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Insurance Company User Guidelines for  
Nevada

Liability Insurance Validation Electronically  
(Nevada LIVE)

Group A

(Insurance Companies with Web Services)

DRAFT

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## ***Nevada's Approach to a New Liability Insurance Validation Program***

The Nevada Department of Motor Vehicles (DMV) recommends all insurance companies provide web services in order for the DMV to query each company's insurance data in real time. This method is fast, reliable and reflects the most current information on file with each company at that moment in time.

The Nevada DMV is aware not all insurance companies are ready to provide web services. Most companies are working to provide web services and the Department encourages all companies to provide this service.

For the purpose of validating insurance for vehicles registered in Nevada, there are three methods Nevada DMV will use for validating insurance. Each insurance company may participate in only one group, but can move from group B or C to A. The reporting methods are defined as:

- **Group A** includes insurance companies with web services.
- **Group B** includes insurance companies without web services and insures more than 500 vehicles in Nevada.
- **Group C** includes insurance companies without web services and insures less than 500 vehicles in Nevada.

This document primarily focuses on "Group A" Insurance companies.

### **DMV's Current Insurance Verification Process**

The current process requires insurance companies to send data on tape, compact disk or floppy disk. After the data is received, Nevada DMV processes the information by matching those records to the DMV's records. Records that match are applied to the DMV database. Records that do not match are written as errors and are reported back to the insurance companies for corrections.

### **Nevada LIVE - Nevada Liability Insurance Validation Electronically**

Nevada LIVE is the Nevada DMV's enhanced insurance validation program. This new program follows the guidelines outlined in the "IICMVA Model User Guide for Implementing Web Services v3 Final 5-16-08."

The direct link to the above document is available at [http://www.iicmva.com/iicmva\\_model\\_user\\_guide\\_v3.doc](http://www.iicmva.com/iicmva_model_user_guide_v3.doc). The document is also available on the IICMVA's website <http://www.iicmva.com/> - under Publications.

Nevada LIVE's implementation date is on or before February 2010. With web services, the Nevada DMV will initiate a direct inquiry with the insurance carrier to verify the insurance information.

### **Active Liability Insurance Records**

As part of the switch from the current Insurance Verification Program (IVP) to the new Nevada LIVE program, Nevada DMV will require all insurance companies to submit data one time for all of their ACTIVE liability insurance records via secured FTP (File Transfer Protocol). The format for this one time submission will be the 550 format all insurance companies currently use to report to the Nevada DMV. The Nevada DMV will schedule the submission of these files with each insurance company.

#### **FILENAME**

DMVNVLN#####DyyymddVnn.txt (for Production file)  
DMVNVLN#####DyyymddTnn.txt (for TEST file)  
DMVNVLN is a standard text required by Nevada DMV  
##### is the NAIC number  
D is a standard text required by DMV  
yyyy is the current year  
mm current month  
dd current day  
nn is the version number that will keep incrementing for a given day

For example, NAIC 12345 sending a production file on August 20, 2009

DMVNVLN12345D20090820V01.txt

Same company sending another file the same day

DMVNVLN12345D20090820V02.txt

For example, NAIC 12345 sending a test file on August 22, 2009

DMVNVLN12345D20090822T01.txt

The error file returned to the Insurance Company would be in the following format

#### **ERROR FILE NAME**

DMVNVLN#####DyyymddEnn.txt

Nevada LIVE will return a report indicating the number of records received, number of successfully processed, and records with errors. Nevada DMV will work with the Insurance Company regarding the submission of the initial Book of Business (BoB). Depending on the volume of records for processing, Nevada DMV will schedule the processing and will notify the insurance company via email when the error file (if any) is ready for pick. Under normal circumstances, Nevada DMV will process the file within two business days and will notify the insurance company via email when the error summary report file (when applicable) are ready for pick-up. The insurance company must pick up the report from the secured FTP server within three business days. The errors should be corrected and resubmitted to the Department within seven days via secured FTP. Failure to correct the errors could result in your customer being sanctioned.

