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Insurance Company User Guidelines for
Nevada

Liability Insurance Validation Electronically
(Nevada LIVE)

Group C

(Insurance Companies Without Web Services That Insure
Less Than 500 Vehicles in Nevada)

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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 C" 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. Those records that do not match are written as errors and are reported to the insurance companies for corrections.

Nevada LIVE - Nevada Liability Insurance Validation Electronically

Nevada LIVE is the Nevada DMV's enhanced insurance 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. The document is also available at 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.

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 and VIN. 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. When the insurance information is confirmed, the DMV database will be updated.

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 insurance company must also submit to the Department a record that contains the date of expiration of each active motor vehicle liability policy the insurer has issued for a vehicle in this state.

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 is a 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 WITHOUT WEB SERVICES WITH LESS THAN 500 VEHICLES IN NEVADA (Group C)

For insurance companies who write Nevada policies for 500 vehicles or less and do not have web services, the Nevada DMV will provide a website to upload the policy information. The Insurance Company will have the ability to login into the DMV website with a User ID and initial password. DMV NVLIVE user would set up the User ID after receiving proper documentation from the Insurance Company. The upload file must be in an Excel format (XLS or XLSX) or CSV (tab delimited.) The submitting insurance company will know immediately if the records were linked to an existing registered vehicle in the DMV database. Errors will be returned immediately to the company with proper error codes. When an insurance record is submitted, but the vehicle has not yet been registered, the data will be stored in a table for 30 business days. If after the 30 days, the record is not yet linked, a “No Match” record will be returned to the insurance company in an error file. After the customer registers their vehicle, the insurance company and the customer will have the ability to check the Nevada LIVE website to ensure the policy linked to the vehicle. The error details for policies that do not link are in the development stages.

Each company must report all vehicle and/or policy terminations and all vehicle and/or policy additions within seven (7) business days from the policy effective date.

Types of Records Reported

1. Only Nevada motor vehicle insurance is to be reported.
2. All registered motor vehicles under 26,000 pounds are included: automobiles, commercial vehicles, motor homes, rental cars, motorcycles, and golf carts. The only exclusions are trailers and off road vehicles as defined by statute (NRS 485.313).
3. Only policies issued by insurance companies licensed to write policies in Nevada are acceptable for motor vehicles registered in Nevada.
4. If the vehicle information is known, submit the record according to the instructions for vehicle specific insurance.
5. If a fleet or an operator policy is issued with no vehicle information, submit the record according to the instructions for non-vehicle specific insurance.
 - The Department will assume all vehicles registered to the named insured are covered.
6. All add transactions must be equal to or less than the date created.
7. All termination transactions must be equal to or greater than the end date previously submitted.

The required data elements to be submitted by the eligible insurance companies are:

Name	Datatype	Maximum Length	Format	Req/Opt /Cond
NAIC	Character	5		Required
Policy Number	Character	25		Required
Policy Effective Date	Date	10	mm/dd/yyyy	Required
Policy Termination Date	Date	10	mm/dd/yyyy	Required
Policy Type	Character	1	V=Vehicle, N=Non-Vehicle	Required
VIN	Character	30		Required if Policy Type = V; Optional if Policy Type = N
Business Indicator	Character	1	Y = name supplied is a company or family trust name. Space = name supplied is not a company name. Required if name supplied is a company name.	Conditional
Last Name 1	Character	40	The last name of the registered owner is required. The complete company or family trust if the insured is a company or family trust.	Required
First Name 1	Character	15	First name of registered owner. First name is required if registered owner or named insured is not a company or family trust.	Conditional
Id Type 1	Character	1	Identifies the type of ID for the first insured. D = DLN F = FEIN	Required

Name	Datatype	Maximum Length	Format	Req/Opt /Cond
Id Number 1	Character	25	Unique number identifying the first insured. For an individual, the Nevada Driver's License Number is requested. If the Nevada Driver's License Number is not known, enter a space. For a company, the FEIN is used.	Required
Last Name 2	Character	40	Last name of additional registered owner(s) or named insured.	Optional
First Name 2	Character	15	First name of additional registered owner(s) or named insured.	Optional
Id Type 2	Character	1	Identifies the type of ID for the second insured. D = DLN F = FEIN	Optional
Id Number 2	Character	25	ID of additional registered owner(s) or named insured.	Optional
Last Name 3	Character	40	Last name of additional registered owner(s) or named insured.	Optional
First Name 3	Character	15	First name of additional registered owner(s) or named insured.	Optional
Id Type 3	Character	1	Identifies the type of ID for the third insured. D = DLN F = FEIN	Optional
Id Number 3	Character	25	ID of additional registered owner(s) or named insured.	Optional

Name	Datatype	Maximum Length	Format	Req/Opt /Cond
Last Name 4	Character	40	Last name of additional registered owner(s) or named insured.	Optional
First Name 4	Character	15	First name of additional registered owner(s) or named insured.	Optional
Id Type 4	Character	1	Identifies the type of ID for the fourth insured. D = DLN F = FEIN	Optional
Id Number 4	Character	25	ID of additional registered owner(s) or named insured.	Optional
Action Indicator	Character	1	I = Insert; D = Delete	Required
Reject Reason	Character		Description of reason the record was rejected by DMV	Returned by DMV

Testing

DMV will work with Insurance companies to verify the process is working correctly.

Notification of Non-Compliance Process

The following items are considered Non-Compliance:

1. If an insurance company fails to report for two reporting months within a one year period, by the fifteenth of the following month,
2. 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. The DMV understands some errors can not be corrected within seven days due to lack of information from the customer and will work with the companies on these individual cases.
3. 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.

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.

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 no record of the insurance, the following will occur:

- A written notice will be mailed to the registered owner(s) of the vehicle notifying them insurance coverage is not on file. 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 check the record to see if insurance has been linked to the vehicle's record. If no record of insurance is found, the response will be sent to the insurance company.
 - When the insurance company receives the response from the Department, the insurance company must ensure their records match the information on the response and submit the information to the Department.
 - If the Department does not receive the information within ten days of the DMV's receipt of the notice to verify insurance coverage, a certified letter will be sent to the customer informing them their registration will suspend in ten days.
 - If the customer did not maintain Nevada insurance, the insurance company must complete the Insurance Information Area on the

response to deny insurance coverage and return the notice to the Department of Motor Vehicles.

- 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.
- If the Department can validate the insurance coverage within the 10-day period **after the certified letter has been sent**, the customer will receive a notice stating their registration will not be suspended.

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.

Document Examples

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. No Activity to Report Notice.

- The insurance company must send this notice in lieu of a report if they had no activity for the reporting period. The Department must receive the notice by the fifteenth day of the month and the report must account for the previous month's entire reporting period. Reporting June 1st to June 30th is acceptable. Reporting May 15th to June 15th is not acceptable. Months should not overlap.

3. **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.**

NO ACTIVITY TO REPORT

This report should cover a single month of reporting.

Example: Reporting period for June 1st to June 30th is acceptable. Reporting period May 15th to June 15th is not acceptable. Months should not overlap.

INSURANCE COMPANY NAME:

INSURANCE COMPANY NAIC NUMBER:

No activity for reporting period: _____
Beginning Date Ending Date

The above-mentioned company has no activity to report for the monthly reporting period.

Signature of Insurance Company Representative

Date

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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, by the fifteenth day of each month, any activity for the prior month.

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 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

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

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

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