



**Minutes of Nevada LIVE IICMVA Task Force Teleconference
Held on December 2, 2009
MVIT Conference Room**

PRESENT: Allison Wall – DMV IVP, Holly Miner – DMV - IVP, Gigi Cox DMV - IVP, Bernadette Nieto – DMV R&D, Mani – DMV MVIT, Sondra Baker – DMV MVIT, Terri Carter – DMV - R&D

CONFERENCE CALL PARTICIPANTS: Cathy Vollmer – Farmers Insurance, John Cruz – ISO, Steve Eddy – Permanent General Insurance, Vince Baker – Permanent General Insurance, John Key – Ameriprise Insurance, Kathy Moorhouse – Horace Mann, Brad Deluka – Horace Mann, Joanne Ripper – Horace Mann, Jay Vitsorek – 21st Century Insurance, Jerry Piechocki – Foremost, Chad Sailer – State Farm Insurance, Brenda Weirs – State Farm Insurance, Marianne Allard – Travelers Insurance, Bill Schrader – American Family Insurance, Tony Rodriguez & Representatives – Amica Mutual, Angela Miller – State Farm, Pam Drewery – ISO, Mohan – Lexis Nexis, Mark – Nationwide, Arielle Brath – Sentry, Kay Lockhart, Shawn Higgins – GEICO, Bill Hinds – GEICO, James – 21st Century, Jeremy Johnson – American Family Insurance

Nevada LIVE status updates:

Bernadette Nieto – DMV:

- Our final user guidelines have been posted on the web. For Group A we have an appendix A and B. These are the matching hierarchy for operator policies and fleet policies. We are still receiving questions from the insurance companies. You will find the answers to most of your questions in the user guidelines.
- We have received the regulations back from our Legislative Counsel Bureau (LCB) and are currently doing our internal review. Once we have the final review back from LCB, we will schedule the hearing.

Insurance Company and Customer Names:

Gigi Cox:

- It is important that the name of the insurance company is the name on the insurance card. Example: If the company is Progressive but the company that wrote the policy is Progressive Northern, we need to have Progressive Northern showing on the card.

Motor Vehicle Information Technology (MVIT) updates:

Mani – DMV:

- We are making progress with our internal programming. We have a concern with the timeline and we will be having an internal meeting on this. We will have more information on this next week.

Question and Answer Period:

Marianne Allard – Travelers Insurance:

- There are instances when the customer may have an insurance ID card that may not reflect the accurate company. In some cases when the agent quotes the policy it may be Company A and when the policy comes in it may say Company B but it's the same insurer.

Terri Carter – DMV:

- When that occurs is the agent made aware that it changed from Company A to Company B?

Marianne Allard – Travelers Insurance:

- If someone is paying attention they would know and the policy would come with new ID cards. But the customer already has in their possession a card and they may not replace them when the new cards come in and by then they may have provided you proof of insurance.

Bernadette Nieto – DMV:

- We are aware this may happen. It is very important that the customer and the agents understand when this happens they need to update the insurance record with the DMV because we are only going to query the insurance company that is on record. If the information is not updated it is going to put the customer into the system and a post card will be sent out.
- When the agent or customer updates their information on the web they are going to have to enter the following information: Full VIN, last 4 digits of the license plate, Nevada driver's license number, and full name. This information is how we are going to match and retrieve the customer's insurance information. They will update by selecting the insurance company name or enter the NAIC, enter the full policy number and beginning date and end date of the policy.

Mani – DMV:

- The link for the customer or agent to update the information will be on the main DMV web page February 1st.

James – 21st Century:

- The error report that is received from the initial Book of Business, how will we send back the corrections?

Mani – DMV:

- After the first Book of Business you will send a subsequent file with your corrections.

Task Force Participant:

- Are you going to publish anything on how to use the site?

Bernadette Nieto – DMV:

- We are going to have signs up in our DMV offices giving information to our customers. There will be information and instructions on the web page. Our Public Information Officer will also be doing a news release.

Chad Sailer – State Farm Insurance:

- Is there any way you can extend this out to the insurance carriers in January? We send memos to our agents and operation centers. We would like to send this information to them because they are resources to the customers of Nevada.

Bernadette Nieto – DMV

- We will definitely do that.

Mohan – LexisNexis:

- If I send you the Book of Business now and the customer cancels in 5 days, then you will query again in 60 days?