### **Advantages to Customers**

The Nevada DMV will provide a Nevada LIVE website, which the customer can use to view their current insurance status and/or update their insurance information. It will be the responsibility of the customer to inform the DMV of any changes or updates to their policy.

To view current insurance status the customer must enter the registered vehicle's license plate number, VIN and other required information to identify the customer in a secure manner as deemed by Nevada DMV. The output from this process will be the insurance company's name and a partial policy number. For security reasons the Department will not display the full policy information and no personal information will be displayed.

A separate web page will allow the customer to update their insurance information. The DMV will validate the insurance coverage. DMV records will update its records only after the insurance company confirms the insurance information.

### **Advantages to Insurance Agents**

The Nevada LIVE website for the customer to update their insurance information will be generic enough for insurance agents to assist their customers with their insurance updates. The DMV is encouraging insurance agents to partner with the DMV by taking an active role in assisting customers by either updating information for them, or by educating the customer about their responsibilities within Nevada LIVE to provide accurate and current liability insurance information.

### **Withdraw from the Program**

An insurance company must withdraw from the Validation Program if they decide to stop selling motor vehicle liability policies in Nevada.

Nevada Administrative Code (NAC) 485.180 requires that an insurance company, within 30 days of making such a decision, notify the Department of that decision.

The Department requires a completed "Insurance Company Application to Withdraw" form IVP-011 be submitted to the DMV. The DMV will review the application and policy information. A confirmation letter will be sent to the insurance company informing them of their removal from the Department's list of authorized insurance companies that can sell motor vehicle liability policies in this state.

**The insurance company must continue to meet all reporting requirements until the confirmation from the Department of Motor Vehicles is received.**

## **DEFINITIONS**

**DLN/ID** is the Driver's License Number or Identification Number issued by the Nevada DMV.

**FEIN** is the Federal Employee Identification Number.

**Fleet** - 10 or more vehicles registered with the Department to the same person or business. (NAC 482.644)

**Insurance Effective Date** is the date the insurance coverage is in effect, or the date the vehicle was added to the policy.

**Insurance Termination Date** is the date liability insurance is expires, terminated, canceled, or considered 'out of force.'

**IICMVA** – Insurance Industry Committee on Motor Vehicle Administration

**Motor Carrier Vehicles** is any person or operator who holds himself out to the public as willing to transport by vehicle from place to place, either upon fixed route or on-call operations, passengers or property, including a common motor carrier of passengers, a common motor carrier of property and a taxicab motor carrier. Included in this definition are commercial vehicles with a GVW of 26,001 pounds or more. Taxicab companies are considered a fleet.

**Non-motor Carrier Vehicles** are passenger vehicles, light trucks, and motor homes with a GVW of 26,000 pounds or less.

**Registered Owner Name** is the name of a natural person, firm, corporation or association whose name appears in the files of the Department of Motor Vehicles as the person to whom the vehicle is registered (NRS 482.102). In most cases, the natural person's name on record is their full legal name as displayed on their Nevada Driver's License or Identification card (NRS 481.0515). The Nevada DMV considers the policy owner name and named insured the same as the registered owner name.

**Vehicle Identification Number (VIN)** means the identification number or other distinguishing number or identification number or identification mark of a vehicle or part of a motor vehicle that was placed or stamped on that vehicle or part by the manufacturer pursuant to federal law or regulation, or as assigned by the Department of Motor Vehicles.

## **INSURANCE COMPANIES WITH WEB SERVICES (Group A)**

With the Nevada LIVE program, insurance companies providing web services for coverage confirmation will no longer be required to submit their data to the Nevada DMV. Instead, the Nevada DMV will query the record in real-time, directly to those insurance companies.

