

Nevada LIVE  
 Response to Draft Insurance Company User Guideline  
 Version 1.2  
 Questions and Answers

Questions and answers follow. The questions are identified with “Q” and the answers are identified with “A”.

**Q1:** *Would it be possible to start using the new process right away?*

**A1:** When we are ready to bring your company on board, we will contact the IT Contact person from your Administrative Authorization form. We expect to begin testing in late December and January.

**Q2:** *We will soon begin collecting “current” information from them (insurance companies) which will be “history” come 2/1/10. It is my understanding that the current postcard and phone calls to insurers for verification purposes will still be active after 2/1/10 (but should be less frequent after web requests begin). If the postcard/phone call process is still active post 2/1/10 do you see any issue with not having a full 6 months of history?*

**A2:** If the insurance company doesn't have the history and we query for a date before they started storing history, they will receive the postcard. We recommend they load that record so it is there in the future when we query again.

**Q3:** *Does that mean NV plans to be resending a web request after receiving the postcard response from the insurer indicating coverage did exist?*

**A3:** Only if the registered owner indicates a company is their insurance company and we query but receive an unconfirmed response. We will query this again after a confirmed in our normal periodic checks of the insurance coverage.

**Q4:** *What are the penalties for failure to comply with the NV LIVE?*

**A4:** The penalties are:  
 1. Insurance records will not be updated.  
 2. Your customers could be sanctioned.  
 3. Division of Insurance will be notified your company isn't reporting.  
 4. Access to all DMV Records (MVR) will not be allowed.

**Q5:** *DMV license number – we don't capture currently, but is on the list of required elements – we substitute FEIN for this number in the current file. Do you know if this would still be required for commercial carriers?*

**A5:** If you are a Group A we will send you a string of data and it will be your decision to match that data. If you are a Group B or C, here are the requirements.

|            |   |     |             |
|------------|---|-----|-------------|
| <b>11.</b> | <b>BUSINESS INDICATOR</b><br>Y = name supplied is a company or family trust name.<br>Space = name supplied is not a company name. | A/1 | Conditional |
|------------|---|-----|-------------|

|     | Required if name supplied is a company name.  |     |          |
|-----|---|-----|----------|
| 14. | <b>ID TYPE – 1</b><br>Identifies the type of ID for the first insured.<br>D = DLN<br>F = FEIN | A/1 | Required |

**Q6:** *Non-renewal processing – currently we send an automatic non-renewal transaction after 90-120 days when no renewal policy is found. Would this process be taken away with the new NV LIVE?*

**A6:** If you are a Group B or C all records will require a policy ending or expiration date.

**Q7:** *We do not print our NAIC codes on our ID cards. How will the state handle not having the insured's NAIC code?*

**A7:** The full name of the insurance company from the card will have to be entered and programmatically matched.

**Q8:** *Who will be doing the querying to our web services? Will just the state DMV office use this tool or will law enforcement be using it as well?*

**A8:** NV DMV only. Law enforcement will query our system then the DMV will query yours for those records your company is the insurance company on file.

**Q9:** *When we sent you are book of business file, if the VIN matches but the named insured does not, will you post that VIN as having insurance? Does the registrant name match the VIN or is your focus at a VIN level as the web services requests will be?*

**A9:** The matching criterion is the VIN and registered owners names must match within 95% or that record will be rejected.

**Q10:** *When do you think we will be able to view the type of errors that will be returned back to us? Most of the errors (if correctable) we will not be able to correct within 7 days, is that a hard date?*

**A10:** The error codes are listed in the Insurance Company Guide for Group B. Which errors do you anticipate as being uncorrectable? How many days do you think would be appropriate to submit the corrected records?

**Q11:** *In the meeting minutes from 10-21 it states that we must correct errors and resubmit them back. But later in the minutes it states that it is not required for us to resubmit back the corrections. Can you please clarify?*

**A11:** If the records are not corrected and updated in our system, the customer will receive a postcard. I am not sure NV DMV has said you didn't have to correct and resubmit. Hopefully, all of your records will match and there will be no errors.

