and uncertainty cast upon EIVS in the verified complaint demands the court's order to remove the claim of certainty against irregularity, that endorsement or proof exhibited and heralded Jan. 1, 2017, when EIVS was launched. The certification of that time under § 55-12-212 shows itself not certain, and today hereby clearly false.

41. The law is the law, whether it affects 6 million Tennessee motor vehicle registrants, 1 million poor who don't afford auto insurance or the case's relator. The court empowered by relator's complaint must buckle down, clear its docket and give time required for this case. That millions of citizens and the law itself await relief adds urgency to the matter.

42. The court errs in underrating the complaint. State of Tennessee on relation demands the law receive the court's time and energy that is its due. Relator raises **material, reasonable and verifiable doubts** against Mr. Gerregano's § 55-12-212 certification of the motor vehicle liability policy verification program.

43. These doubts are sufficient for the court to equitably, lawfully and justly act in relator's favor.

Relief requested

44. Relator demands the court reconsider his injunctive relief request and issue an order that:

- a. Rescinds the order denying injunction;
- b. Commands commissioner of revenue to decertify EIVS pursuant to § 55-12-212, pending his department's review of law;
- c. Restores relator tags, fully paid for and current at time of suspension, on either or both of his automobiles so they might be usable as motor vehicles pending conclusion of the litigation, sparing relator certain irreparable harm in the common "traffic stop" for a suspended tag, causing no injury to either respondent or to the law.

Respectfully requested,

A handwritten signature in cursive script that reads "David Jonathan Tulis".

State of Tennessee *ex rel.* David Jonathan Tulis

Exhibit

EXHIBIT No. 29, Dec. 18, 2023, letter to Lt. Gov. Randy McNally, House speaker
Cameron Sexton



**BILL LEE
GOVERNOR**

**STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242**

**DAVID GERREGANO
COMMISSIONER**

December 18, 2023

The Honorable Randy McNally
Lieutenant Governor
425 5th Avenue North
Suite 700, Cordell Hull Building
Nashville, Tennessee 37243

The Honorable Cameron Sexton
Speaker of the House of Representatives
425 5th Avenue North
Suite 600, Cordell Hull Building
Nashville, Tennessee 37243

Dear Lieutenant Governor McNally and Speaker Sexton:

The Department of Revenue is providing the attached report to you pursuant to Public Chapter 511 (2015). Public Chapter 511 required the Department to develop and implement an online electronic motor vehicle insurance verification program. The program was installed and fully operational by January 1, 2017.

Pursuant to Tenn. Code Ann. § 55-12-209(g), the Department of Revenue and the Department of Safety are required to issue a report to the General Assembly by January 1, 2019, and by January 1 of each subsequent year. The following information is requested for the report:

1. The costs of the program to the department of revenue, insurers, and the public;
2. The effectiveness of the program in reducing the number of uninsured motor vehicles;
3. The number of persons complying with the financial responsibility requirements of this chapter through means other than motor vehicle liability insurance;
4. The number of persons convicted per year for failing to show evidence of financial responsibility pursuant to §55-12-139; and
5. If available, the number of motor vehicle accidents involving an uninsured motorist on an annual basis since January 1, 2016.

We are pleased to be able to provide this information to you.

Sincerely,

David Gerregano, Commissioner
Department of Revenue

Sincerely,

Jeff Long, Commissioner
Department of Safety

Electronic Insurance Verification Program Annual Report pursuant to Tenn. Code Ann. § 55-12-209(g)

(1) The costs of the program to the department of revenue, insurers, and the public:

- Department of Revenue:

Fiscal Year 2017	\$777,091.58
Fiscal Year 2018	\$862,728.37
Fiscal Year 2019	\$1,037,557.45
Fiscal Year 2020	\$1,277,579.31
Fiscal Year 2021	\$1,043,150.95
Fiscal Year 2022	\$1,507,542.41
Fiscal Year 2023	\$1,928,484.12
Total Costs	\$8,434,134.19

- Insurers: Unknown
- Public: \$2,377,025.00
*This represents the coverage failure fees paid by the public from 1/1/2023-10/31/2023.

Last year, the Department erroneously reported the cost of the program to the public for fiscal year 2022 was \$2,100,075.00. However, the cost of the program to the public for fiscal year 2022 was actually \$1,916,525.00. This represents the coverage failure fees paid by the public from 1/1/2022-10/31/2022.

(2) The effectiveness of the program in reducing the number of uninsured motor vehicles:

- When the EIVS program went live in January 2017, the system identified 1,502,014 Tennessee registrants without confirmed liability insurance. Reasons for an unconfirmed designation may vary from a true lack of insurance coverage to discrepancies between insurance policy and vehicle registration information.
- Through October 2023, the number of unconfirmed registrants stands at 1,028,522 persons, down from last year's 1,070,995. There are more total registrants in the state this year – 6,141,330 registrants in 2023 compared to 6,116,740 in 2022. This demonstrates an 83.25% confirmed rate, an increase from 82.49% last year.

(3) The number of persons complying with the financial responsibility requirements of this chapter through means other than motor vehicle liability insurance:

- There is one registrant currently complying with the financial responsibility requirements by making a cash deposit.
- There are 41 registrants currently complying with the financial responsibility requirements by filing a bond.

- (4) The number of persons convicted per year for failing to show evidence of financial responsibility pursuant to § 55-12-139:

Year	Convicted Drivers
2016	59,005
2017	58,442
2018	50,795
2019	57,913
2020	27,074
2021	24,870
2022	24,338
2023	24,219

- (5) If available, the number of motor vehicle accidents involving an uninsured motorist on an annual basis since January 1, 2016:

Year	Uninsured Accidents
2016	31,676
2017	32,578
2018	32,923
2019	32,442
2020	32,451
2021	38,849
2022	35,700
2023	35,032