

# Nevada LIVE

## Response to Draft Insurance Company User Guideline Questions

The responses will refer to Group A, B, or C and are dependent upon the way the insurance company will report information to the Nevada Department of Motor Vehicles.

- **Group A** includes insurance companies with web services.
- **Group B** includes insurance companies without web services and insures more than 500 vehicles in Nevada.
- **Group C** includes insurance companies without web services and insures less than 500 vehicles in Nevada.

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

**Q1:** *How will cancellations and reinstates be reported to the DMV? In the past, all this information was sent as a weekly data file.*

**A1:** **Group A** will not report terminations or additions of vehicles or policies. **Groups B and C** are required to report terminations on or before the effective date of the termination. Addition of vehicles or policies must be reported to the Department within seven days from the effective date.

**Q2:** *Will you be querying the web service in a type of batch process on a regular basis?*

**A2:** When querying web services, NV DMV will query individually, real-time and not as a batch.

**Q3:** *What is the purpose of the one time feed of our "active liability insurance records"?*

**A3:** NV DMV needs the most current insurance records. DMV will work with each insurance company to obtain the most current data.

**Q4:** *We understand that once it is submitted, we would not be updating it ever again.*

**A4:** **Group A** NV DMV will only need one update at this time. **Groups B and C** the frequency has not yet been determined.

**Q5:** *Also, wouldn't the DMV already have this information from our current process?*

**A5:** NV DMV may not have the most current information. Currently, all errors are not being resubmitted after they have been corrected.

**Q6:** *How will insurance companies' maintenance schedules be incorporated into this new process?*

**A6:** **Group A** NV DMV will not query an insurance company during a scheduled down time. The insurance company will need to notify NV DMV at least two business days before an unscheduled down time is to occur.

- Q7:** *Will we have to provide the DMV with our schedules?*
- A7:** Yes, NV DMV will need the scheduled down times for each insurance company utilizing web services.
- Q8:** *How will information be verified in case we are down for maintenance or other situations where our web services may be down?*
- A8:** NV DMV will not query during scheduled down times.
- Q9:** *The section that deals with Advantages to Customer talks about them being able to update their own insurance information. Does this mean that they will be changing information directly on our web services platform?*
- A9:** No. The customer will submit their insurance information changes into a temporary table owned by NV DMV. NV DMV will confirm data before the DMV insurance records are updated. DMV will not update an insurance company's records.
- Q10:** *FTP files...How will this work? Does the DMV's IT dept have guidelines on how this process will work?*
- A10:** The FTP process will follow the current 550 format. The Insurance Company User Guidelines have been updated with this information.
- Q11:** *How are registration renewals going to be handled?*
- A11:** The NV DMV registration renewal process is not changing. NV DMV will periodically query for insurance coverage.
- Q12:** *Will NV be querying the company listed on the full load?*
- A12:** **Group A** Yes, periodically.
- Q13:** *If that record comes back as no longer insured, will NV require the insured to submit proof from another company?*
- A13:** Yes, the registered owner will be sent a notice requesting current insurance information if they have not already updated the DMV's records online for validation.
- Q14:** *Will NV then query that company or will they accept the submitted proof?*
- A14:** The customer, or their agent, can submit the insurance information change into a temporary table owned by NV DMV. NV DMV will confirm data before the DMV insurance records are updated. DMV will not update an insurance company's records.
- Q15:** *Or will NV send out a global request to all companies looking for proof of coverage? If NV sends out a global request, what percentage of registrations would generate these requests; and what estimated daily volumes will hit our web service server?*
- A15:** At this time, no global requests will be sent.

**Q16:** *What will the testing requirements be?*

**A16:** All of the testing details have not been finalized, however, at a minimum **Group A** testing will follow the process outlined in the IICMVA manual; **Group B** testing will include a connectivity test of the SFTP and the processing of the 550 format; and **Group C** testing will require the receipt and processing of the Excel file.

