

Why have I been denied record requests?

NAC 485.175 Failure of insurer to submit records. ([NRS 485.130](#), [485.314](#))

1. If on two or more occasions within a 12-month period an insurer fails to submit records required pursuant to [NAC 485.155](#), [485.160](#) or [485.165](#), the Department will consider the insurer to be in noncompliance with the provisions of [NRS 485.314](#).

2. If the Department determines pursuant to subsection 1 that an insurer is in noncompliance with [NRS 485.314](#), the Department will not provide to that insurer information regarding:

- (a) A driver's license; or
- (b) The registration of a vehicle,

→ until such time as the Department receives from that insurer each record that the insurer previously failed to submit.

(Added to NAC by Dep't of Motor Veh. & Pub. Safety by R176-97, eff. 6-4-98)

If your company is not in compliance with the Department of Motor Vehicles at the time you request records, your request will be denied until requirements are met.

How did this happen?

Each insurance company is required, according to NRS 485.314, to report to the Department by the 15th day of each month any activity for the prior month. This means each insurance company shall provide the Department with a record of each policy issued, amended or terminated in the previous month or a report indicating there was no activity. If the company does not comply with this requirement twice within a 12 month period, access to Department records will be denied.

What can I, as a Requestor of Records, do to correct this?

You must contact the Administrator, Data Processor or Underwriter of the insurance company for which you are requesting record information. One of these individuals must contact the Insurance Verification Section by telephone (775) 684-4850 or email at DMVIVPReporting@dmv.state.nv.us. The Department will tell the company why they are out of compliance. The insurance company must then file the missing or required reports. Once the reports are accepted by the Department, the company will be back in compliance and allowed to request records.

How will I know I can receive records?

Ask the Administrator, Data Processor or Underwriter of the insurance company to notify you once the company is in compliance. When you receive that information, you may begin requesting records.