



**Minutes of Nevada LIVE IICMVA Task Force Teleconference  
Held on September 9, 2009  
MVIT Conference Room**

**PRESENT:** Terri Carter - DMV-R&D, Sondra Baker – DMV-MVIT, Andy McCool – DMV-R&D, Bernadette Nieto – DMV R&D, Allison Wall – DMV-IVP, Martha Barnes – DMV – CSD, Jim Link - DoIT

**CONFERENCE CALL PARTICIPANTS:** Gerald Piechocki – Foremost Insurance, Paul Deforge – USAA, Cathy Vollmer - Farmers Insurance, Julie Nelson – Farmers Insurance, Brenda Weirs – State Farm Insurance, Chad Sailer – State Farm Insurance, Angela Miller – State Farm Insurance, Arielle Brath – Sentry Insurance, John Cruz – ISO, Kathy Hall – CHUB, Caroline Crinite – 21st Century, Jay Vitsorek – 21<sup>st</sup> Century, Becky Ryan – GMAC, Brad Deluka – Horace Mann Insurance, Laura Gore – Coast National, Tina Kefalas – CHUB, Joann – Horace Mann Insurance, Kathy Moorhouse – Horace Mann Insurance, Joann Ripper – Horace Mann Insurance, Kip Patterson – Shelter Insurance, Gena Miller – Progressive Insurance, George Cooper – State Farm Insurance, Marianne Mallard – Travelers Insurance, Kristen Martin – Progressive, Michelle Hendy – Ivans, Teri Byers – ACE American Insurance, George – California Casual, Kirsten Mullen – Foremost Insurance, GEICO Representative, Hartford Representative

**Nevada LIVE status updates:**

- Draft Insurance Company User Guidelines Revisions: Revisions have been made to Group A, B, and C. If you are going to reference any questions or comments please make sure you are looking at Version 1.1 dated September 2009.
- We are working on our regulations. We are hoping to have the draft regulations posted on the website the week of September 14<sup>th</sup>. The regulation workshop is October 5<sup>th</sup>, 2009 at 10:00 am at the Carson City DMV in the Director's Conference Room. We will videoconference to the West Flamingo DMV Conference Room in Las Vegas.
- We are working on the error codes. We hope to have these available in the next couple of weeks.

**Motor Vehicle Information Technology (MVIT) updates:**

- We are working on the IICMVA publication versions 2007 and 2008 for web service companies. We are having technical issues with the 2008 version. We are hoping to have this resolved by the next Task Force meeting.
- Jim Link with the Department of Information Technology is working on the secure FTP for the insurance companies to drop and pick up files. We will publish a document on secure FTP after we have finalized it.

**Question and Answer Period:**

Gena Miller – Progressive:

- I sent a list of questions and I was wondering how long it will take to get a response?

Bernadette Nieto – DMV:

- We are hoping to have your questions answered by tomorrow.

Jerry Piechocki– Foremost:

- If we have a California agent that is licensed to do business in Nevada and writes a policy for a registered vehicle but it is in California, does that get sent or not?

Doreen Rigsby– DMV:

- We only want Nevada policies. California's minimums do not meet Nevada's minimums.

Jerry Piechocki – Foremost:

- We have a lot of agents that are licensed to write in other states, and it's a very good possibility that we could have an agent in California or Arizona that has a registered Nevada vehicle and they could write it with Nevada rates, but the vehicle is no longer in the state.

Doreen Rigsby– DMV:

- When you issue the identification card does it say California proof of insurance or does it say Nevada evidence of insurance?

Jerry Piechocki – Foremost:

That would be a good question. I didn't pop that one back to my IT person. Is the confirmed rule if it is rated in Nevada then it goes, if it is not rated in Nevada, it doesn't go?

Doreen Rigsby – DMV:

- We only want Nevada policies rated to Nevada.

Martha Barnes – DMV:

- When a person comes in to register their vehicle at the counter we are going to look at the proof of insurance card and it needs to say Nevada on it or we are going to turn them away.

Jerry Piechocki– Foremost:

- So if we look at it as rated in Nevada then we should send it, if it's not rated in Nevada then we should not.

Martha Barnes – DMV:

- If the vehicle is registered in Nevada we require them to have Nevada insurance. So if the agent is writing a policy for a vehicle that is registered in Nevada, it would need to be a Nevada policy.

Task Force Participant:

- When stopping a vehicle in Nevada, do you check the registration first so that we as insurance companies would never get a request for non-Nevada policies during the web service?

Mani – DMV:

- Yes. We will capture the vehicle and the registered owners' information before we query for insurance. We don't encourage our technicians to check insurance just based on a VIN number.

Task force Participant:

- With the web service you are not looking at whether they have liability, you are looking at whether they have Nevada liability.

Terri Carter – DMV:

- That is correct.

Becky Ryan – GMAC:

- Can you tell me what the difference is between the requirements for web services before September and the latest version?

Bernadette Nieto – DMV:

- We defined the requirements that were vague and made technical changes to the SOAP. Added reason codes. You will need to review the guides.

Becky Ryan – GMAC:

- I hope this doesn't change what we have already started testing.

Bernadette Nieto – DMV:

- I hope so to. This is still a draft document.

Gena Miller – Progressive:

- If we have a vehicle that is registered in Ohio and they are using the vehicle in Nevada and it is garaged in Nevada and is covered under a Nevada policy, when we submit our Book of Business do you want those vehicles sent in that load? Will you do queries on it because technically it's not registered in Nevada?