**Q17:** *According to the manual, you only talk about an initial load for those on web services. Wouldn't it also make sense for all companies to send you an initial load of data to make sure all data is accurate at some starting point? Then continue with the daily or weekly updates until we bring the web services on line?*

**A17:** NV DMV will require a book of business (BoB) be submitted by all three groups of insurance companies. Daily or weekly updates will only apply to **Groups B and C**.

**Q18:** *Also with the switch in the reporting method to Web Services reporting, do we still have to continue the Electronic Reporting with respect to Daily/weekly/monthly reports, No Activity Reports etc? If so how long?*

**A18:** **Group A** will not be sending NV DMV insurance records and there is no need for a report. Instead, NV DMV will query your database to validate current Nevada insurance coverage. **Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date.

**Q19:** *At what intervals will we need to report the data with the new process (weekly, monthly, etc.) and will the data need to be reported by a certain date each time*

**A19:** **Group A** will not be sending NV DMV insurance records and there is no need for a report. Instead, NV DMV will query your database to validate current Nevada insurance coverage. **Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date.

**Q20:** *Based on our phone conversation this afternoon, I understand that the state-specific requirements that Nevada supplies will be substantially those of the industry model requirements that have been posted on the Nevada Live web page, and that the type of requirements specific for Nevada are along the lines of what key fields are required for record matching, perhaps which fields are mandatory.*

**A20:** **Group A** – NV DMV will send the data to the insurance company. How the information is matched is the responsibility of the insurance company. **Groups B and C** will be required to submit all required data elements according to the current matching criteria.

**Q21:** *Based on resources, time, and costs involved, additional time should be provided to insurance companies to implement the web service.*

**A21:** If necessary, DMV will work with each insurance company individually on implementation.

- Q22:** *Further, ample time must be provided to implement ID card changes.*  
**A22:** The Nevada Department of Insurance is working on the ID card changes.
- Q23:** *Does NV plan to inform the public of the upcoming changes via media, notices, etc...?*  
**A23:** Yes.
- Q24:** *What state agencies will have access to web service? Will law enforcement have access?*  
**A24:** Only the NV DMV will have access to the web service. Law enforcement will receive the information, when requested, from the NV DMV.
- Q25:** *How will vehicles be handled if the Agents/Brokers have not indicated the vehicle on the policy yet, but the customer has sufficient insurance documentation? Today, a majority of States do accept a binder or dec. page.*  
**A25:** Nevada will require an Evidence of Insurance, either temporary or permanent. **Group A** NV DMV will query a new vehicle or policy at the time the information is accepted. If unconfirmed, the database will be queried again at a later date. **Groups B and C** are required to submit the insurance record within 7 days.
- Q26:** *What is the expected response time from the insurance company to an inquiry?*  
**A26:** Within 2 seconds.
- Q27:** *What are the ramifications to the insured if insurance record is unconfirmed?*  
**A27:** The registered owner will receive notification of a potential sanction and the registration will be suspended if insurance cannot be confirmed.
- Q28:** *Implementation of the webservice requires time and a huge pool of resources, with the 2/1/10 date this is simply not enough time.*  
**A28:** If necessary, the NV DMV will work with each insurance company individually on implementation.
- Q29:** **Comments – User Requirements:** *Required data should simply include NAIC, policy number, VIN, make, and year.*  
**A29:** NV DMV needs unique information to ensure each vehicle registered in Nevada is actively insured. The required data elements can be found in the Insurance Company User Guidelines.
- Q30:** **Comments – Barcode ID cards:** *Enough time must be provided to the insurance companies to meet the barcode ID card specifications. The time and costs involved are tremendous. When NY implemented their barcode ID, the project took a year and a half to be completed.*  
**A30:** NV Department of Insurance is working on the ID card changes. Thank you for the information.

**Q31:** *Because we are a small company with only about 1200 policies in the state of Nevada, will we be mandated to create the web services or can we just use the FTP method on a daily or biweekly basis?*

**A31:** DMV will work with each insurance company individually; however, the FTP method will only be available for a limited amount of time.