In order for this program to work well for insurance companies, their customers, and the State of Nevada, the Nevada DMV requires the following conditions for those insurance companies with web services:

1. The web service and data should be available at all times and only include Nevada policies written by a company licensed to do business in Nevada.
2. For vehicle specific policies - match using the VIN and policy number. Name matching is desired but not required.
3. For operator policies which do not have a VIN – match using the policy number and registered owner’s Nevada Driver’s License Number provided by Nevada DMV. Name matching is desired but not required. **Please refer to Appendix A for matching hierarchy guidance.**
4. For non-vehicle specific policies that do not have a VIN, match using the policy number and FEIN or DLN provided by the Nevada DMV. At least one registered owner must match with an owner on the policy.

### Service Availability

Nevada LIVE is intended to operate 24 hours a day, 7 days per week. Each insurance company shall provide the DMV with anticipated system availability, maintenance schedules or scheduled down times, as applicable. Insurance carriers will notify the DMV two business days in advance of any system unavailability not previously scheduled. **A form will be available on the NV LIVE web site to provide this information. Other forms to establish connectivity will be sent to your company’s IT Contact person. Nevada DMV will contact the IT Contact to exchange the required security certificates, begin testing then to move to Production. Nevada DMV anticipates a minimum of two weeks to process the security documents before testing may begin.**

### Query

Following the IICMVA model, the Nevada DMV, as the requesting agent, will send an inquiry message using a web service agent to the insurance carrier identified by the customer. The message will contain the following required data elements:

- NAIC
- Coverage Confirmation Date
- Policy Key/Policy Number
- VIN

The following additional data elements may be included in the message, if available:

- Registered Owner's Name
- Registered Owner's DLN
- Registered Owner's FEIN

The following Requestor Information will also be included in the message.

- Organization Name (Default: NVDMV)
- Reason Code (Default: BIVER)
- Tracking Number (26-digit timestamp YYYY-MM-DD-HH.MM.SS:#####)

**Coverage Confirmation Request – Reason Codes**

CHM: V31B  
 SCHEMA: 00200510  
 (Current version)

Code	Description
Accident	
Coverage Verification	
Registration of Vehicle	
Registration Renewal	
Traffic Violation	
Traffic Violation with Accident	

CHM: V48B  
 SCHEMA: 00200809

Code	Description
ACC	Accident
ACCV	Traffic Violation with Accident
BIVER	Bodily Injury (BI) Coverage Verification
PIPVER	Personal Injury Protection (PIP) Coverage Verification
REGREN	Registration Renewal
VEHREG	Registration of Vehicle
VIOL	Traffic Violation

Response

The insurance carrier hosting the insurance verification web service will respond, in real time, to the request submitted by the DMV. DMV requires a maximum response time of two seconds. We understand the insurance company will respond as quickly as possible in order to serve your customers. The insurance carrier's response will be:

**CONFIRMED** – This response confirms a Nevada liability insurance policy is present for the vehicle and date contained in the message, per NRS 485.055, 485.185, and 485.186. Insurer is liable for providing evidence for the minimum liability coverage as described in NRS 485.185.

UNCONFIRMED – This response indicates the insurance company was either unable to confirm coverage for the vehicle and/or date submitted in the message and will supply the reason code.

**Coverage Confirmation Response - Unconfirmed response details**

CHM: V31B  
 SCHEMA: 00200510  
 (Current version)

Code	Description
1	Incorrect Data Format
10	System Found VIN - Unique Key Cannot Be Verified
11	System Cannot Locate Policy Information - Manual Search In Progress
12	System Unavailable
2	Missing Unique Key
3	Missing NAIC Code
4	Missing VIN
5	Missing Verification Date
6	Unauthorized Requestor
7	System Cannot Locate Unique Key Information
8	System Found Unique Key - No Coverage on Date Requested
9	System Found Unique Key - VIN Cannot Be Verified

CHM: V48B  
 SCHEMA: 00200809  
 (New version)