**Q12:** *When will the requirements be locked down so we can begin coding?*

- A12:** Please review the Guide(s) and make any comments you have. I am pretty sure the Guides are final now, but wanted to allow one more short review.
- Q13:** *Is the required file layout for a one time BOB (group A) is the same as the group B monthly file.*
- A13:** Yes.
- Q14:** *Which errors do you anticipate as being uncorrectable? (DMV asked this question)*
- A14:** Registrant owner corrections as we have no way to report who owns the vehicle as we do not capture that information. So if the name of the policy holder and VIN's listed on the policy is all the information we send to you. We can ask the insured for the information but it's up to them to change their policy holders name or give us a correction on a spelling of a last name. (Response from an insurance company.)
- Q15:** *How many days do you think would be appropriate to submit the corrected records? (DMV asked this question)*
- A15:** At minimum 30 days. We wouldn't have much time to get in contact with our insured's to get corrected VIN info or whatever additional information is needed to correct a record. We don't want letter to go our insured's and by providing us with enough time for follow up may reduce the amount of letters you may want to mail out. (Response from an insurance company.)
- Q16:** *If we receive an error that the VIN # is incorrect, we normally send out a memo to the insured & the agent to have them provide us with a copy of the registration for the vehicle, we give the insured & the agent 60 days to respond. There is not a way to obtain the necessary documents in time for us to be able to correct the error and resubmitted to the Department within 7 days, We are not licensed agents & can not contact the insured directly.*
- A16:** Thank you for this information.
- Q17:** *If we have a policy that does not have a NV driver's license number, but has a social security number, can we put the social security number in where the driver's license number should be? Will you accept the social security number? Or will this cause an error? If the driver's license number field is left blank, will this cause an error?*
- A17:** Group B and C – The Social Security Number will not be accepted. If that field is left blank it will error out. It needs to have something in it other than 000000000 or 111111111 and it must have a value > 999 for vehicle specific insurance. For non-vehicle specific, it must be a valid NV DLN or an FEIN that is in our system or the record will error.
- Q18:** *Regarding the creation of the book of business, In the Insurance Record area... On page 15, under the Insurance Record section, last name2 continuing through to mailing zip code, all of those fields are listed as 'optional'. In the field*

*descriptions, ID Type 2 through 4 and ID Number 2 through 4 are listed as 'required'. I plan to work with the assumption that those fields are supposed to be optional unless told otherwise.*

**A18:** Field numbers 14 and 15 are required.

**Q19:** *There is an Insurance Effective date. Is that date supposed to reflect the effective date for the policy or the effective date for the vehicle that is on that record?*

**A19:** We are looking for the policy beginning date. In a case where someone has an existing policy and they add a vehicle, we would need to know when the coverage for that vehicle began because there is no grace period for having liability insurance and registration. Our system will look at the beginning date and the first date of registration, if the beginning date is after the registration date, then that vehicle was uninsured and could be sanctioned.

**Q20:** *As far as ID Number (license number) is concerned, what do you expect to see for international license numbers? In some states, we put the letters 'IT' in the first two bytes and in other states we have been told to leave the field blank.*

**A20:** If the vehicle registration is a Nevada registration, then the vehicle must be insured for Nevada's liability (NRS 485.185). The only exception is if the registered owner is currently in the military. If that field is left blank it will error out. It needs to have something in it other than 000000000 or 111111111 and it must have a value > 999 for vehicle specific insurance. For non-vehicle specific, it must be a valid NV DLN or an FEIN that is in our system or the record will error. Please do not send a Social Security Number. We don't recognize international licenses for registration purposes.