**Q32:** *BoB is required once, correct?*

**A32:** NV DMV needs the most current insurance records. DMV will work with each insurance company to obtain the most current data. **Group A** NV DMV will only need one update at this time. **Groups B and C** frequency has not been determined. NV DMV may not have current information because corrections have not been submitted.

**Q33:** *Can you clarify the "Participation in one of the 3 methods will be required"?*

**A33:** **Group A** includes insurance companies with web services. **Group B** includes insurance companies without web services and insures more than 500 vehicles in Nevada. **Group C** includes insurance companies without web services and insures less than 500 vehicles in Nevada.

**Q34:** *If we go with the company with no web services option, can we report via FTP indefinitely or will the DMV eventually remove this option?*

**A34:** The FTP method will only be available for a limited amount of time.

**Q35:** *If DMV does remove this option, is there a timeline on when this option would be removed?*

**A35:** That date has yet to be determined.

**Q36:** *Can you please provide an idea on timeline when Nevada is planning on Web Service Implementations?*

**A36:** February 1, 2010 is when NV DMV will go live with web services.

**Q37:** Do we have to fill out any paper work in order to participate in the Web Services reporting?

**A37:** Yes, however, the application is not yet available.

**Q38:** *Do you have potential estimates for the volume of requests you plan to make? States which have implemented the Web service were able to provide carriers with information regarding the potential use of the system (registrations, renewals, traffic stops, etc) and volume of these events. Each carrier can compare these estimates against their market share to determine potential volume (business volume metrics).*

**A38:** The number will depend on the number of insurance policies each insurance company has. On average, each policy will be queried once every 60 days. There are events and triggers that could cause a query to be more frequent.

- Q39:** *For the additional driver records, we would prefer to leave VINS out of the record but still show that the policy is "Vehicle Specific." Hopefully this would not be confusing or result in errors in loading the data. We are working with legacy systems that are organized in this manner.*
- A39:** Unable to respond, which Group would this be for? Group A, B, or C?
- Q40:** *How often should we report using this program? Currently we report monthly. Will we report as we receive additions/deletions of vehicles or only when we have a request for verification from the NV DMV?*
- A40:** **Group A** will not report terminations or additions of vehicles or policies. **Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date.
- Q41:** *In the February 4 Initial Announcement a statement is made that, for insurers currently without web-based services, an alternate system of reporting will be established for short-term use. Have any decisions been made concerning this alternative plan?*
- A41:** **Group B** includes insurance companies without web services and insure more than 500 vehicles in Nevada. The FTP method will be available for this group for a limited amount of time. **Group C** includes insurance companies without web services and insures less than 500 vehicles in Nevada. This group will electronically submit an Excel spreadsheet.
- Q42:** *I noticed a user guide from the IICMVA online. Are we supposed to program to the specs in the user guide or is there an additional document we should consult for more specifics?*
- A42:** NV DMV has updated the draft version of the Nevada Insurance Company User Guidelines to be used in conjunction with the IICMVA Guidelines. The Insurance Company User Guidelines are still in draft form and are subject to change.
- Q43:** *I was wondering if the NV DMV would require the insurers to have the full six months of data available at implementation, or will they be allowed to build it from implementation forward?*
- A43:** Ideally, **Group A** insurance companies would have and maintain the full six months of historical data. DMV will work with each insurance company individually. If the historical data would not be available using web services, how will NV DMV get the historical information?
- Q44:** *If mandated, is DEC 31 2010 the required date for those of us who do not currently have web services exposed?*
- A44:** The implementation date is February 1, 2010. A mandated date for web services is not yet determined. DMV will work with each insurance company individually.

