



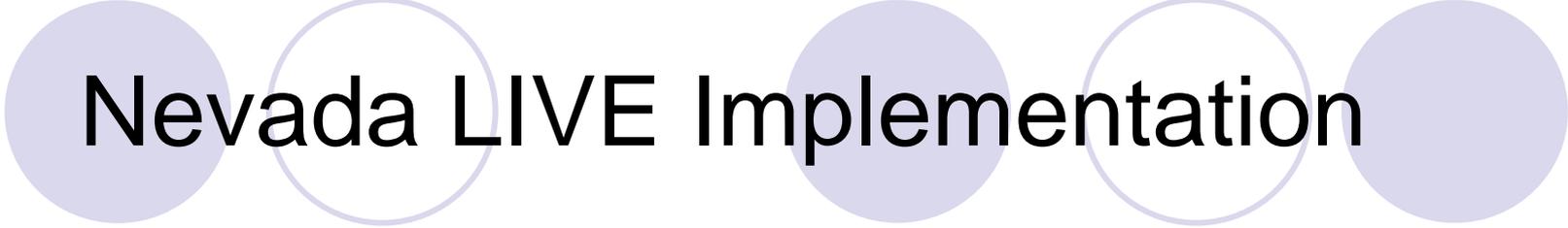
# Nevada LIVE

(Liability Insurance Validation Electronically)

Post Implementation  
August 2010

# Contacting the Nevada LIVE Team

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# Nevada LIVE Implementation

Nevada LIVE was implemented on March 15, 2010. We are continuing to work on enhancements.

Nevada DMV intends to work with the insurance industry to clean up vehicle registration records. With your help, after the first full year (3-15-11) our records should reflect more accurate insurance information.



# IVP vs. Nevada LIVE

## What are the differences between the old and the new systems?

### IVP

- Insurance records were reported using tapes, discs, and floppies. These reports were submitted once a month.
- Focused on terminated records and new registrations.
- Registered owners did not have to present their Nevada evidence of insurance to register their vehicle.
- Registrations were completed by signing a declaration to maintain continuous insurance.

### Nevada LIVE

- Insurance records are reported using web services, secure FTP, or web login and loading an Excel spreadsheet. These reports are required within seven days from effective date.
- Each vehicle registration (new or renewal) must have an insurance record.
- Registered owners present their Nevada evidence of insurance to the DMV.
- Registrations are not completed without an insurance record being entered into the DMV Application.

# Insurance record improvements

Before the books of business were submitted in February and March of 2010, there were approximately 164,000 active registrations without an insurance record.

Registered owners obtain Nevada liability insurance coverage. One insurance company reported a 15% increase in policies.

Insurance information is entered at the time of the vehicle registration. Fewer registered owners are determined to be without vehicle liability insurance.

# Why does DMV need to be informed with new or updated insurance information?

IICMVA Guidelines F4.2 The requesting entity will be responsible for determining the appropriate company to which it will send a request.

DMV has an obligation to capture insurance information for registered vehicles (NRS 482.215). If the DMV cannot confirm insurance coverage, registered owners will receive a postcard, possibly followed by a certified letter and resulting in potential registration suspension.

**Group A:** DMV needs the insurance company name or NAIC, policy number, effective and expiration dates to query the correct insurance company. Active registrations with Group A companies are checked randomly every one to 60-days.

**Groups B and C:** The insurance company submits the updated insurance record within seven days of any change.

# Providing New or Updated Policy Information

Use the web! Insurance information can be updated on the web at [www.dmvnv.com](http://www.dmvnv.com) by the registered owner or their agent.

**Step 1** Insurance record is added to the Corporate database.

**Step 2** REGISTERED OWNERS or AGENTS report by insurance company name or NAIC, policy number, and effective and expiration date changes to DMV.

**Step 3** Check the web to ensure the insurance record is matched to the vehicle registration and is Confirmed.



# **Accessing the Web for Insurance Policy Update - Security -**

When updating insurance on the web the Nevada DMV database is being accessed and updated.

