MoDOT Carrier Express
Online Procedures

Proof of insurance is the evidence that a motor carrier is insured to the extent required by the State of Missouri. This section describes how to perform various insurance processes using MoDOT Carrier Express. MCE Users and Insurance Representatives with access privileges can perform these tasks, which include adding, maintaining and canceling insurance as well as viewing insurance detail.
Working with Insurance Procedures

CLICK ON THE LINK BELOW TO BE TAKEN TO THE CORRESPONDING SECTION:

- System Access Overview
- Rules and Regulations
- Types of Insurance Forms & Amounts Required
- Log Into MCE
- View Client Information
- Add Insurance
- Cancel Insurance
- View Insurance Detail
- Reports
- Contact Us

System Access Overview

The URL address for the MoDOT Carrier Express system is [www.modot.org/mce](http://www.modot.org/mce).

Access to MoDOT Carrier Express (MCE) will allow you to make and cancel insurance filings for motor carriers operating in and through the state as required by Missouri law. Access is limited to one or more insurance companies dependent upon your legal ability to make filings on behalf of the insurance company(s). The system will allow you to see any filings previously made for your client but you will only be able to access or make filings on behalf of companies you have authorization for and as set up in the security process.

To request a User ID and Password send an email to ContactMCS@modot.mo.gov.

The email must include the following information:
- Name of the individual to receive access;
- Insurance company the individual is employed by;
- Insurance company(s) the individual will file on behalf of;
- Contact phone number; and
- Contact email address.

Rules and Regulations

- Proof of insurance is the evidence that a motor carrier is insured to the extent required by the State of Missouri. Insurance forms must be received from an insurance company authorized to do business in the State of Missouri.

- Every motor carrier operating motor vehicles within Missouri in intrastate commerce must at all times have on file and approved a surety bond or a certificate of public liability and property damage insurance (on an approved form) which must show specifically that the required uniform endorsements are attached to the policy covering each motor vehicle in amounts in accordance with state law.

- Motor carriers transporting household goods, passengers (intrastate program), and house movers within the State of Missouri are required to file insurance that also covers loss or damage to the cargo in case of accident (cargo insurance).

- MoDOT Motor Carrier Services (MCS) accepts filings electronically via MCE, but faxed or mailed copies may be requested MoDOT MCS in certain situations. Electronic filings are bound as if they were signed originals. All documents offered for filing must comply with the applicable requirements and be properly signed or otherwise authenticated in accordance with this agency’s rule. All insurance forms, including duplicates and copies, must be legible.
# Types of Insurance Forms & Amounts Required

<table>
<thead>
<tr>
<th>INSURANCE FORM</th>
<th>PROGRAM</th>
<th>INSURANCE CANCELLATION FORM</th>
</tr>
</thead>
<tbody>
<tr>
<td>FORM-E</td>
<td>PCR, PC, POC, HHG, NPC, House Movers, HW/WT</td>
<td>FORM-K – cancellation</td>
</tr>
<tr>
<td>FORM-G (surety bond)</td>
<td>PCR, PC, POC, HHG, NPC, HM, HW/WT</td>
<td>FORM-L – cancellation</td>
</tr>
<tr>
<td>FORM-H (cargo)</td>
<td>HHG, House Movers</td>
<td>FORM-K – cancellation</td>
</tr>
<tr>
<td>FORM-J (cargo surety bond)</td>
<td>HHG, House Movers</td>
<td>FORM-L – cancellation</td>
</tr>
<tr>
<td>Certificate of Insurance</td>
<td>House Movers</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>APPREVIATION</th>
<th>PROGRAM</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCR</td>
<td>Property</td>
</tr>
<tr>
<td>PC</td>
<td>Passenger in Charter</td>
</tr>
<tr>
<td>POC</td>
<td>Passenger other than Charter</td>
</tr>
<tr>
<td>HHG</td>
<td>Household Goods Mover</td>
</tr>
<tr>
<td>NPC</td>
<td>Passenger other than Charter Not-For Profit</td>
</tr>
</tbody>
</table>