Doreen Rigsby – DMV:

- We would not do a query due to the fact we would not have that vehicle in our system.

Gena Miller – Progressive:

- If they have a policy in Nevada and it's registered in Ohio, you do not want us to submit it under the Book of Business either?

Doreen Rigsby – DMV:

- If you submit it in the Book of Business, it would error out as a no match registration. If we find that this is a large amount, we may look at whether we are going to accept it or not.

Mani – DMV:

- It would be prudent to send that record in the Book of Business, and if you get an error that is rejected as a no match, that is an expected error on your end.

Gena Miller – Progressive:

- If we do the one time load and there are errors are you expecting anything to be done with those errors?

Mani – DMV:

- We are still working on the details.

Jerry Piechocki – Foremost:

- It was my understanding from the original guidelines, if there were mismatches on the Book of Business, you were going to send letters to the insured and have them contact their agent or insurance company. Has that changed?

Doreen Rigsby – DMV:

- No. If it does not link with a registration, then we will not have the information to send that person a letter. It's going to depend on the type of error.

Jerry Piechocki – Foremost:

- So, it is possible the insurance companies will get an error report they'll have to work.?

Mani – DMV:

- Yes.

Task Force Participant:

- Even on the one time load?

Mani – DMV:

- It's possible.

Task Force Participant:

- Is it similar to the current error report we currently work?

Mani – DMV:

- It will be similar, but not the same.

Task Force Participant:

- I don't see our FTP being capable of calling in an error report. We are setting it up to send verification or no verification and receiving your queries, but the error report would have to come in the form it comes in now because the FTP's are not going to be designed to accept that.

Task Force Participant:

- We could do an FTP pull and do an electronic report?

Mani – DMV:

- Yes.

Task Force Participant:

- When do you expect to have this settled and put in the document for the electronic report?

Mani – DMV:

- Sometime in October.

Jerry Piechocki – Foremost:

- I have a question on page 4, it says for non-vehicle specific policies that do not have a VIN, match using the policy number and FEIN or drivers license provided by the Nevada DMV. At least one registered owner must match with an owner on the policy. A lot of us are not going to use names because we feel that is a violation of privacy. Will your system be able to match, for example if a VIN is wrong, will it be able to match on the policy number, policy date and NAIC. This is in reference to antique auto.

Doreen Rigsby – DMV:

- Did I ever give you an email on this?

Jerry Piechocki – Foremost:

- Yes. The answer satisfied me, but our IT people wanted more clarification.

Doreen Rigsby – DMV:

- Can you send their questions?

Jerry Piechocki – Foremost:

- I'll have Kristen go over it again with you.

Doreen Rigsby – DMV:

- We will go over it again and see if we can close any doors or anything we can change. If it's Company A and we are sending you all the information and if they give us a confirmed, we're going to accept it.

Jerry Piechocki – Foremost:

- It's pretty much up to us if we want to match it or not.

Doreen Rigsby – DMV:

- Yes.

Martha Barnes – DMV:

- You're taking the liability. You're deciding whether that person is insured.

Jerry Piechocki – Foremost:

- We can make that choice if the VIN is not there, we can still match on the policy number, coverage date, or NAIC number.

Doreen Rigsby – DMV:

- That is up to you as a Company A.

Hartford Task Force Participant:

- Since we do both personal and commercial and the IICMVA model is specific to personal lines would that mean we could only report under the B functionality using the FTP since we report both personal and commercial?

Doreen Rigsby – DMV:

- For Hartford, do you have separate NAIC's for personal and commercial?

Hartford Task Force Participant:

- No, we do not.

Bernadette Nieto – DMV:

- If you only have one NAIC and you write both personal and commercial you cannot have part of your NAIC on web services and part on Group B because of the programming. If your commercial line is not on your web services then I recommend you go with Group B, then you would submit your records pretty much the way you do today.

Kip Patterson – Shelter Insurance:

- If we start out in Group B, even if we have the personal and commercial lines, will we be required to move in Group A by the end of next year? Is there a set date we have to be web service compliant for both personal and commercial?

Mani – DMV:

- The design of our program works best with web service companies (Group A). The sooner the insurance companies move from Group B to Group A, the better for the insurance companies and the DMV. Even though we do not have a set mandated date, we encourage the insurance companies to move as soon as possible from Group B to Group A.

Task Force Participant:

- Do you foresee there being a mandated date?

Mani – DMV:

- It is possible.

Task Force Participant:

- On web service availability, we are going to send a schedule of downtime, maintenance etc. What happens if for some reason someone takes a malicious piece of software and tries to ding the heck out of

the web servers and we bring it down for an hour or so that is not scheduled. Are there going to be any fines or anything of that nature for the server not being available?

Mani – DMV:

- We are still working on the compliance section. We are not anticipating fines for those types of incidents.

Task Force Participant:

- If there is a question on a secure IP address, so that the connection becomes more secure between the state and ourselves, whom should we direct those questions to?

Mani – DMV:

- If you send it to the Task Force email it will come to me and we'll go from there.

Terri – DMV: We would like to thank everyone for your emails and letters of support on why we need to get this system up and running.

**Next meeting:** September 23, 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: 10:35**

Recording:G:\Research & Development\Vehicle Programs\Nevada\_LIVE\Agendas and Minutes\Recording Nevada LIVE ICMVA Task force Teleconference 9\_09\_09DS400579.wav