For security purposes, the web page requires several key pieces of information to access the insurance record related to a specific vehicle registration.

Each of the search items must be an exact match to access the insurance record.

# Update Insurance Information by an Agent

The search elements are:

## Vehicle:

- Vehicle Identification Number (VIN)
- Agents enter the NAIC that is on file with DMV rather than the license plate

## Individual:

- Nevada Driver's License Number
- Date of Birth
- Full Legal Name as it is on the Nevada Driver's License (First, Middle, Last Names)
  - Middle Name is required if it exists on the Nevada Driver's License.
  - If no Middle Name exists, this field is not required.

# Update Insurance Information by an Agent (continued)

## **Business:**

- FEIN
- Full Business Name

You must update your insurance by phone or in person if you do not have a Nevada driver's license or if your vehicle is registered only to a Trust. Please call 775.684.4850 or visit your nearest DMV office. If a trustee with a Nevada driver's license is on a trust registration, you may use the Individual option.

# Accessing the Web for Insurance Policy Update

Many times information is entered onto the web incorrectly and results in a No Match.

Common errors are:

- Incorrect VIN
- First four characters of license plate instead of the last four.
- Incorrect Nevada Driver's License Number
- Incorrect Date of Birth

# Updating Information on the Web

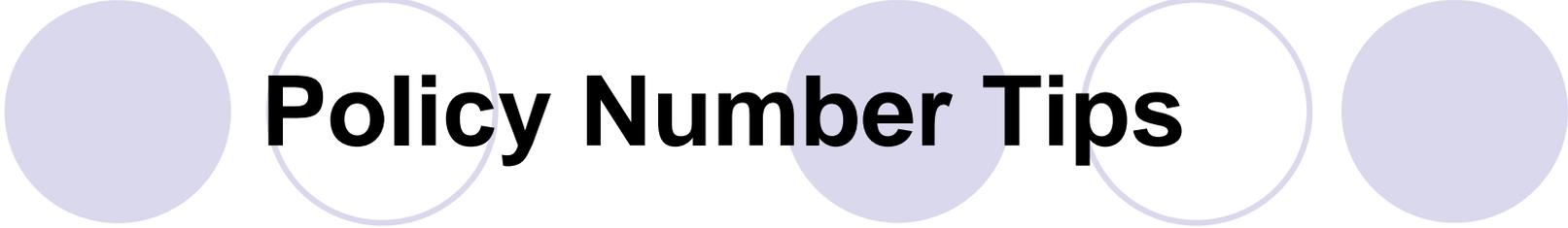
## After a successful search

The following information is required to update the insurance record:

- The insurance company NAIC or name **exactly** as it appears on the Nevada evidence of insurance.
- The policy number **exactly** as it appears on the Nevada evidence of insurance.
- Type of policy (vehicle, operator, or fleet)
- The effective date of the policy.
- The expiration date of the policy.