## Commodity Transported

<table>
<thead>
<tr>
<th>Commodity Transported</th>
<th>Insurance Amount Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property (nonhazardous)</td>
<td>$100,000 for injury or death of 1 person; $300,000 for 1 accident; and $50,000 property damage for 1 accident</td>
</tr>
<tr>
<td>Passenger – Twelve (12) or less capacity</td>
<td>$100,000 for injury or death of 1 person; $300,000 for 1 accident; and $50,000 property damage for 1 accident</td>
</tr>
<tr>
<td>Passenger – More than twelve (12) capacity</td>
<td>$100,000 for injury or death of 1 person; $500,000 for 1 accident; and $50,000 property damage for 1 accident</td>
</tr>
<tr>
<td>Household Goods</td>
<td>$2,500 loss or damage to property carried on any 1 motor vehicle. $5,000 loss or damage to or aggregate of losses or damages of or to property occurring at any 1 time and place.</td>
</tr>
<tr>
<td>Hazardous Materials (Bulk Only – GVWR of 10,001 or more pounds)</td>
<td></td>
</tr>
</tbody>
</table>
  - Oil listed in 49 CFR 172.010  
  - Hazardous waste, materials, and substances defined in 49 CFR 171.8 and listed 101 not mentioned below. |
|  | $1,000,000 |
| Hazardous Materials (GVWR of 10,001 or more pounds) | 
  - Hazardous substances as defined in CFR 171.8, transported in cargo tanks or hopper-type vehicles with capacities in excess of 3,500 water gallons.  
  - In Bulk Division 1.1, 1.2, and 2.3 material  
  - Division 2.3 Hazard Zone A material  
  - Division 6.1, Packing Group I, Hazard Zone A material  
  - In Bulk Division 2.1 or 2.2 material  
  - Highway route controlled quantities of a Class 7 material, as defined in 49 CFR 173.403 |
|  | $5,000,000 |
| Hazardous Materials (GVWR less than 10,001 pounds) | 
  - Zone A material.  
  - Highway route controlled quantities of a Class 7 material as defined in 49 CFR 173.403 |
|  | $5,000,000 |
1. MCE can be accessed at the following address: www.modot.org/mce.  
   **Note:** Save this address to your Favorites tab for easy access.

2. Enter your User ID and Password and click Log In:

   ![Login Screen]

   - User ID:
   - Password:
   - Log in

   If you have forgotten your password, click here.

3. The home page will display:

   ![Home Page]

   - Welcome to the MoDOT Carrier Express!
   - Account Name: COLONY INS. COMPANY MCS_user
   - No Customer has been selected.
   - Use the menu above to navigate to a program or use the quick links below to go directly to an action.

4. If you have forgotten your User Id or password you will need to contact MoDOT Motor Carrier Services to have it reset (contact information is located at the end of this document).

5. Once you are successfully logged into MCE you can change your password by clicking the CHANGE PASSWORD tab:

   ![Change Password]

6. Fill in the requested information and click submit:

   ![Change Password Form]

   - Current Password:
   - New Password:
   - Confirm New Password:
   - Submit

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**View Client Information**

1. Click on the CUSTOMER Tab:

   ![Customer Tab]

   - Welcome to the MoDOT Carrier Express!

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2. Search for your client by one of the following fields:

![Customer Search Form]

3. The Customer Profile page will display. From this page you can view the clients Addresses, Contacts, and Officers by clicking on one of these options on the left side of the screen:

![Customer Profile Page]

4. You can search for another customer by clicking the Customer Search option on the left side of the screen:
5. To view Insurance information hover on the CUSTOMER tab and click INSURANCE:

![Customer Administration INSURANCE tab](image)

6. The Insurance Selection page will display. This page will show all filings that have been made for this carrier (canceled, opened, and replaced).

![Insurance Selection Table](image)

**Add Insurance**

1. Hover on the CUSTOMER tab and click INSURANCE:

![Customer Administration INSURANCE tab](image)

**NOTE:** You must have a customer selected before you can enter insurance (see the View Client Information section for instructions to do this).

If you receive the following message you DO NOT have a customer selected:

**NO CUSTOMER ID IN REQUEST HEADER, CANNOT CONTINUE**

2. The Insurance Selection page will display:

![Insurance Selection Table](image)

If you see one of the following messages contact MoDOT Motor Carrier Services.

Customer does not hold operating authority or an OSOW account – no insurance filing needed at this time

or

NAME OR ADDRESS DISCREPANCY FOUND – FILING MUST BE FAXED OR E-MAILED.

You cannot be enter this filing electronically and will need to send a hard copy by e-mail or fax.
3. Select Add Insurance:

![Add Insurance button]

4. The Add Insurance page will display:

![Add Insurance page]

5. The following fields are required:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>INSURANCE FORM</td>
<td>Select the Form Type you are entering (E, G, H, J).</td>
</tr>
<tr>
<td>PRIMARY/SECONDARY COVERAGE</td>
<td>Select if this is Primary or Secondary Coverage.</td>
</tr>
<tr>
<td>POLICY NUMBER</td>
<td>Enter the policy number of the insurance policy. Note – Multiple policies require separate filings (eg. primary and excess coverage).</td>
</tr>
<tr>
<td>EFFECTIVE DATE</td>
<td>Enter the date that the policy takes effect. Note – This can be the current date or a date in the future.</td>
</tr>
<tr>
<td>RECEIVED DATE</td>
<td>Enter the date the filing is being made – Current Date.</td>
</tr>
<tr>
<td>COVERAGE TYPE</td>
<td>This is automatically generated based upon what is entered in the Insurance Form field (above). Check to make sure this is correct before continuing.</td>
</tr>
<tr>
<td>COVER LIMIT</td>
<td>Enter the amount of coverage provided, or select LAW.</td>
</tr>
<tr>
<td>INSURANCE CODE</td>
<td>Select the insurance company that is covering the filing.</td>
</tr>
<tr>
<td>UNDERWRITER INFORMATION</td>
<td>Enter if applicable. This information is not required.</td>
</tr>
</tbody>
</table>

6. Click Submit **twice** to complete filing:

- [CONTINUE]
- [Submit]

7. The filing will display on the Insurance Selection page:

![Insurance Selection page]
8. If you are replacing a current filing, you will see the replacement policy number under the previous policy number located on the previous filing.