**Q21:** *In the Trailer Record area...*

*The Record Count says not to include the actual trailer record as part of the count. Should the header record be included in the count?*

**A21:** Every record EXCEPT the trailer record itself is counted.

**Q22:** *In the conference call yesterday, it was referenced that the Insurance Termination Date would be a required field for the one time Book of Business Submission. The record layout for B Companies includes this field and is denoted as such on page 16 of the B Company User Guide. Is this field also required for the Book of Business Submission for A Companies. From the discussion in yesterday's call, we believe this field will be required but would like confirmation in writing given that the layout is not included in the Company A User Guide Draft.*

**A22:** You are correct. The record format for the Group A's Book of Business is in the Guide for Group B.

**Q23:** *But for A companies that do not currently include the Insurance Termination Date in their Book of Business Submissions (such as GEICO), are you stating this must be included for Nevada to accept the submission?*

**A23:** Yes. If a record doesn't include the end or termination date, the record will error.

**Q24:** *I am trying to understand the logic of needing the CEO or President of our company to sign off when there is a Business Administrator change:*

*Would it be acceptable to have the Systems Project Sponsor/Manager provide a letter to you instead of the CEO or President of our company? This person currently authorizes any involvement we have with the Nevada Live system implementation.*

*I am currently the administrator for the Nevada Live Insurance Verification System for State Farm. When sending in the original Administrative Authorization forms, I did not accompany a letter from the President or CEO. Is the letter noted in the updated User Guide needed now or only for future changes?*

*I appreciate your assistance in clarifying who needs to provide the letter for changes in administrators. Also, please advise if a letter for this current NV Live implementation is needed or if it is only needed for future changes in the administrator role.*

**A24:** Effective February 1, 2010, an officer of the insurance company would have to either complete the Administrative Authorization form or submit a letter to appoint a new Administrative Contact person. The Administrative Contact can submit this form for all other changes.

**Q25:** *Page 9 in version 1.2 of the Group A Insurance Company User Guidelines has a list of reason codes for insurance companies to include with an "Unconfirmed" response to the requestor's inquiry.*

*These cover possible conditions for vehicle specific policies (item 2 on page 17 of the same document), but they do not appear to cover all conditions for operator policies or non-vehicle specific policies (items 3 and 4). For instance, if the registered owner's license number or the FEIN does not match, we would not know which reason code to return.*

*Will there be specific reason codes to use for operator and non-vehicle specific policies, or should we use a default reason code?*

**A25:** We request operator and fleet reason codes be provided to Nevada DMV.

**Q26:** *There is an Insurance Effective date. Is that date supposed to reflect the effective date for the policy or the effective date for the vehicle that is on that record?*

**A26:** We are looking for the policy beginning date. In a case where someone has an existing policy and they add a vehicle, we would need to know when the coverage for that vehicle began because there is no grace period for having liability insurance and registration. Our system will look at the beginning date

and the first date of registration, if the beginning date is after the registration date, then that vehicle was uninsured and could be sanctioned.

**Q27:** *In testing, I have found that there are automobiles in Nevada owned and driven by insured's who live in other states such as California, Georgia and Florida. If I have their license numbers (but they are not Nevada license numbers) should they be reported or left blank because they are not 'Nevada' license numbers?*

**A27:** If the vehicle registration is a Nevada registration, then the vehicle must be insured for Nevada's liability (NRS 485.185). The only exception is if the registered owner is currently in the military. If that field is left blank it will error out. It needs to have something in it other than 000000000 or 111111111 and it must have a value > 999 for vehicle specific insurance. For non-vehicle specific, it must be a valid NV DLN or an FEIN that is in our system or the record will error.