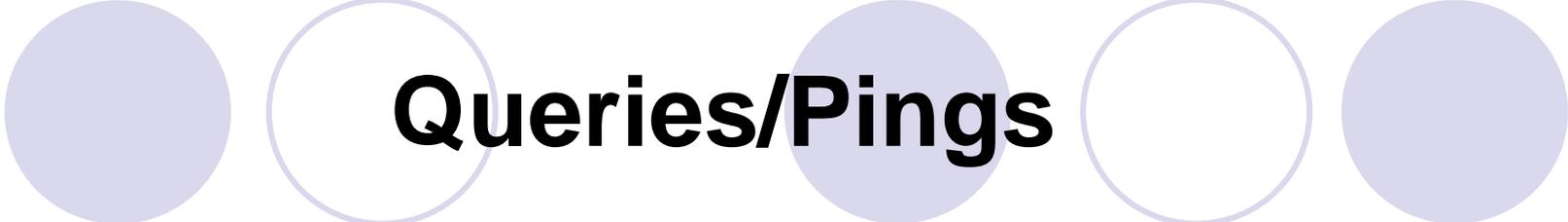
# Insurance Record Status Definitions

- The insurance record is updated and the status is displayed:
  - **Confirmed** – Your insurance company verified and confirmed your Nevada Liability insurance record. No other action is needed at this time for this policy.
  - **Pending Confirmation** – Confirmation of your Nevada liability insurance record is pending verification with your insurance company. If you recently purchased or renewed the insurance policy, it can take up to a few weeks for your insurance company to validate your policy. Please check the DMV website [www.dmvnv.com](http://www.dmvnv.com) again to verify your insurance record has been validated with your insurance company.
  - **Unconfirmed** – Your Insurance Company has not yet verified your Nevada Liability insurance coverage.
  - **Terminated** - Your Nevada Liability insurance has expired, been cancelled or considered 'out of force' by your Insurance Company.
  - **Lapse** – If you have not already received a request for further information from the DMV, you will receive a postcard in the mail.



# Policy Number Tips

- Policy numbers are entered into the DMV Application by DMV technicians or on the web by registered owners or agents. The requirement is to enter the policy number exactly as it appears on the Nevada evidence of insurance.
- Policy numbers may be captured incorrectly when the evidence of insurance displays other characters leading or following the policy number.
- The policy number on the evidence of insurance should match the policy number in the insurance company's database. As an example an insurance company has a 'version' number after the policy number. The company will not confirm the policy with the version number.
- Each insurance company must extract their policy number in these instances for matching purposes. The policy number used to query records will not include spaces or special characters such as hyphens.



# Queries/Pings

In compliance with the IICMVA Guidelines, the queries are formatted in accordance with specifications in A.2 Functional and Technical Requirements – T3.2.3 T3.2.4

Nevada DMV queries for four separate dates. Each date is queried, then the program waits for a response before the next date is queried. Using an algorithm, each active vehicle is queried at least every 60 days. Because of the algorithm, a vehicle may be queried more frequently.

Failure to respond to a query from Nevada DMV is treated as an UNCONFIRMED response. This will cause the registered owner to fall into the system and receive a postcard requesting insurance information.

After five (5) consecutive queries fail, Nevada DMV will assume the web service is down and will not send further queries for two (2) hours. In the future, this will be considered non-compliant because Nevada DMV was not notified in advance of the down time. The IICMVA Guidelines state A.2 Functional and Technical Requirements – F2.5 The system will provide 7 X 24 hour availability.

Nevada may query up to 380 days in the past from the current date. In these instances, it is because the registered owner was sent a postcard but did not respond which resulted in their vehicle registration becoming suspended. The historical queries prevent the Nevada DMV from charging the registered owner a \$250 reinstatement fee if they maintained insurance coverage.

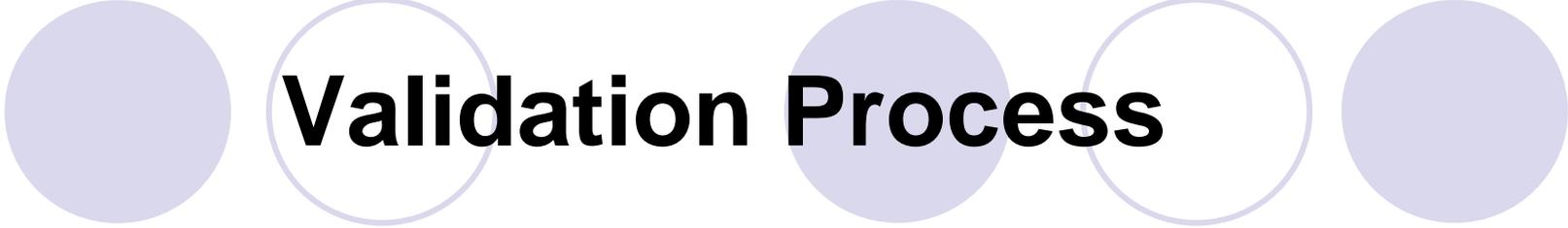
# Nevada Evidence of Insurance

The Nevada evidence of insurance must be presented each time when processing a new vehicle registration, renewal registration, or when obtaining different license plates.