**Q45:** *In addition, I understand the official implementation deadline is February 1, 2010 pursuant to the legislation that has recently passed.*

**A45:** That is correct.

**Q46:** *Is February 2010, a firm date? We are a company that current does NOT have web service capabilities. We do not know if we would have web service capabilities by February 2010. From what I have reviewed, we can report our data via FTP until we have web service available.*

**A46:** The implementation date is February 1, 2010. DMV will work with each insurance company individually on implementation. The FTP method will be available only for a limited amount of time.

**Q47:** *Is participation in NV Live required? I noticed in the Guide, the word "recommends" appears in several places. "Recommend" is different than "required."*

**A47:** Yes, participation in **Group A, B or C** is required for all insurance companies licensed to do business in Nevada and who sell vehicle liability insurance for vehicles registered in Nevada. The requirement is in Nevada Revised Statute 482.215.3. (e) and (f).

**Q48:** *Is it the DMV's position that even though they would like to see ALL companies on board with NV Live, that they know some companies may never be capable of doing so and would not force them to use it?*

**A48:** Yes, the DMV recommends all insurance companies use Web Services. A mandated date for using Web Services has not been determined.

**Q49:** *Its my understanding that when the web based verification is unveiled the DMV and insurers will know right away who's cancelled and who's not. But an issue has arisen for us concerning; when we mail the pending cancellation notice to the DMV. Do you know what the requirements are around the timing of these types of notifications to the DMV? Are we required by NV law to mail pending cancellations on a certain date or days to cancellation?*

**A49:** **Group A** will not report terminations or additions of vehicles or policies. **Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date.

**Q50:** *Just to clarify, in these new requirements for LIVE validations performed on individually registered autos will NOT be crosschecked on insured name (only policy number and VIN)? I just want to make sure that I understand this change before I start celebrating.*

**A50:** **Group A** – NV DMV will send the data to the insurance company. How the information is matched is the responsibility of the insurance company. **Groups B and C** will be required to submit all required data elements, including name.

- Q51:** *On page 5 of the user guide, it seems to imply that the DMV would like to conduct verifications based upon a name search. I would recommend against this. Name matching is inaccurate at best and would likely result in verification failures. Searching by the Policy Number along with either a VIN or DLN would be a much more robust solution.*
- A51:** **Group A** – NV DMV will send the data to the insurance company. How the information is matched is the responsibility of the insurance company. **Groups B and C** will be required to submit all required data elements, including name.
- Q52:** *On page 5, #1 states that we should only include NV policies written by a company licensed to do business in NV. Wouldn't that fall on the state rather than be in the guide since you shouldn't set this up with a company not licensed in your state?*
- A52:** Nevada DMV would only query a vehicle registered in Nevada. Often times a new resident does not change their insurance policy to a licensed Nevada insurance company until they are advised of this mandate at the time of registration.
- Q53:** *Also, do you mean to say you only want to do confirmation on Nevada policies only? It's much more costly to weed out NV for your requests. If you simply do not send them it eliminates the issue. We as a company do not know what state a vehicle is registered in so we would only know what state the policy is in.*
- A53:** Yes, we only want you to confirm insurance if it is a Nevada policy which is written by an insurance company licensed to do business in Nevada and sells vehicle liability insurance for vehicles registered in Nevada. The requirement is in Nevada Revised Statute 482.215.3.(e) and (f).
- Q54:** *Page 5 #3-We do not keep registration data so we cannot provide that information or use it as a look up. In a web services request we do not use a driver's last name. Web services is used to verify insurance on a vehicle, not a driver.*
- A54:** **Group A** – NV DMV will send the data to the insurance company. How the information is matched is the responsibility of the insurance company. **Groups B and C** will be required to submit all required data elements.
- Q55:** *Page 5#4-I have documentation that states commercial will not be part of the scope of this project but a thought for a phase 2 approach, did that change?*
- A55:** The fleet policies are part of Phase 1 and will be implemented February 1, 2010. Please see the definitions. The Motor Carrier vehicles will be in Phase 2.
- Q56:** *Once we have the new program, can we begin the new reporting requirements sooner than the effective date of 1/1/2010?*
- A56:** DMV will work with each insurance company individually on implementation.

