



Guidelines for  
Nevada  
Liability Insurance Validation Electronically  
(Nevada LIVE)

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## ***Nevada's Approach to a New Liability Insurance Validation Program***

The Nevada Department of Motor Vehicles recommends all insurance companies provide web services in order for the DMV to query each company's insurance data in real time. This method is fast, reliable and reflects the most current information on file with each company at that moment in time.

### **DMV's Current Insurance Verification Process**

The current process requires insurance companies to send data on tape, compact disk or floppy disk. After the data is received, Nevada DMV processes the information by matching those records to the DMV's records. Records that match are applied to the DMV database. Those records that do not match are written as errors and are reported to the insurance companies for corrections.

### **Nevada LIVE - Nevada Liability Insurance Validation Electronically**

Nevada LIVE is the Nevada DMV's enhanced insurance program. This new program follows the guidelines outlined in the "ICMVA Model User Guide for Implementing Web Services v3 Final 5-16-08".

The direct link to the above document is available at: [http://www.iicmva.com/iicmva\\_model\\_user\\_guide\\_v3.doc](http://www.iicmva.com/iicmva_model_user_guide_v3.doc). The document is also available at ICMVA's website <http://www.iicmva.com/> - under Publications.

Nevada LIVE's implementation date is on or before February 2010. The exchange of liability insurance information will be directly between the Nevada DMV and the insurance carrier.

As part of the switch from the current Insurance Verification Program (IVP) to the new Nevada LIVE program, Nevada DMV will require all insurance companies with web services to submit data one time for all of their ACTIVE liability insurance records via FTP (File Transfer Protocol). The format for this one time submission is also found in the "ICMVA Model User Guide for Implementing Web Services v3 Final 5-16-08" under section "B.2 Data File Format" and will be scheduled by the Nevada DMV.

The file naming convention for this one time submission will be DMV.NVL.N\*\*\*\*.Dyymmdd.Vnn.txt, where \*\*\*\* is the NAIC yymmdd is the creation date of the file nn is the version number

### **Advantages to Customers**

The Nevada DMV will provide a Nevada LIVE web site, which the customer can use to view their current insurance status and update their insurance information. It will be the responsibility of the customer to inform the DMV of any changes and/or updates to their policy.

To view current insurance status, the customer must enter the registered vehicle's license plate number and VIN. The output from this process will be the insurance company's name and a partial policy number. For security reasons, we will not display the full policy information. No personal information will be displayed.

A separate web page will allow the customer to update their insurance information. The customer will be immediately notified their insurance company's record has been applied to their registration. Insurance information updates to the DMV database will be in real time.

### **Advantages to Insurance Agents**

The Nevada LIVE website for the customer to update their insurance information will be generic enough for insurance agents to assist their customers with their insurance updates. The DMV is encouraging insurance agents to partner with the DMV by taking an active role in assisting customers by either updating information for them, or by educating the customer about their responsibilities within Nevada LIVE to provide accurate and current liability insurance information.

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## **INSURANCE COMPANIES WITH WEB SERVICES**

With the new design, insurance companies providing web services for the Nevada DMV to query their insurance records will no longer be required to submit their data to the Nevada DMV. Instead, the Nevada DMV will query the record in real-time, directly from those insurance companies.

The Nevada DMV is aware of a possible delay between the agent writing the policy and the policy entering the corporate office's system. The factor of the delay has been taken into consideration in programming the new system.

In order for this program to work well for the State of Nevada, insurance companies and their customers, the Nevada DMV requires the following conditions for those insurance companies with web services:

1. The web service and data should be available at all times and only include Nevada policies written by a company licensed to do business in Nevada.
2. For vehicle specific policies - match using the VIN and policy number. Name matching is desired but not required.
3. For non-vehicle specific policies or operator policies which do not have a VIN – match using the policy number and registered owner's DLN and/or name provided by the Nevada DMV.
4. For commercial policies or fleet policies which do not have a VIN – match using the policy number, registered owner's name, and FEIN or DLN provided by the Nevada DMV. At least one registered owner must match with an owner on the policy.
5. Each insurance company shall provide the DMV with their maintenance schedule or scheduled down times.

The Nevada DMV requires the insurance companies store at least six months of historical insurance data and have it available to be queried through web services.

Insurance companies with web services are required to comply with XML schema versions **00200510** or **00200809**. This link is to the XML schemas website: <http://xml.x12.org>.

### Security Certificates

To receive the SSL certificate for the test environment and endpoint (test server IP address), please e-mail Sondra Baker at [sbaker@dmv.nv.gov](mailto:sbaker@dmv.nv.gov).

### Testing

Testing must be conducted....

**INSURANCE COMPANIES WITHOUT WEB SERVICES**

For insurance companies who do not have web services, the Nevada DMV recommends those companies begin work on programming as soon as possible. The Nevada DMV is recommending to the majority of Nevada licensed insurance companies to provide web services by the end of 2010. It is the goal of the Nevada DMV to have 100% of Nevada’s licensed companies offer web services in the future.

For a limited time, secured file transfer protocol will be accepted.

Each company must report all vehicle and/or policy terminations on or before the effective termination date and all vehicle and/or policy adds within seven (7) days from the policy effective date.