Only evidence of Nevada insurance is acceptable; policies from other states will be rejected.

The Nevada evidence of insurance must contain:

- At least one registered owner's name
- The insurance company name
- The policy number
- The effective date
- The expiration date



# Validation Process

- 1. Insurance information is entered
  - Group A: query is sent. An Unconfirmed response will cause queries to randomly continue
  - Group B and C: Waiting period begins
- 2. Without a Confirmation or Add insurance record from the insurance company, a postcard will be sent to the registered owner.
- 3. The registered owner must respond to the request for insurance information within 15 days. DMV advises the registered owner or agent to respond on the web using the access code. At this step the insurance company does not need to contact DMV.



# Validation Process (continued)

## Responses to the postcard

- **Maintained Insurance** the postcard will be forwarded by DMV to the insurance company to add the record.
  - Group A will cause another query, if still unconfirmed, the postcard will be forwarded by DMV to the insurance company.
  - If confirmed, the incident will be resolved.
  
- **Admits No Insurance** the vehicle registration will be immediately suspended.
  
- **Sold Vehicle** DMV will verify the vehicle has been registered and titled to a different owner.
  - In the event a new registration has been issued to a different registered owner the registered owner must surrender the vehicle registration and license plates to DMV.
  - In the event there is no evidence the vehicle has been sold, a certified letter will be sent.



# Validation Process (continued)

## Responses to the postcard (continued)

- **Moved Out-of-State** DMV will verify with the new state the vehicle has been registered.
  - In the event a new registration has been issued in the new state, the incident will be resolved.
  - In the event there is no evidence the vehicle has been registered in the new state, a certified letter will be sent.
  
- **Self-Insured** DMV will verify the registered owner is an active self-insured company.
  - In the event the registered owner is self-insured with DMV, the correct insurance will be entered and the incident will be resolved.
  - In the event the registered owner is NOT self-insured with DMV, a certified letter will be sent.
  
- **Deceased** DMV will verify the registered owner has been reported to DMV as deceased. DMV will also verify if there are other registered owners.
  - In the event there is one registered owner and he/she was reported as deceased to DMV, the incident will be resolved.
  - In the event there is no record the registered owner is deceased, a certified letter will be sent.
  - In the event there are other registered owners, a certified letter will be sent.



# Validation Process (continued)

- 4. If the registered owner does not respond to the postcard a certified letter is sent notifying them their vehicle registration will be suspended within 10 days.
- 5. When the customer responds they maintain insurance with a specific company the postcard is sent to the insurance company, the insurance record should be added to the corporate database or submitted to Nevada DMV. This step is time sensitive. If the insurance company does not respond within 10 days, the vehicle registration will be suspended for no insurance.



# Validation Process (continued)

- 6. On the 11<sup>th</sup> day without a Confirmed response or an insurance record, a certified letter is sent to the registered owner notifying them their vehicle registration will be suspended within 10 days.
- 7. The certified letter provides instructions for the registered owner to reinstate the vehicle registration.
- 8. A fee of \$250 and an active Nevada insurance record is required to reinstate the vehicle registration privileges. Reinstatement may be completed online, at a kiosk, or at DMV.

# Nevada Chapters 482 and 485 Statute References

**NRS 482.085 “Owner” defined.** “Owner” means a person who holds the legal title of a vehicle and whose name appears on the certificate of title, and any lienholder whose name appears on the certificate of title. If a vehicle is the subject of an agreement for the conditional sale or lease thereof with or without the right of purchase upon performance of the conditions stated in the agreement and with an immediate right of possession vested in the conditional vendee or lessee, or if a mortgagor of a vehicle is entitled to possession, then the conditional vendee or lessee or mortgagor shall be deemed the owner for the purpose of this chapter.