- Q57:** *One of our largest problems is that the state has tied together registration requirements with insurance coverage requirements. Most of the errors we receive back from the state are because the owner has not registered the vehicle yet, or the title has not been transferred yet. While this is important for tax purposes, it really does not affect whether or not the person has insurance coverage for the vehicle. Is the new system going to separate that functionality so that you will know a person had insurance regardless of registration or title issues? I believe your insurance validation will work much more smoothly and accurately if you separate these issues into two separate databases..... It seems to me if you pull someone over or are getting tags, you really just want to know if that vehicle/person is covered in case of an accident.*
- A57:** The requirement is in Nevada Revised Statute 482.215.3.(e) and (f).
- Q58:** *Page 5, #3 - policy number must be a required field in order to validate a non-vehicle or operator policy. Per current IICMVA schema requirements, four elements are available, date, NAIC, VIN and policy number. Therefore drivers license is not part of the search criteria.*
- A58:** Nevada DMV is exercising the optional field for matching purposes when the policy is non-vehicle specific or an operator policy.
- Q59:** *Regarding the book of business submission, what types of security will be available for FTP (PGP, SSH, etc.)*
- A59:** The book of business will be sent Secure FTP in the 550 format using industry standard security that is yet to be determined for all groups.
- Q60:** *Regarding the file name for the book of business, can you explain the version number? Is this determined by the insurance company, IICMVA version, etc?*
- A60:** NV DMV will require the book of business to be submitted by Secure FTP in the 550 format. The version number will be 01. If a company needs to submit more than one file on the same day, the second file version number will be 02, etc.
- Q61:** *Regarding the validation methodology, is there anyone I can call to get information or are you planning to adopt a validation convention similar to one that is in use with another state's web service? This is the most significant thing we are missing.*
- A61:** Please elaborate on "validation methodology."
- Q62:** *Regarding your requirement to store at least six months of historical insurance data and have it available to be queried through web services: Our company will be building historical data from our move to production date forward. We do not have a way to go back and build historical data in our web services data base. Could this problem be addressed in the user guide? I believe other insurance companies will be in the same situation as us. In Wyoming, they have allowed us to build our historical data.*
- A62:** Ideally, a **Group A** insurance company would have and maintain the full six months of data. DMV will work with each insurance company individually. If the

historical data would not be available using web services, how will NV DMV get the historical information?

**Q63:** *Related to #5, are the Policy\_start\_dt and Policy\_end\_dt used in the same manner that the "Insurance Effective Date" and "Insurance Termination Date" are used in the current Nevada DMV flat file verification process?*

**A63:** The User Guidelines have been revised to use the terms "Insurance Effective Date" and "Insurance Termination Date." These terms were also added to the definitions.

**Q64:** *Since we currently send in discs on a monthly basis, when will FTP be available for us to start sending in the data and what frequency will we be allowed to send the data? (Weekly, daily, monthly)*

**A64:** The date for FTP is to be determined. **Groups B and C** will be required to submit monthly reports for "no activity." FTP data can be sent daily, if desired.

**Q65:** *The Book of Business (BoB) IICMVA format has an effective date as a mandatory field. What date is NV DMV expecting in this field?*

**A65:** NV DMV will require the book of business be submitted by Secure FTP in the 550 format, not following the IICMVA format. The DMV is expecting the effective date of a policy or the date a vehicle was added to the policy.

**Q66:** *The documentation mentions SSL certificates that address the "Transport Level Security" section from the IICMVA documentation. The NV DMV documentation does not contain any information on the use of user name and passwords for "Message Level Security". Based on this can we assume that the NV DMV is not expecting "Message Level Security" to be implemented?*

**A66:** 'Message Level Security' will not be implemented.

**Q67:** *The model requirements includes a section requiring a weekly/monthly transmission of records via FTP – in addition to the 24/7 website. This is what I was wondering if the Bill was eliminating this – probably not?*

**A67:** Each insurance company will participate in one of the three groups listed on the first page of this document. **Group A** will not report terminations or additions of vehicles or policies. The web services will be accessed most often during business hours. **Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date. A monthly report of "no activity" will be required.