Code	Description
IDF	Incorrect Data Format
NAIC1	NAIC Code Not Submitted
NAIC2	System Cannot Locate NAIC
PKEY1	Policy Key Not Submitted
PKEY2	System Cannot Locate Policy Key Information
PKEY3	System Found Policy Key - Coverage on Verification Date Cannot Be Confirmed
PKEY4	System Found Policy Key - VIN Cannot Be Verified
POL1	System Cannot Locate Policy Information - Manual Search in Progress
SYSU	System Unavailable
UREQ	Unauthorized Requestor
VDT1	Coverage on Verification Date Cannot Be Confirmed
VDT2	Verification Date Not Submitted
VIN1	System Cannot Locate VIN
VIN2	System Found VIN - Coverage on Verification Date Cannot Be Confirmed
VIN3	System Found VIN - Policy Key Cannot Be Verified
VIN4	VIN Not Submitted

The Nevada DMV is aware of a possible delay between the agent writing the policy and the policy entering the corporate office's system. The factor of the delay has been taken into consideration in programming the new system.

## Aged Inquiries

The Nevada DMV may make inquiries containing coverage confirmation dates up to six months prior to the current date. Insurance companies should have historical insurance data available to respond to these requests accurately.

When the historical data is not on the web services server, the Department recommends the record be added within seven days. **If the record can not be added, an alternative method currently in the development stages will be available.**

## XML Schema Version

Insurance companies with web services are required to comply with XML schema versions **00200510** or **00200809**. This link is to the XML schemas website: <http://xml.x12.org>.

## **SOAP Request Envelope**

### 00200510 Version

```
<?xml version="1.0" encoding="UTF-8" ?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  soap:encodingStyle="http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <CoverageRequest
      xmlns="http://www.iicmva.com/CoverageVerification/">
      <RequestorInformation>
        <Organization>
          <Name>
            NVDMV
          </Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>
            BIVER
          </ReasonCode>
          <TrackingNumber>
            NVDMV-datetimestamp
              (yyyy-mm-dd-hh.mm.ss.#####)
            NVDMV-2009-08-15-14.39.45.896920
          </TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
    </Detail>
  </soap:Body>
</soap:Envelope>
```

```

    <PolicyInformation>
      <OrganizationDetails>
        <NAIC>
          XXXXX
        </NAIC>
      </OrganizationDetails>
      <PolicyDetails>
        <VerificationDate>
          2008-04-01
        </VerificationDate>
        <UniqueKey>
          XXXXXXXXX
        </UniqueKey>
        <PolicyState>
          NV
        </PolicyState>
      </PolicyDetails>
    </PolicyInformation>
    <VehicleInformation>
      <VehicleDetails>
        <VIN>
          XXXXXXXXXXXXXXXXXXXXX
        </VIN>
        <Make>
          UNKNOWN
        </Make>
        <Model>
          UNKNOWN
        </Model>
        <Year>
          0000
        </Year>
      </VehicleDetails>
    </VehicleInformation>
  </Detail>
</CoverageRequest>
</soap:Body>
</soap:Envelope>

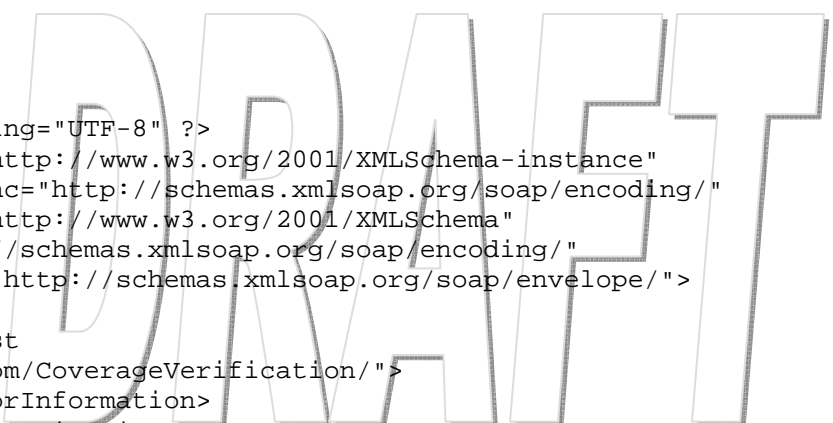
```