**NRS 482.102 “Registered owner” defined.** “Registered owner” means a natural person, firm, corporation or association whose name appears in the files of the Department as the person to whom the vehicle is registered.

**NRS 485.090 “Owner” defined.** “Owner” means a person who holds the legal title of a motor vehicle, or in the event a motor vehicle is the subject of an agreement for the conditional sale or lease thereof with the right of purchase upon performance of the conditions stated in the agreement and with an immediate right of possession vested in the conditional vendee or lessee, or in the event a mortgagor of a vehicle is entitled to possession, then such conditional vendee or lessee or mortgagor shall be deemed the owner for the purposes of this chapter.

# Nevada Chapters 482 and 485 Statute References (continued)

## **NRS 482.215 Application for registration.**

1. All applications for registration, except applications for renewal of registration, must be made as provided in this section.
2. Except as otherwise provided in [NRS 482.294](#), applications for all registrations, except renewals of registration, must be made in person, if practicable, to any office or agent of the Department or to a registered dealer.
3. Each application must be made upon the appropriate form furnished by the Department and contain:
  - (a) The signature of the owner, except as otherwise provided in subsection 2 of [NRS 482.294](#), if applicable.
  - (b) The owner's residential address.
  - (c) The owner's declaration of the county where he or she intends the vehicle to be based, unless the vehicle is deemed to have no base. The Department shall use this declaration to determine the county to which the governmental services tax is to be paid.
  - (d) A brief description of the vehicle to be registered, including the name of the maker, the engine, identification or serial number, whether new or used, and the last license number, if known, and the state in which it was issued, and upon the registration of a new vehicle, the date of sale by the manufacturer or franchised and licensed dealer in this State for the make to be registered to the person first purchasing or operating the vehicle.
  - (e) Except as otherwise provided in this paragraph, if the applicant is not an owner of a fleet of vehicles or a person described in subsection 5:
    - (1) Proof satisfactory to the Department or registered dealer that the applicant carries insurance on the vehicle provided by an insurance company licensed by the Division of Insurance of the Department of Business and Industry and approved to do business in this State as required by [NRS 485.185](#); and
    - (2) A declaration signed by the applicant that he or she will maintain the insurance required by [NRS 485.185](#) during the period of registration. If the application is submitted by electronic means pursuant to [NRS 482.294](#), the applicant is not required to sign the declaration required by this paragraph.
  - (f) If the applicant is an owner of a fleet of vehicles or a person described in subsection 5, evidence of insurance provided by an insurance company licensed by the Division of Insurance of the Department of Business and Industry and approved to do business in this State as required by [NRS 485.185](#):
    - (1) In the form of a certificate of insurance on a form approved by the Commissioner of Insurance;
    - (2) In the form of a card issued pursuant to [NRS 690B.023](#) which identifies the vehicle; or
    - (3) In another form satisfactory to the Department.
- É The Department may file that evidence, return it to the applicant or otherwise dispose of it.
  - (g) If required, evidence of the applicant's compliance with controls over emission.
4. The application must contain such other information as is required by the Department or registered dealer and must be accompanied by proof of ownership satisfactory to the Department.
5. For purposes of the evidence required by paragraph (f) of subsection 3:
  - (a) Vehicles which are subject to the fee for a license and the requirements of registration of the Interstate Highway User Fee Apportionment Act, and which are based in this State, may be declared as a fleet by the registered owner thereof on his or her original application for or application for renewal of a proportional registration. The owner may file a single certificate of insurance covering that fleet.
  - (b) Other fleets composed of 10 or more vehicles based in this State or vehicles insured under a blanket policy which does not identify individual vehicles may each be declared annually as a fleet by the registered owner thereof for the purposes of an application for his or her original or any renewed registration. The owner may file a single certificate of insurance covering that fleet.
  - (c) A person who qualifies as a self-insurer pursuant to the provisions of [NRS 485.380](#) may file a copy of his or her certificate of self-insurance.
  - (d) A person who qualifies for an operator's policy of liability insurance pursuant to the provisions of [NRS 485.186](#) and [485.3091](#) may file evidence of that insurance.