**Q28:** *In reviewing the revised guidelines for Group B, it would be helpful if the state would include samples of the letters the registered owner could receive. Also, I am unclear why the state would want a paper 'no activity form' when submitting via SFTP. It would be easier including an empty header (and trailer) for the reporting company that has no data during a particular reporting period.*

**A28:** Thank you for your comments. We will take these into consideration.

**Q29:** *Version 1.2, of the Insurance Company User Guidelines for Group A, and we still have some outstanding questions that we had anticipated being included in the latest draft.*

*FTP Server information for the submission of active liability policies*

*FTP testing requirements for the submission of active liability policies*

*Business Scenario testing for the web service process*

*IP Address Ranges for both Production and Testing on the web service process*

**A29:** As we are ready to test with your company, we will provide this information.

**Q30:** *Do I have to physically sign the form before returning?*

**A30:** Yes, the IVP009 form must be signed. You can fax it or scan and email the form.

**Q31:** *How do we get the Removable Media Encryption (RME) software?*

**A31:** I don't know about RME software. Where did you read that?

**Q32:** *Group C companies, we will need to upload a file in Excel format with the required elements as indicated on page 7. To confirm, each data element will be in a separate column of the spreadsheet correct?*

**A32:** Yes

**Q33:** *Will there be testing of the Excel file and when will this occur?*

**A33:** Yes

**Q34:** *Are we required to submit new authorization forms for all of our companies and if so, could you please indicate where on the website they can be found?*

**A34:** <http://www.dmvnv.com/pdfforms/ivp009.pdf>

**Q35:** *The manual indicates that only companies with web services will be required to submit data one time for all of their ACTIVE liability records. Please confirm.*

**A35:** The book of business will be required once from all insurance companies. Additionally, Group B and C will be required to submit changes and additions as they occur.

**Q36:** *When will the testing begin? Also, you stated that a full book of business will be required once from all companies. Is this to be upload via the website in Excel format as well?*

**A36:** When we are ready to bring your company on board, we will contact the IT Contact person from your Administrative Authorization form. We expect to begin testing in late December and January. The book of business for a Group C company will be in Excel.

**Q37:** *I see in the new guidelines there is a matching hierarchy for operator policies. Will you be providing a matching hierarchy for the non-vehicle-specific policies, as well?*

**A37:** Yes.

**Q38:** *Group A refers to a Unique Key- What is that, the policy number?*

**A38:** For the 2005 schema, Unique Key is indeed the Policy Number. In the 2008 schema, it is called PolicyKey.

**Q39:** *Does Nevada depart from the IICMVA Model at all? (Trying to determine whether to use IVANS, or whether all states will be the same.)*

**A39:** We support the IICMVA 2005 schema and the IICMVA 2008 schema. We have not departed from the IICMVA model, but have enhanced the requirements to meet the needs for Nevada.

**Q40:** *If we use Web Services, then the initial load referenced under **Active Liability Insurance Records**, page 4 and 5 of your Group A PDF, is not required, correct??*

**A40:** That is not correct. We require an initial load from Group A companies. This is to insure our data is as accurate as possible.

**Q41:** *I have been looking over the Insurance Company User Guidelines – Group C, and there is a statement in there that does not make sense to me. On the bottom of page 6, item 7 says “All termination transactions must be equal to or greater than the end date previously submitted.”*

*When a policy is issued or a vehicle is added, the initial end date submitted will be the policy expiration date. If that policy is cancelled flat or midterm, the*

*cancellation date will always be less than the policy expiration date. The same is true if a vehicle is deleted before the end of the policy term. How would we report these terminations if the date must be equal to or greater than the end date previously submitted?*

**A41:** The term will be correct to say “be equal to or **less** than”.

**Q42:** *This statement also doesn't seem reasonable to me: “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**.”*

*Does “policy effective date” in this context actually mean the effective date that a vehicle is added or terminated? Most midterm changes adding/removing vehicles will occur well beyond 7 days from the **policy** effective date.*

**A42:** Correct, the effective date of adding or terminating the vehicle.

**Q43:** *I notice that all of the documents are drafts – when do you expect the final documents to be published on the website?*

**A43:** By the end of November.

**Q44:** *When defining the groups below you mention ‘web services’ does this indicate insurance companies with Web Services already established with the NV DMV or does this indicate ‘web services’ that the insurance companies use for their products or application for processing?*

**A44:** Web services is a feature where DMV electronically sends queries to your server and your system matches the data we sent and responses with either a “confirm” or “unconfirmed.” If your company currently does have this feature, then your company would be a Group A company. Then we would work together to establish connectivity.