Mani – DMV:

- We will randomly check the insurance within 60 days. It could be 5 days, 10 days, or 15 days. We will know exactly when the insurance was cancelled. We have internal logic that will know the last date when the policy was last verified, so we will know when the policy was cancelled.

Amica Mutual Representative:

- Are you going to be querying on the policy number? We change the policy number every year.

Mani – DMV:

- Yes.

Amica Mutual Representative:

- So every year my customer is going to have to go in because their policy number changed?

Sondra Baker – DMV:

- It is up to you as a company to decide what you are matching on. We are sending you the policy number, VIN, name, and other information.

Mani – DMV:

- All this information is in our guidelines. I highly recommend everyone read them.

John Key – Ameriprise:

- If a customer buys a policy with us today and we tell them they need to put their information on the website and they don't register it till the next day will that trigger an event?

Bernadette Nieto – DMV:

- The vehicle has to be registered before they update on the web. The two pieces we verify on are the VIN and license plate number. They wouldn't have the plate number until after they register the vehicle.

Marianne Allard – Travelers:

- I have a question on the Group B trailer record. Typically, we send a file with multiple companies in one large file. Should we have multiple trailer records or just one trailer record at the end?

Mani – DMV:

- One trailer record will be fine. The trailer record indicates all the files.

Amica Mutual Representative:

- You mention after the Book of Business we could send a second file. Do I have to send the whole file again or just the corrections?

Mani – DMV:

- Just the corrections.

Amica Mutual Representative:

- Will that be in the guidelines or online somewhere?

Mani – DMV:

- If it's not there we will update it.

Arielle Brath – Sentry:

- Does all testing for all the insurance companies have to be completed before we go live or is it just my company's testing before we can go live with you?

Mani – DMV:

- For Group A we want all insurance companies testing completed before we put them in production. Group B we still want to test the SFTP process so we know you are able to drop files and pick up files from the server.

Arielle Brath – Sentry:

- So if we're in Group A we need to wait to go live until all the Group A companies have tested?

Mani – DMV:

- We will follow up on this at the next meeting.

Task Force Representative:

- If we are going to be in Group A and we can't be ready by February 1st are we in Group B till we're ready?

Terri Carter – DMV:

- That's correct.

Jeremy Johnson – American Family Insurance:

- This question is specific to Group B. I would like clarification regarding the update files after the initial Book of Business is sent. The definition of insurance effective date states it's either the date the policy was enforced or the date the vehicle was added to the policy. What about mid-term changes that are not related to the vehicle, for example, a person changes their name on the policy? That will generate a change. What we do now is we send a termination transaction followed by an add transaction. The effective date on the add is the date the change was effective. Do we have to go back and pull the original date the vehicle was added, which could be months or years ago or is the insurance effective date the date the change was made?

Gigi Cox – DMV:

- It would be the date of the most recent change.

Jeremy Johnson – American Family Insurance:

- Our system allows for back dating of changes. A customer could come in and make a change that was effective a month ago. The transaction date would be today but the effective date would be a month ago. According to the rules, the effective date cannot be prior to the transaction date, how should we handle that situation? We also allow future date changes and terminations. The business rules for Group B states that a termination cannot be greater than 30 days.

Gigi Cox – DMV:

- We will discuss this internally and have an answer at the next meeting.

Task Force Participant:

- If we are going to be in Group A and you are not ready on your end, do we have to be ready for Group B?

Mani – DMV:

- We will have an answer at the next meeting.

Jeremy Johnson – American Family Insurance:

- For Group A according to IICMVA guidelines if Nevada makes a request, must the insurance company use the optional information to do the verification?

Mani – DMV:

- The insurance company must make an informed decision on what they want to match and confirm on.

Jeremy Johnson – American Family Insurance:

- If we give a confirmed response, do we need to give a reason code that some of the information didn't match or are reason codes only used on an unconfirmed?

Terri Carter – DMV:

- Only with unconfirmed will you send a reason code.

Next meeting: December 16, 2009 10:00 a.m. Pacific Standard Time

Please Note:

Please check each agenda for the PIN code for teleconference calls as they change for each meeting.

Adjournment: 10:55

Recording: G:\Research & Development\Vehicle Programs\Nevada_LIVE\Agendas and Minutes\Recording Nevada LIVE IICMVA Task force Teleconference 12_02_09DS400629.wav