**Q68:** *The second item is related to the "message content key". The IICMVA documentation lists the following items as mandatory items for the "message content key": Policy Key(aka policy number), VIN, NAIC, and Requested Confirmation Date. The NV DMV documentation includes the following: 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. If the VIN is a mandatory item in the "message content key" what would be provided for the "non-vehicle specific policies" that do not have a VIN? Will some default value be provided for the VIN, or will the VIN field just be blank?*

**A68:** Nevada DMV will send the VIN for non-vehicle specific policies along with the other elements detailed in the draft User Guidelines.

**Q69:** *The user guide mentioned an FTP site that we would need to upload to, where can I get the specifics of that site?*

**A69:** The specifications for the FTP site will be published as soon as they are finalized.

**Q70:** *The user guide mentions a secure FTP option for companies, like us, who do not yet offer web services. There is also a brief description of the data elements which will be required. What isn't provided is a description of the file itself. Is the file fixed format or comma separated values (CSV)? If it is a fixed format, what are the record lengths? Are there headers or footers?*

**A70:** The User Guidelines have been revised to include the 550 Format for **Group B** and the Excel document for **Group C**.

**Q71:** *The user guide notes that carriers must provide "at least six months of historical insurance data" for web services. How would requests for historical verification be made? Would there be a verification date included in the request?*

**A71:** Nevada DMV will query electronically and will include a historical verification date up to six months in the past.

**Q72:** *The user guide states, in part, that the "Named Insured is the same as the registered owner name". This is not true for our company and I would hazard a guess that it is not the case for most carriers. Given this fact, should we report the first four drivers listed on the policy in the Owner\_1 through Owner\_4 fields?*

**A72:** Nevada Revised Statutes 482.215 and 485.185 requires the registered owner to have the liability insurance. **Group A** – NV DMV will send the data to the insurance company. How the information is matched is the responsibility of the insurance company. **Groups B and C** will be required to submit all required data elements, which allows up to four owners.

**Q73:** *The XML schema documents available from X12.org are extremely verbose and X12 does not appear to provide any documentation. I assume the DMV will not be using all the available fields when sending a verification request. Could you provide a sample XML request in the format you expect to be sending and a sample XML response in the format you will be expecting from carriers? This would drastically simplify the programming effort required for us to support the Nevada Live Program.*

**A73:** The Schema has been added to the User Guidelines.

**Q74:** *Through prior conversations with Mani Karuppuswamy, the requestor code to be sent by Nevada in the Webservice request will be NVDMV. Do you plan on adding this to the user guide?*

**A74:** Yes. 'NVDMV' was added to the User Guidelines, under **Group A**, Query.

**Q75:** *We are defining requirements for the one-time data transmission at the beginning of the web service implementation, and hope this interpretation of the documentation is what you have in mind: For each vehicle covered by a policy, transmit a record showing VIN using named insured in the name fields. For each additional driver covered by that policy, transmit a record without VINS that are listed in other records for the policy. For example, a single policy with three drivers and 4 vehicles would have 6 records: 4 with named insured and different VINS and 2 for the additional drivers with no VIN.*

**A75:** The book of business will be sent using Secure FTP in the 550 format for all groups. **Question:** Can you explain additional driver? Nevada requires the named insured and the registered owner match. Current format allows for up to four named insureds on one vehicle. Your submission would need to include each vehicle.