# Nevada Chapters 482 and 485 Statute References (continued)

**NRS 485.185 Insurance for payment of tort liabilities arising from maintenance or use of motor vehicle: Coverage to be obtained from insurance company duly licensed and approved; minimum thresholds of coverage.** Every owner of a motor vehicle which is registered or required to be registered in this State shall continuously provide, while the motor vehicle is present or registered in this State, insurance provided by an insurance company licensed by the Division of Insurance of the Department of Business and Industry and approved to do business in this State:

1. In the amount of \$15,000 for bodily injury to or death of one person in any one accident;
  2. Subject to the limit for one person, in the amount of \$30,000 for bodily injury to or death of two or more persons in any one accident; and
  3. In the amount of \$10,000 for injury to or destruction of property of others in any one accident,
- È for the payment of tort liabilities arising from the maintenance or use of the motor vehicle.

**NRS 485.186 Operator's policy of liability insurance: Use in lieu of owner's policy of liability insurance; requirements for issuance; required statements; operation of motor vehicle by person other than insured; required and excluded coverages; applicability.**

1. Except as otherwise provided in subsection 7, any natural person may satisfy the requirements of [NRS 485.185](#) by obtaining, in lieu of an owner's policy of liability insurance, an operator's policy of liability insurance which meets the requirements of this section and [NRS 485.3091](#).
2. An operator's policy of liability insurance may only be issued to a person if:
  - (a) The number of motor vehicles that the person owns is greater than the number of persons in his or her household who possess a driver's license; and
  - (b) Each person in his or her household who possesses a driver's license is covered by an operator's policy of liability insurance.
3. An operator's policy of liability insurance must state, in addition to the requirements of [NRS 485.3091](#), that:
  - (a) The insurer is only liable under the policy for liability incurred by the insured while the named insured is the operator of a motor vehicle or while a motor vehicle owned by the insured is not being operated by any person;
  - (b) The policy does not provide coverage for any vicarious liability imposed on the owner of the motor vehicle as a result of the operation by another person of a motor vehicle owned by the insured or for any liability imposed by [NRS 41.440](#) or [483.300](#); and
  - (c) The coverage provided by the policy may not meet the requirements of the financial responsibility laws of other states,  
È unless such extended coverage is expressly included in the policy. No operator's policy of liability insurance may be delivered or issued for delivery in this State unless the insured has signed an endorsement stating that he or she has read and understood the policy and its limitations.
4. An owner of a motor vehicle which is registered or required to be registered in this State and who holds an operator's policy of liability insurance shall not permit another person to operate the motor vehicle if the owner knows or should have known that the person does not have liability insurance to cover the person's own operation of that motor vehicle.
5. An operator's policy of liability insurance must not provide coverage for damages incurred while a person other than the named insured is operating a motor vehicle.
6. An operator's policy of liability insurance must provide coverage for liability incurred by the insured while a motor vehicle owned by the insured is not being operated by any person.
7. This section does not apply to a lessor, dealer, manufacturer, rebuilder or distributor of a motor vehicle, an owner of a fleet, a common, contract or private motor carrier or any other employer who owns a motor vehicle for use in his or her business.

# Nevada Chapters 482 and 485 Statute References (continued)

## **NRS 485.313 Department to create system for verifying that owners of motor vehicles maintain insurance; regulations.**

### 1. The Department:

(a) Shall, in cooperation with insurers, create a system for verifying through the secure transmission and receipt of information that the owners of motor vehicles maintain the insurance required by [NRS 485.185](#); and

(b) May enter into a contract with any person to provide services relating to the system.