002000809 Version

```

<?xml version="1.0" encoding="UTF-8" ?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  soap:encodingStyle="http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <CoverageRequest
      xmlns="http://www.iicmva.com/CoverageVerification/">
      <RequestorInformation>
        <Organization>
          <Name>
            NVDMV
          </Name>
        </Organization>
        <ReasonDetails>

```



```

        <ReasonCode>
            BIVER
        </ReasonCode>
        <TrackingNumber>
            NVDMV-datetimestamp
                (yyyy-mm-dd-hh.mm.ss.#####)
            NVDMV-2009-08-15-14.39.45.896920
        </TrackingNumber>
    </ReasonDetails>
</RequestorInformation>
<Detail>
    <PolicyInformation>
        <OrganizationDetails>
            <NAIC>
                XXXXX
            </NAIC>
        </OrganizationDetails>
        <PolicyDetails>
            <VerificationDate>
                2008-04-01T09:03:47.00Z
            </VerificationDate>
            <PolicyKey>
                XXXXXXXXX
            </PolicyKey>
            <PolicyState>
                NV
            </PolicyState>
        </PolicyDetails>
    </PolicyInformation>
    <VehicleInformation>
        <VehicleDetails>
            <VIN>
                XXXXXXXXXXXXXXXXXXXXX
            </VIN>
            <Make>
                UNKNOWN
            </Make>
            <Model>
                UNKNOWN
            </Model>
            <Year>
                0000
            </Year>
        </VehicleDetails>
    </VehicleInformation>
</Detail>
<PublicationVersion>
    XXXXXXXX
</PublicationVersion>
<PublicationDate>
    2008-04-01T09:03:47.00Z
</PublicationDate>
</CoverageRequest>
</soap:Body>
</soap:Envelope>

```

## Security Certificates

In order to receive an SSL certificate for the test environment and endpoint (test server IP address); please e-mail Sondra Baker at [sbaker@dmv.nv.gov](mailto:sbaker@dmv.nv.gov).

## Connectivity Testing

1. Basic Connectivity "PING" Test
2. Availability Test (send & receive)
3. Security/Certificate Test
4. Production Test

## Business Scenario Testing

The Business Scenario Testing will be developed in the future.

## Query Traffic

The number of queries will depend on the number of insurance policies each insurance company has. Each policy will be **randomly** queried at least once every 60 days. There are events and triggers that could cause a query to occur more frequently.

## **Process for Validating Insurance**

The registered owner will be responsible for providing the Department with the insurance company's NAIC, the policy number and the policy effective and termination dates. The agent may also provide this information on the customer's behalf. The insurance company must validate the insurance information provided to the Department by a registered owner.

When a registered owner claims insurance coverage, but the Department has an unconfirmed response, the following will occur:

### **Verifying to Owner:**

- A written notice will be mailed to the registered owner(s) of the vehicle notifying them insurance coverage could not be confirmed. The registered owner must respond to the notice and provide the Department with current insurance information, or admit to having no insurance.
  - If a response is not received from the registered owner(s) within 15 days, a certified letter will be sent informing the registered owner(s) their vehicle registration will be suspended in 10 days. The certified letter will instruct the owner to contact their insurance company.

- If a response is received from the registered owner, the information on the notice will be reviewed by a Department technician. The Department will attempt to validate coverage with the new information.
  - If the response from the customer is “Admits No Insurance”, the registration will suspend immediately and a certified letter will be sent to the customer advising them how to reinstate their registration.

### **Verifying to Insurance Company**

- The insurance information provided by the customer will be entered into the DMV Application by a Department technician and electronically validated. If the insurance coverage is unconfirmed, the response will be forwarded to the insurance company.
- When the insurance company receives the response from the Department, the insurance company must ensure the information is correct in their system. The DMV will query the record ten days from DMV’s receipt of the notice to verify insurance coverage.
  - If confirmed, the incident is resolved.
  - If unconfirmed, a certified letter will be sent informing the registered owner(s) their vehicle registration will be suspended in ten days.
- If the Department can validate the insurance coverage within the 10-day period after the certified letter is sent, the customer will receive a notice stating their registration will not be suspended.
- Confirmed customer responses will not be sent to the insurance company for validation.