The required data elements to be submitted are:

Name	Datatype	Maximum Length	Format	
VIN	Character	30		Required
NAIC	Character	5		Required
Policy_num	Character	25		Required
Policy type	Character	1	V=Vehicle, O=Owner	Required
Policy_start_dt	Date	10	mm/dd/yyyy	Required
Policy_end_dt	Date	10	mm/dd/yyyy	Required
Owner_1_ty	Character	1	I = Individual, B=Business, or O=Operator	Required
Need the DLN or FEIN	Numeric	DLN 25 FEIN 12	No alpha or special Characters	Optional; Required if Operator Type
Owner_1_name	Character	100		Required
Owner_2_ty	Character	1	I = Individual, B=Business, or O=Operator	Optional
Need the DLN or FEIN	Numeric	DLN 25 FEIN 12	No alpha or special Characters	Optional; Required if Operator Type
Owner_2_name	Character	100		Optional
Owner_3_ty	Character	1	I = Individual, B=Business, or O=Operator	Optional
Need the DLN or FEIN	Numeric	DLN 25 FEIN 12	No alpha or special Characters	Optional; Required if Operator Type
Owner_3_name	Character	100		Optional

Owner_4_ty	Character	1	I = Individual, B=Business, or O=Operator	Optional
Need the DLN or FEIN	Numeric	DLN 25 FEIN 12	No alpha or special Characters	Optional; Required if Operator Type
Owner_4_name	Character	100		Optional

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**INSURANCE COMPANIES THAT INSURE LESS THAN 500 VEHICLES IN NEVADA**

For insurance companies who write Nevada policies for 500 vehicles or less and do not have web services, the Nevada DMV will provide a website to upload the policy information. The submitting insurance company will know immediately if the records were linked to an existing registered vehicle in the DMV database. Errors will be returned immediately to the company with proper error codes. After the customer registers their vehicle, the insurance company and the customer will have the ability to check the Nevada LIVE web site to ensure the policy linked to the vehicle. The error details for policies that do not link are in the development stages.

Each company must report all vehicle and/or policy terminations on or before the effective termination date and all vehicle and/or policy adds within seven (7) days from the policy effective date.

The required data elements to be submitted by the eligible insurance companies are:

Name	Datatype	Maximum Length	Format	
VIN	Character	30		Required
NAIC	Character	5		Required
Policy_num	Character	25		Required
Policy type	Character	1	V=Vehicle, O=Owner	Required
Policy_start_dt	Date	10	mm/dd/yyyy	Required
Policy_end_dt	Date	10	mm/dd/yyyy	Required
Owner_1_ty	Character	1	I = Individual, B=Business, or O=Operator	Required
Need the DLN or FEIN	Numeric	DLN 25 FEIN 12	No alpha or special Characters	Optional; Required if Operator Type
Owner_1_name	Character	100		Required
Owner_2_ty	Character	1	I = Individual, B=Business, or O=Operator	Optional
Need the DLN or FEIN	Numeric	DLN 25 FEIN 12	No alpha or special Characters	Optional; Required if Operator Type
Owner_2_name	Character	100		Optional
Owner_3_ty	Character	1	I = Individual, B=Business, or O=Operator	Optional
Need the DLN or FEIN	Numeric	DLN 25 FEIN 12	No alpha or special Characters	Optional; Required if Operator Type

Owner_3_name	Character	100		Optional
Owner_4_ty	Character	1	I = Individual, B=Business, or O=Operator	Optional
Need the DLN or FEIN	Numeric	DLN 25 FEIN 12	No alpha or special Characters	Optional; Required if Operator Type
Owner_4_name	Character	100		Optional

Testing

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## **DEFINITIONS**

**Commercial Policy** is an insurance policy written to an entity or person and does not capture each specific vehicle's VIN. Nevada DMV considers a *Commercial Policy* to be a fleet policy.

**DLN/ID** is the Driver's License Number or Identification Number issued by the Nevada DMV.

**Driver Name** is the full legal name of the holder of the Nevada Driver's License.

**FEIN** is the Federal Employee Identification Number.

**Fleet Policy** is an insurance policy for 10 or more vehicles registered with the Department to the same person or business. (NAC 482.644)

**IICMVA** – Insurance Industry Committee on Motor Vehicle Administration

**Motor Carrier Vehicles** is any person or operator who holds himself out to the public as willing to transport by vehicle from place to place, either upon fixed route or on-call operations, passengers or property, including a common motor carrier of passengers, a common motor carrier of property and a taxicab motor carrier. Included in this definition are commercial vehicles with a GVW of 26,001 pounds or more. Taxi cab companies are considered as a fleet.

**Named Insured** is the same as the registered owner name.

**Non-motor Carrier Vehicles** is a passenger vehicles, light trucks, and motor homes with a GVW of 26,000 pounds or less.

**Operator Policy** is an insurance policy issued to a person. This policy allows the person to drive any motor vehicle and that vehicle is covered by the operator policy while the vehicle is in the control of the operator policy holder. If there is more than one registered owner there must be an operator policy for each registered owner.

**Policy Owner Name** is the same as the registered owner name.

**Registered Owner Name** is the name of a natural person, firm, corporation or association whose name appears in the files of the Department of Motor Vehicles as the person to whom the vehicle is registered. (NRS 482.102) In most cases, the natural person's name on record is their full legal name as displayed on their Nevada Driver's License or Identification card. The Nevada DMV considers the policy owner name and named insured the same as the registered owner name.

**Vehicle Identification Number (VIN)** means the identification number or other distinguishing number or identification number or identification mark of a vehicle or part of a motor vehicle that was placed or stamped on that vehicle or part by the

manufacturer pursuant to federal law or regulation, or as assigned by the Department of Motor Vehicles.

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