<table>
<thead>
<tr>
<th>Policy Nbr</th>
<th>Replacement Policy Nbr</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCR24314</td>
<td></td>
</tr>
<tr>
<td>PCR040314</td>
<td>Previous</td>
</tr>
<tr>
<td>PCR24314</td>
<td>Current</td>
</tr>
</tbody>
</table>

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**Cancel Insurance**

Upon cancelation of a policy, the insurance company must file a notice of cancellation in order to stop their legal liability of coverage. **MoDOT MCS must receive notice of cancellation 10 days in advance.** The effective cancellation date in MCE will automatically reflect 10 days advance notice based upon the received date entered.

**NOTE:** Upon the effective date of the cancellation, unless a new filing has been made, the carrier's Intrastate Operating Authority will be suspended and they will not be able to operating legally within the state of Missouri.

MoDOT MCS will send the carrier a Notification of Suspension for failure to comply with insurance requirements pursuant to section 390.126, RSMo and 7 CSR 235-10.030.

1. Hover on the CUSTOMER tab and click INSURANCE:

2. The Insurance Selection page will display:

3. Check the box of the filing you want to cancel:

4. Select Cancel Insurance:
5. The Cancel Insurance page will display:

6. The following fields are required:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CANCEL RECEIVED DATE</td>
<td>Enter the date the filing is being made – Current date.</td>
</tr>
<tr>
<td>CANCEL DATE</td>
<td>Enter the effective date of cancellation. Note – this must be 10 days after the received date. If you enter a date less than 10 days, MCE will automatically change this to 10 days after the cancel received date.</td>
</tr>
<tr>
<td>PRINT DELIVERY OPTIONS</td>
<td>Select how you would like to receive notice of the cancelation letter: V-Preview: no confirmation will be sent E-Email: enter the email address to send confirmation F-Fax: enter the fax number to send confirmation</td>
</tr>
</tbody>
</table>

7. Click Submit twice to complete filing:

8. The cancellation date will show below the effective date:

9. A letter will automatically generate informing the carrier of the cancelation. If you selected Email or Fax from the Print Delivery Options (shown above) this letter will be sent to the address or fax number you entered. If you selected Preview, you can view this letter in two ways:
   - Click the link “View the OPA Cancel Insurance PDF Print File” located above the action buttons. Note: this link will only be available once you have completed the cancelation process, and only while you are still on the Insurance Selection page for that carrier.
   - Select Reports – Report List. Click on the magnifying glass icon to view the letter. Note: the letters are named with a series of numbers and may be difficult to find if you do several cancelations before printing the letters.

It is your responsibility to send this letter to the carrier if you choose to do so. MoDOT MCS receives no notification of cancelations made in the system and does not have the ability to generate this letter unless the cancelation is processed in our office.
View Insurance Detail

The Insurance Detail Inquiry option is used for those looking up information for display purposes only. The information cannot be changed. You may only view those filings that you have entered in the system for your company.

1. From the Insurance Selection Screen, check the box of the filing you want to view detail for:

<table>
<thead>
<tr>
<th>Select</th>
<th>Ins Form</th>
<th>Policy Nbr</th>
<th>Coverage Type</th>
<th>Effective Date</th>
<th>Primary/Excess Ins</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FORM-E</td>
<td>PCR24214</td>
<td>BODILY INJURY</td>
<td>04/03/2014</td>
<td>Primary</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>LAW</td>
<td>05/17/2014</td>
<td></td>
</tr>
</tbody>
</table>

2. Select Insurance Detail:

   - Add Insurance
   - Cancel Insurance
   - Insurance Detail

3. The Insurance Detail Inquiry Screen will appear. This screen will show you all filings that have been made on this policy, including any cancelations, if applicable.

   ![Insurance Detail Inquiry Screen]

Reports

You have the ability to run a report that will tell you all of the filings for the insurance company(s) for which you have access to make filings on behalf.

1. Select Reports – Report Request

2. Select the Report – “OPA-LISTING OF FILINGS FOR INSURANCE COMPANY(S)"

3. Enter the Insurance Code
   This number was sent to you when you received your User ID and Password. If you do not have this number, contact MoDOT MCS to obtain.

   Insurance Code: [Enter]
4. Under Document Delivery Type select Preview

**Document Delivery Type:**

(At least one Document Delivery Type must be selected.)

- [ ] Email
- [ ] Fax
- [ ] US Mail

[ ] Preview (Report can be viewed in Report List)

5. Submit Report

Submit Report

6. Select Report – Reports List and click on the magnifying glass icon next to the report named "LISTING OF FILINGS FOR INSURANCE COMPANY(S) to view the report:

Contact Us

**Our business hours are 7:30 a.m. to 4:00 p.m., Monday through Friday**

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TOLL FREE: 866.831.6277, Option 3
MAIL: MoDOT MCS
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FAX: 573.522.6708
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