**Q76:** *We are wondering if the DMV will be utilizing a 3rd party vendor for implementing the web service?*

**A76:** No vendor is being used.

**Q77:** *We currently get postcards, forms or telephone calls from NV DMV personnel asking for coverage verification. Will this process continue once the web service is in place?*

**A77:** Yes.

**Q78:** *We do try to check the named insureds, but we don't always get accurate information from our independent agencies. So the auto might be registered to John Doe and insured as Nevada Roofing inc. In this instance today the insured receives a suspension notice. So are you saying that you will be asking for just one of the vehicles on the policy to match insured name to registered owner? If so, that shouldn't be much of a problem. We usually find that at least ONE vehicle on the auto policy matches the named insured.*

**A78:** Nevada Revised Statutes 482.215 and 485.185 requires the registered owner to have the liability insurance. **Group A** – NV DMV will send the data to the insurance company. How the information is matched is the responsibility of the insurance company. **Groups B and C** will be required to submit all required data elements. Each vehicle must have at least one of the registered owners matching the named insured.

**Q79:** *What we are observing are calls coming in from members stating that the DMV is stating that their policy is pending cancellation, even if the member has already paid or reinstated. Any thoughts?*

**A79:** A termination can be accepted by an insurance company with a date 30 days into the future. The only time DMV would see a policy is pending cancellation is if the record was submitted by the insurance company.

**Q80:** *What/how will we need to be reporting with the new process?*

**A80:** **Group A** will not report terminations or additions of vehicles or policies. **Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date.

**Q81:** *When will we need to cease reporting this information in its current manner?*

**A81:** The implementation date is February 1, 2010. DMV will work with each insurance company individually on implementation.

**Q82:** *When will you publish the FTP guidelines, security protocols, server dsn's, as testing contacts for the FTP process?*

**A82:** Toward the end of 2009.

**Q83:** *Will DLN searches be used only for operator policies? That is, should our web service return an UNCONFIRMED result if we have coverage for the DLN provided, but on an owner policy instead of an operator policy?*

**A83:** **Group A** – NV DMV will send the data to the insurance company. How the information is matched and the response is the responsibility of the insurance company.

**Q84:** *Will there be limits on the verification date that will be requested from the web service?*

**A84:** Six months.

**Q85:** *For example would it be possible to get a verification date that would be for more than a year in the past? We would prefer to limit the amount of data that the web service will need to search thru to find the matching policy/vehicle. It would be helpful if we could limit the verification date to being something like no more than one year in the past.*

**A85:** No.

**Q86:** *Will we still need to send the periodic data transmission (Appendix B in model requirements)? Not sure if I am reading too much or too little into the changes identified in the Bill that just passed.*

**A86:** **Group A** will not report terminations or additions of vehicles or policies. **Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date. The book of business will be required before your company begins responding or reporting in the new manner.

- Q87:** *Also the latest documentation does not have any mentions of any type of header or trailer records. I don't know if that means they are not required, or if the information was just not included in the draft documentation.*
- A87:** The FTP process will follow the 550 format. The User Guidelines have been updated with this information.
- Q88:** *You will notice how it specifies a specific field positions in the "Field Position (From – To)" column. Here is a portion of the latest NV DMV document for companies without a web service. You will notice that it does not contain any information on specific file positions.*
- A88:** **Group B** for the FTP process will follow the 550 format. **Group C** is detailed in the User Guidelines. The User Guidelines have been updated with this information.
- Q89:** *We currently send information to the NV DMV on tape on a weekly basis. We have a specific file format for those transmissions. The process described in the latest document is to send information to the NV DMV thru FTP (file transfer protocol).*
- A89:** **Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date.
- Q90:** *My first question is should the file format of the information we will send thru FTP be the same as the file format we currently use for the transmission on tape? If the answer is no to the above question (indicating that the file format is different) can the DMV provide the specific file format for the transmissions thru FTP?*
- A90:** The FTP process will follow the 550 format. The User Guidelines have been updated with this information.
- Q91:** *There is nothing included in the latest documentation on how errors will be handled with the FTP process. Will a file be sent via FTP to us with any errors? Do we have to retrieve the error file via FTP? When will the error file be available? What will be the format of the error file?*
- A91:** The FTP process will follow the 550 format. The User Guidelines have been updated with this information. The company will be required to retrieve the error file via FTP. Format for the errors will be detailed at a later date.
- Q92:** *We are not able to proceed with the web service implementation since the validation and some implementation details are not yet developed. We are working with two legacy systems and an IT services model that requires sufficient lead time that we would have to have this information by 7/6 to make the testing deadlines for January implementation. Therefore we are looking at the requirement for not having a web service to meet the 2/1/10 deadline. Our solution team has the questions below and I understand they need details on this before 7/6. Can you help with any of this information?*
- A92:** DMV will work with each insurance company individually on implementation.