To meet the vehicle registration reinstatement requirements, the registered owner(s) must submit proof of insurance and pay reinstatement fees. The registered owner(s) may also be asked to supply other documents.

### **Notification of Non-Compliance Process**

The following items are considered Non-Compliance:

1. If an insurance company fails to correct the error records the DMV reported within seven business days on two occasions within a one year period.

2. If the insurance company has added sub-users without submitting the External DMV User Information Technology Security Form, the USER IDs issued to the insurance company must be immediately suspended.
3. If an insurance company fails to notify the Department of times the web services will be unavailable or if the web services access is unavailable excessively on two occasions within a one year period.
4. If an insurance company's excessively "unconfirms" coverage then "confirms" verbally.

**Important Notice:** For any of the above non-compliance issues, the Department will send a "Not In Compliance Notice". This notice indicates non-compliance with the requirements of the Validation Program and notifies companies they will not receive driver and vehicle information from the Department until such time the company is back in compliance with the Department.

The Department shall notify the Commissioner of Insurance when an insurer has not met the reporting requirements, is out of compliance, or provides false, incomplete or misleading information to the Department.

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## DOCUMENTS

### 1. Administrative Authorization Form

- This notice is used by the Department to obtain insurance company information.
- This notice must be completed and returned to the Department within 30 days of licensing in Nevada or whenever a change occurs in company staff, address or phone numbers.
- When appointing a new administrator or changing the administrator, the form must be accompanied by a letter from the President or CEO of the company authorizing the new administrator.

### 2. Notification of Non-Compliance:

- This is a sample of the notice sent to an insurance company when they are out of compliance. Please refer to “**Notification of Non-Compliance Process**” Section to view reasons for non compliance.

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DEPARTMENT OF MOTOR VEHICLES  
CENTRAL SERVICES AND RECORDS DIVISION  
Nevada LIVE  
555 WRIGHT WAY  
CARSON CITY, NV 89711-0400

11/20/2009

COMPANY NAME  
ADDRESS  
CITY, STATE ZIP  
ATTN: CONTACT NAME

Reference: NAIC: #####

Dear COMPANY NAME,

NRS 485.314 requires all licensed Nevada insurance companies who write automobile liability insurance policies to report to the Department of Motor Vehicles.

Department records indicate you have not complied with the reporting requirements for the period(s) of:

DATES: 10/2009  
09/2009

Your account with the Central Services and Records Division, Records Section, has been suspended pursuant to NAC 485.165. You are not eligible to receive vehicle registration or driver's license information from the Department until you have filed the required report(s).

If you have any questions regarding this notice, please call the Insurance Nevada LIVE Program at (775) 684-4850 or e-mail [DMVIVPReporting@dmv.state.nv.us](mailto:DMVIVPReporting@dmv.state.nv.us) for assistance.

Sincerely,

Nevada LIVE Program  
Processing Center

## DEPARTMENT CONTACTS

Contact information for the Nevada LIVE Program staff at the State of Nevada, Department of Motor Vehicles:

### Mail to:

DMV Motor Vehicles  
Central Services Processing  
Nevada LIVE  
555 Wright Way  
Carson City, NV 89711-0800

### Primary contact for the program:

Nevada LIVE Program  
Phone: (775) 684-4850  
Fax: (775) 684-4543  
Address: 555 Wright Way  
Carson City, NV 89711-0800

E-mail: [DMVIVPReporting@dmv.state.nv.us](mailto:DMVIVPReporting@dmv.state.nv.us)

**Web Site** to download copies of the Nevada Reporting Requirements Manual:

<http://www.dmvnv.com/nvlive.htm>

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