

Nevada DMV Recommendations for the Insurance Industry

Communication

Many local insurance agents may not have been aware of the Nevada LIVE program. In order to assist them, a [brochure](#) to clarify the Nevada LIVE system was mailed to all licensed agents and brokers in December 2010. It is important for the agents and brokers to know how their insurance company reports to DMV (Group A, B, or C.)

In order to provide equal service to each insurance company, technicians process five issues per call. Here are some helpful hints for the authorized underwriters to research prior to calling Nevada LIVE;

- Group A – why was an unconfirmed response given, or does the insurance record need to be added to DMV's database?
- Group B and C – was the insurance record submitted but returned with an error, and what was the error message?

The DMV's application will not allow a Nevada LIVE technician to lift a suspension of an incident until after the certified letter has been generated. This restriction is due to the timing of an incident lifecycle.

Group A

Digital Security Certificates need to meet the requirements specified in the Digital Security Certificates Requirements document at http://www.dmvnv.com/pdf/forms/nvlive_group_a_cert.pdf. Certificates should not expire or fall out of force.

Books of business using the 300 format may be required by the 5th of each month. Having this data submitted to the DMV will reduce the number of registered owners receiving postcards asking for insurance information when they renew, if their policy number changed, or if they have switched insurance companies. The specifications will be added to the Insurance Company User Guidelines for Group A within the next week.

On page 8, T3.2.3 of the IICMVA Guidelines, *"the message content key from the requesting party is to include the following mandatory data elements: Policy Key (number), VIN, NAIC, and Requested Verification Effective Date."* Nevada DMV requests the policy number on the evidence of insurance be the Policy Key for the insurance company to verify. Nevada DMV has learned some of the policy numbers on the evidence of insurance is not the same as what the insurance company has as the policy key in their database.

Insurance companies who need to correct the VIN on a vehicle should make provisions to verify that insurance is confirmed for the effective date the vehicle was added to the policy rather than the date the VIN was corrected.

Groups B and C

Reporting insurance records changed from monthly to every seven days.

Some insurance companies are not submitting insurance policy renewals. Please follow the instructions on page 9 of the Insurance Company User Guidelines for Group B to report "Add" transactions.

When an insurance record is submitted with an error, the record is not applied to ANY vehicle registration. Failure to correct the errors could result in your customer being sanctioned. Non-compliance is considered when an insurance company fails to correct error records within seven business days on two occasions within a one year period.

Effective July 1, 2011, secure FTP reporting will no longer be a reporting option.

Compliance will soon be enforced.

Group A, non-compliance issues that will be measured are the percent of down time, unconfirmed responses, confirmation of out-of-state policies, and confirmation of policies when previously unconfirmed when queried data has not changed.

Groups B and C, submission of weekly files, correction of error records, and the acceptable percentage of errors will be measured.