**Q45:** *If we are in Group C does we do not need to setup a data feed through as described in the user guide because we have to upload a CSV or EXCEL file to the Web manually?*

**A45:** You are correct. If your company is a Group C, the data in Excel will be loaded using the web.

**Q46:** *Please provide the match, for book of business and updates when we begin to submit in Feb, 2010 via secured FTP. For example, is the match VIN then VIN and Name. What is the match for non-vehicle specific records (VIN not provided)?*

**A46:** DMV will be matching the records you submit to our records. The Name and DLN will be matched for operator policies. The FEIN will be matched for fleet policies.

**Q47:** *Group B Reporting Renewals for Renewals, do you expect the Insurance Effective Date to be the Renewal Effective date of the policy or the Policy Inception date? Example: New Business effective dates start with 2/1/2010*

*through 2/1/2011, would the Renewal transaction have 2/1/2011 as the Insurance Effective date or should it be 2/1/2010? Just to be clear: We understand that your system will accept multiple Add transactions for the same policy as it renews. Meaning, you do not expect a Termination transaction in between the Add transactions on Renewals, correct? Example: Policy XYZ effective 1/1/2010 to 1/1/2011 'A' transaction sent Policy XYZ effective 1/1/2011 to 1/1/2012 'A' transaction sent*

**A47:** The renewal transaction would have the effective date as 2/1/2011.

**Q48:** *Group B Reporting Terminations Do we now need to include the Insurance Effective Date in addition to the Termination date? Or just the Termination Date? The guide does show the Insurance Effective Date required for Terminations, but we want to make sure this is correct.*

**A48:** The Insurance Effective Date is required in addition to the Termination/Expiration Date.

**Q49:** *Should reason messages for UNCONFIRMED responses include all issues that occurred in a hierarchy format? Meaning if more than one response reason exists, do we need to return all of them?*

**A49:** This is a business decision for the insurance company. DMV recommends only one.

**Q50:** *If the system cannot locate policy information, the response is: **System Cannot Locate Policy Information - Manual Search in Progress**. What do we need to do for this instance?*

**A50:** This is a business decision for the insurance company.

**Q51:** *Based on the schema sample it appears that the request message will be in the format of xml string?*

*Should the response message also be in an xml string or should it be in EDI format? You don't have an example of the response schema in your User Guidelines document.*

**A51:** We use SOAP over HTTPS as our communication method. This passes and returns an XML string.

**Q52:** *Should the response message also be in the same format as the request? You don't have an example of the response schema in your User Guidelines document.*

**A52:** Please refer to the IICMVA schema.

**Q53:** *You've included a request schema in your User Guidelines document and that schema appears to be xml. However you reference X12 in your document which seems to be EDI format. Will the request be in an xml string or EDI format?*