2. The Director shall adopt regulations to carry out the provisions of this section, including, without limitation, regulations for verifying that registered owners described in paragraph (b) of subsection 5 of [NRS 482.215](#) maintain the insurance required by [NRS 485.185](#).

### 3. As used in this section, “motor vehicle”:

(a) Does not include, except as otherwise provided in subsection 1 of [NRS 482.398](#), a golf cart as that term is defined in [NRS 482.044](#).

(b) Includes, without limitation:

(1) A motortruck, truck tractor, bus or other vehicle that is registered pursuant to paragraph (c) of subsection 1 of [NRS 482.482](#) or [NRS 706.801](#) to [706.861](#), inclusive.

(2) A vehicle that is registered as part of a fleet of vehicles and described in paragraph (b) of subsection 5 of [NRS 482.215](#).

# Nevada Chapters 482 and 485 Statute References (continued)

## **NRS 485.317 Department to verify insurance for each motor vehicle registered in this State; owner to respond to inquiry when Department unable to verify insurance; suspension of registration when insurance cannot be verified; reinstatement of registration.**

1. The Department shall verify that each motor vehicle which is registered in this State is covered by a policy of liability insurance as required by [NRS 485.185](#).
  2. Except as otherwise provided in this subsection, the Department may use any information to verify whether a motor vehicle is covered by a policy of liability insurance as required by [NRS 485.185](#). The Department may not use the name of the owner of a motor vehicle as the primary means of verifying that a motor vehicle is covered by a policy of liability insurance.
  3. If the Department is unable to verify that a motor vehicle is covered by a policy of liability insurance as required by [NRS 485.185](#), the Department shall send a request for information by first-class mail to the registered owner of the motor vehicle. The owner shall submit all the information which is requested to the Department within 15 days after the date on which the request for information was mailed by the Department. If the Department does not receive the requested information within 15 days after it mailed the request to the owner, the Department shall send to the owner a notice of suspension of registration by certified mail. The notice must inform the owner that unless the Department is able to verify that the motor vehicle is covered by a policy of liability insurance as required by [NRS 485.185](#) within 10 days after the date on which the notice was sent by the Department, the owner's registration will be suspended pursuant to subsection 4.
  4. The Department shall suspend the registration and require the return to the Department of the license plates of any vehicle for which the Department cannot verify the coverage of liability insurance required by [NRS 485.185](#).
  5. Except as otherwise provided in subsection 6, the Department shall reinstate the registration of the vehicle and reissue the license plates only upon verification of current insurance and payment of the fee for reinstatement of registration prescribed in paragraph (a) of subsection 6 of [NRS 482.480](#).
  6. If a registered owner proves to the satisfaction of the Department that the vehicle was a dormant vehicle during the period in which the information provided pursuant to [NRS 485.314](#) indicated that there was no insurance for the vehicle, the Department shall reinstate the registration and, if applicable, reissue the license plates. If such an owner of a dormant vehicle failed to cancel the registration for the vehicle in accordance with subsection 3 of [NRS 485.320](#), the Department shall not reinstate the registration or reissue the license plates unless the owner pays the fee set forth in paragraph (b) of subsection 6 of [NRS 482.480](#).
  7. If the Department suspends the registration of a motor vehicle pursuant to subsection 4 because the registered owner of the motor vehicle failed to have insurance on the date specified in the form for verification, and if the registered owner, in accordance with regulations adopted by the Department, proves to the satisfaction of the Department that the owner was unable to comply with the provisions of [NRS 485.185](#) on that date because of extenuating circumstances, the Department may:
    - (a) Reinstatement of the registration of the motor vehicle and reissue the license plates upon payment by the registered owner of a fee of \$50, which must be deposited in the Account for Verification of Insurance created by subsection 6 of [NRS 482.480](#); or
    - (b) Rescind the suspension of the registration without the payment of a fee.
- È The Department shall adopt regulations to carry out the provisions of this subsection.

