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Minutes of Nevada Live IICMVA Task Force Teleconference
Held on January 5, 2011 at 10:00 am
Director's Conference Room

PRESENT: Farrokh Hormazdi – Director's Office DMV, Prashanth Vankalapati – MVIT DMV, Bernadette Nieto – MSP DMV, Doreen Rigsby – CSD DMV, Sondra Baker – MVIT DMV, Mani – MVIT DMV, Tom Joseph – MVIT DMV, Bill Bernard – MVIT DMV, Erika Salaun – Operational Review DMV, Roy Cage – Operational Review - DMV Sandi Bailey - CSD DMV, Mark Froese – MSP DMV, Kathy Williams – MSP DMV, Bruce Manning – CSD DMV, Elena Aherns - DOI, Marie Holt – DOI, Loren McGlade – IICMVA, George Cooper – State Farm Insurance, Kelly Olsen – Zurich Insurance and IICMVA, Rebecca Sanchez – American Family, and Linda Fossing - Arch

CONFERENCE CALL PARTICIPANTS: Cathy Vollmer – Farmers Insurance , Julie Nelson – Farmers Insurance, Marianne Allard – Travelers - IICMVA, Sandy Babich – Hartford, Brenda Weirs – State Farm Insurance, Angela Miller – State Farm Insurance, Caroline Crinite – 21st Century Insurance, Alex Hageli - PCI George Turpin – Chartis Insurance, Raj Konduru – Chartis Insurance, Donna – Nationwide, Mary McManis – Firemen's Fund, Monica Robinson– CNA, Representative – Firemen's Fund, Dick Talley – GEICO, Chris Elhindi– Progressive, Alex Hageli – PCI, Rich – Infinity Insurance, Gina Miller – Progressive, and James Whittle – AIA

Please Note: Effective July 1, 2011 all group B companies need to convert to Group A (web services). This will be posted on the website.

Purpose of Meeting:
The purpose of this meeting was to discuss what is and is not working with the Nevada LIVE program for commercial insurance.

Commercial businesses
The insurance companies are having difficulty accessing the "Insurance Policy Update" transaction on the web. The problem occurs when their insureds are businesses that use several variations of their name. The insurance company does not know how the vehicles are registered or the FEIN the insured is using.

Nevada DMV's validations are not allowing the insurance company access to update the record. DMV's programming requires several data elements that must match 100% before the insurance record can be updated.

System locks users out once postcard expires:

The insurance companies requested to have the "I" access code be available for 30 to 45 days. The insurance companies normally do not get the postcard during the 15 day period where the access code is available. Because the insurance companies do not know the insured's information, they believe this access would be easier for them to use to update insurance information.

DMV responded the programming impact will need to be assessed. DMV will need several weeks to determine if this request can be made.

FEIN's and Trusts
The insurance companies have problems with accessing the insurance records for their insureds that have trusts. They stated similar problems regarding names and FEIN for the trusts. They further felt these insureds should not have to have their insurance validated electronically because of their economic status.

DMV explained the validations are in place to prevent the wrong registration record from being changed. DMV responded that current statutes do not exempt any registered owner types or vehicles from having the insurance validated electronically.

A DMV team member shared how a trust needs to be set up and the steps taken to ensure the vehicle is titled, insured, and registered properly. The insurance companies countered they can only insure the trusts in the manner provided to them from the insured.

The insurance companies also commented that many of their insureds are not Nevada residents and they cannot use the web to update insurance information because of the Nevada driver's license requirement.

Pings (queries):
Several insurance companies have concerns about the frequency of the pings. DMV explained the dates queried have been changed to reduce the number of pings. One insurance company provided a disc that displayed the pings. DMV will review and then respond to that insurance company with findings.

DMV then stated to try to eliminate problems where customers' insurance expires or they change companies, we are considering a monthly book of new business.

The insurance company responses where against providing any data to DMV. However, they did provide a potential solution. If a reason code comes back unknown on the policy from the company then query the other A companies. The query would include the VIN# with a dummy policy number. If the DMV would send the query to the last known carrier and they get no response then the idea would be to send a second query to the top or most likely carriers that would have the insurance, based on an algorithm where they are most likely to be insured.

Action Items:
1.   Research to extend the "I" access code (access code used by customer for data mailer verification on the web) possibly with no expiration. Mani stated there is quite a bit of programming involved with extending the access code. Doreen will supply a list of statuses and how those status need to react with their time lines by the end of this week.

2.   Possibly remove the following validation fields from the Insurance Policy Update on the web:
        a.   DLN

      b.   DOB

      c.   FEIN

      d.   Name (DMV will have an internal discussion on whether to relax the name edit or display partial name information for registered owners on the web.)

3.   **Discuss the possibility of showing the Lapses when Insurance is updated on the web.** Mani suggested displaying a future termination date as blank. If the termination date is less than or equal to the current date, show the date.

4.   **Reduce the pinging frequency based on the NAIC.** Current programming will not add a duplicate insurance record, if the policy was renewed, the termination date is updated. Doreen will provide examples of multiple insurance records that are being pinged to MVIT.

5.   **Explore the possibility for "UNKNOWN CARRIER QUERY" and the new process to get the policy number based on the response from this query.** This action item was formally the BoB requirement from Group A.

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