**A53:** We use SOAP over HTTPS as our communication method. This passes and returns an XML string.

- Q54:** *If by volume a company is classified as Group C -- can they choose to report to under Group B guidelines rather than use Excel for Group C?*
- A54:** Yes, the company can report in Group B. Once in Group B, in the future, the insurance company can only move to Group A, not to Group C.
- Q55:** *I need to know if I can change the authorizer to our business sponsor, rather than myself. My role as a business analyst is more vulnerable to change than the business sponsor would be, and we would have a lot of difficulty after February 1 to get the CEO of our company to sign off on something of this sort. It is not the normal protocol of business at our company.*
- A55:** After February 1, 2010, to change the Administrative Contact will require the form to be signed by an officer of the company.
- Q56:** *Are these requests for verification of fleet vehicles? Therefore, there will be no VIN included in the request, correct?*
- A56:** If you are a Group A company, we will send the VIN. If you are a Group B or C company, you wouldn't send the VIN.
- Q57:** *The requirements state "For non-vehicle-specific policies that do not have a VIN, match using the policy number number and FEIN or DLN..." Does that mean you will always send us a VIN, but we may not have it on our end? Please clarify.*
- A57:** You are correct.
- Q58:** *Do you have any idea regarding the number of concurrent requests we might receive from the State of Nevada? It is my understanding that you will be sending the confirmation requests from a central server, but you may have several instances of the service up and running. How many concurrent requests do you think is possible at any one moment in time? We are asking this question as we try to design for resource allocation and efficiency on our side.*
- A58:** How many vehicles does your company insure? The greatest possible number of requests could possibly be the total number of vehicles your company insures. I don't anticipate this occurring, but for worst case, that would be the number.
- Q59:** *Will we have to store and keep a historical record of the messages received and our response to the request? Our legal department wanted to know if we would be required to provide that history to you in the case of a verification dispute.*
- A59:** That is a decision your company will have to make. DMV is storing the query history.
- Q60:** *If you poll us on the 1st of December and query us if coverage was present on policy A on the 25th of November and we respond with "confirmed": What happens if the customer comes in the office and we back date a cancel due to a misunderstanding or mistake? Let's say in the above example, the agent was supposed to cancel on the 20th, so we ended up backdating the cancel to the 20th. This in effect makes our response to your initial request inaccurate. How are we to deal with this type of situation?*

- A60:** When DMV receives a "confirmed" response we will not query again at a maximum of 60 days later. DMV understands there is a possibility of this situation occurring. Because your company will not be reporting records, other than querying daily, there isn't a way to avoid this situation.
- Q61:** *As part of our design, there is a possibility that we would want to replicate certain information to a server database and use that as the source of our confirmation data. If this is true, there could be a 24 hour delay before we copy over a "refreshed " database. Is this a problem or does it need to be "real time" and on line.*
- A61:** DMV prefers the data to be "real time." If the policy is a new policy, DMV would receive an "unconfirmed" response and would query again two weeks to 30 days later. If the policy is an existing policy, we would begin our process of sending a notice to the customer after we determine the first day of the "unconfirmed" response.
- Q62:** *We would like to know, till when Nevada DMV will accept file transfer through SFTP? Is it by the end of January 2010 or December 2010? And who will be the point of contact in state DMV for FTP setup?*
- A62:** The SFTP will be available at least until February 2011. When DMV is ready to connect with your company, we will contact the IT Contact person indicated on the Administrative Authorization form (IVP009) submitted by your company.
- Q63:** *We have not yet submitted IVP009 form. Could you please send us details for email or post where we have to submit this form?*
- A63:** You can fax the completed form to 775.684.4543, or scan and e-mail to [DMVIVPreportign@dmv.nv.gov](mailto:DMVIVPreportign@dmv.nv.gov).
- Q64:** American Family Insurance has been working on a project since March, 2009, that would have utilized a vendor company, LexisNexis, to report to NV Live on our behalf. Our IVP forms had already been submitted with this information. This project has recently encountered numerous technical issues to the point were we are considering using the SFTP option (Group B) instead of Web Services for a short period of time until we can get a Web Services solution up and running. I would very much like to discuss this with someone to learn what steps we may need to take.
- A64:** Your company will need to submit a new Administrative Authorization form and review the Group B guidelines: [http://www.dmvnv.com/pdfforms/nvlive\\_group\\_b.pdf](http://www.dmvnv.com/pdfforms/nvlive_group_b.pdf)
- Q65:** *Will NV Live support SFTP key exchange for Group B companies?*
- A65:** Yes.
- Q66:** *My understanding that in addition to the Administrative Contact Form NV would also be developing an IT Contact form. Has this form been made available yet? I checked the website but did not see it.*