# Nevada Chapter 690B Regulation References

## **NAC 690B.040**

1. Except as otherwise provided in subsections 3 and 4, a temporary card constituting evidence of insurance may be issued only by an insurer or a duly appointed agent of the insurer upon the submission to the insurer identified on the temporary card of an application for motor vehicle liability insurance for which coverage has been bound.
2. Insurers must provide agents with an adequate supply of temporary cards.
3. Temporary cards may be issued by the Western Association of Automobile Insurance Plans.
4. Temporary cards may be printed by an insured on a personal computer if:
  - (a) Such printing is allowed by the insurer of the insured; and
  - (b) The insurer has taken reasonable measures, which have been submitted to and which have received the approval of the Commissioner, to prevent a temporary card from being electronically manipulated or altered.

## **NAC 690B.060** A card constituting evidence of insurance must conform to the following standards:

1. The card must be not larger than 8 1/2 x 5 1/2 inches and not smaller than 3 3/8 x 2 1/8 inches.
2. The card must contain:
  - (a) In not less than 8-point bold type the:
    - (1) Name of the policyholder;
    - (2) Name of the insurer;
    - (3) Applicable company code issued by the National Association of Insurance Commissioners or any successor organization;
    - (4) Year, make and complete identification number of the insured vehicle;
    - (5) Number of the policy; and
    - (6) Term of the insurance, including, without limitation, the day, month and year on which the policy becomes effective and expires.
  - (b) A company logotype printed on the card or a watermark or other embedded marking which makes the card difficult to counterfeit, reproduce, or alter.
  - (c) A telephone number to verify coverage or report a claim.
  - (d) The statement "This card has been approved by the Nevada Commissioner of Insurance."
  - (e) A statement indicating that the card is not valid for more than a specific number of days, not to exceed 60 days, if a temporary card.

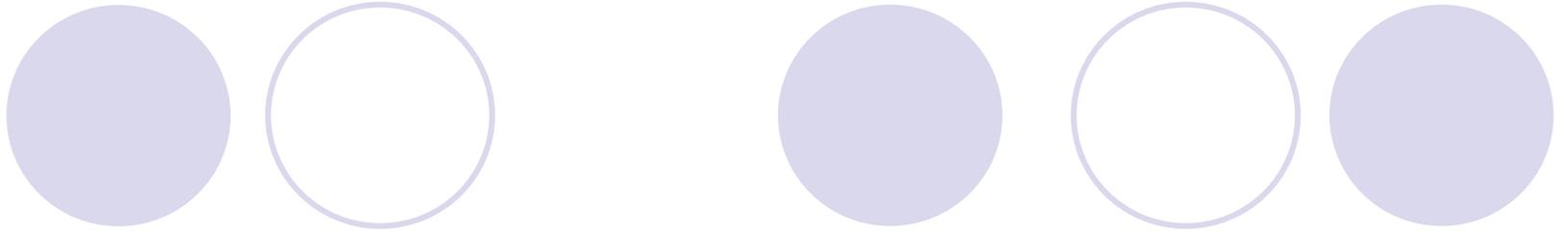
# Concerns Identified by Nevada DMV

Many local insurance agents are not aware of the Nevada LIVE program. Please share the Nevada web site ([www.dmvnv.com](http://www.dmvnv.com)) with your agents.

As it is today, when an insurance record is submitted and has an error, the record is not applied to ANY registration because it did not match a vehicle registration record. The record is returned to the insurance company for correction.

Some Group A companies are confirming coverage for non-Nevada liability insurance.

Some insurance companies continue to submit tapes and discs. These are returned with a letter informing the companies on the new processes.



**THANK YOU!**

**IICMVA Task Force  
and  
Insurance Industry Representatives**