- A66:** The IT Contact is listed toward the bottom of the Administrative Authorization form. <http://www.dmvnv.com/pdf/forms/ivp009.pdf>
- Q67:** *What should the values in the header record for “reporting period begin date” and “reporting period end date” be for the one time Group A FBoB File?*
- A67:** The dates could be the date of the report.
- Q68:** *I heard mentioned in the NV bi-weekly call in October that NV was working on a separate IT Contact form. Is this no longer the case?*
- A68:** Not an IT Contact form, there are going to be several forms that will have to be completed by the IT Contact for connectivity. These are still being reviewed internally. The forms will provide the information needed by the insurance company to connect with DMV and they will have to provide their connectivity information for us.
- Q69:** *Can you tell me if we can test transmission and acceptability of the one-time file now and if so, who our contact is to coordinate with at your end?*
- A69:** As we are ready to test, we will contact the IT Contact from the Administrative Authorization form.
- Q70:** *Since we are the vendor for several insurers if they have completed their Authorization Form with their own IT contact information you will be contacting them and all they need to do is have you contact us since we are their data provider and web service provider?*
- A70:** Yes. We will contact the IT Contact person who can then refer us to you.
- Q71:** *I have been asked to attend a meeting on Monday to discuss sending the test file to you as soon as possible to determine if we have any problems. Do you have a time frame for when you think you may be able to take the file from us?*
- A71:** We are still working with the first pilot company and are still working out bugs. Our plan is to start bring companies on in January and February.
- Q72:** *Would it be possible to start using the new process right away? We can no longer produce the cartridges on 3480 format and apparently can't report via diskette. If I could send my full book of business via Excel and update from there, it would alleviate trying to find a solution for the next couple months.*
- A72:** We aren't ready to begin accepting the reports in Excel. We will be ready by January or February 2010.
- Q73:** *Apparently there is some discrepancy with our IT department in terms of the time frame in which we would be able to get the web services for this set up. They are concerned that they might not be able to have it completed by the deadline. I was asked by one of our analysts to inquire if it would be possible to get an extension. Do we automatically need to re-enroll in Group B if our IT department is unable to meet the deadline? Please advise.*

**A73:** On February 1, 2010, our programs are changing. When do you expect to have web services available? If you don't believe they will be available by February 15th, then I would recommend moving to Group B until your web services is available.

**Q74:** *Today, we are a C carrier, as a result, in order to comply with NV LIVE, we believe our only change is in reporting method - we have to convert from disk to excel upload. Is that correct? We do not intend to offer web services due to our reporting volume, therefore are not an A carrier.*

**A74:** Yes, that is correct!

**Q75:** *Do we still need to change our contract with IVANs to convert to the method for C carriers or change our programming in any way? Today we get a .dat file via e-mail and copy it to disk. This would be sent how to Nevada if we don't use the web option.*

**A75:** I believe this is a matter between the Insurance Company and IVANS.

**Q76:** *Let's assume they will allow us to do some sort of upload via excel (no more disk) – how long will that service be in place for? The reasoning behind this question is that we think we are only able to defer the full web services OLV option by being in the C category and not A, but believe the state will mandate this. Can you see if we can get a sense of how long this other option will be available to us?*

**A76:** At this time, Group C will be available for several years.

**Q77:** *Can a "C" company use the "B" file delivery method?*

**A77:** Yes, the company can report in Group B. Once in Group B, in the future, the insurance company can only move to Group A, not to Group C.

**Q78:** *What method is used to load the Excel sheet for a "C" company? Do we log into the Nevada site and manually upload the file?*

**A78:** DMV will provide a WEB site where the Insurance Company can log on and upload the Excel sheet. It is a manual upload.

**Q79:** *Is the current diskette layout the same as the Excel layout?*

**A79:** No. The Excel format is significantly different. Please see: [http://www.dmvnv.com/pdfforms/nvlive\\_group\\_c.pdf](http://www.dmvnv.com/pdfforms/nvlive_group_c.pdf)