**Q93:** *Nevada LIVE – Nevada Liability Insurance Validation Electronically*  
*Paragraph 3: The paragraph indicates there is an “exchange” of insurance information, which is not the case. Insurance carriers providing web services will confirm the information contained in the request. No actual exchange of information will take place. We recommend possibly rewording the text as follows: **The Nevada DMV will initiate an inquiry directly with the insurance carrier to verify the insurance information.***

**A93:** DMV has made the recommended change to the User Guidelines.

**Q94:** *For those carriers that have not previously used FTP and are currently sending records via an alternate method/media (CD, Diskette, Cartridge) would the option be available to accept the BOB file via one of these alternate methods/media?*

**A94:** No.

**Q95:** *What date would the FTP server be available to accept the BoB file?*

**A95:** By the end of 2009.

**Q96:** *What types of security will be available for FTP? (PGP, SSH, etc.)*

**A96:** NV DMV will be using the industry standard security for the FTP; details will be published later.

**Q97:** *When would the BOB file be expected by Nevada LIVE? (i.e. week prior to going live, January 31st, etc.)*

**A97:** NV DMV will work on scheduling each insurance company. This process will begin early 2010.

**Q98:** *During the Nevada LIVE task force meetings carriers had previously recommended, and agreed to the use of tapes (or current method/media) to report the “one time submission” - BOB. This would allow the state to schedule uploading and not risk crashing the system with a large FTP input. Has this changed?*

**A98:** Yes, the books of business will be accepted via FTP.

**Q99:** *NV DMV currently has information on file indicating the current insurance carrier as part of the present IVP program. Submitting a book of business would be providing redundant data. Would NV consider eliminating this as a requirement or allow a book of business as an option for carriers that are able and wish to submit one.*

**A99:** NV DMV needs the most current insurance records. DMV will work with each insurance company to obtain the most current data. NV DMV may not have current information because corrections have not been submitted.

**Q100:** *Paragraph 5: Regarding the file name for the book of business, please explain the version number? Is this determined by the insurance company, IICMVA version, etc?*

**A100:** Version number is for multiple files on any one day. Each day starts with .01. If only one file is being sent, use .01. If a second file is necessary, use .02.

**Q101:** *With the Nevada LIVE program, insurance companies providing web services for coverage confirmation 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 to those insurance companies.*

**A101:** DMV has made the recommended change to the User Guidelines.

**Q102:** *In the course of normal DMV transactions, insurance information is collected from the customer and matched to the vehicle registration. Once the match has been confirmed by the DMV, the insurance verification process will be initiated.*

**A102:** Nevada DMV will not add this recommended change.

**Q103:** *Following the IICMVA model, the Nevada DMV, as the requesting agent, will send an inquiry message using a web service agent to the insurance carrier identified by the customer. The message will contain the follow required data elements: NAIC, Coverage Confirmation Date, Policy Key/Policy Number, and VIN. The following additional data elements may be included in the message, if available: Registered Owner's Name, Registered Owner's DLN, and Registered Owner's FEIN*

**A103:** DMV has made the recommended change to the User Guidelines.

**Q104:** *Will Registered Owner's Address be optionally included? Or any additional information passed in the web service request? I.e. tracking number.*

**A104:** No, however, we may include as an option in the future. Yes.

**Q105:** *Through prior conversations with Mani Karuppuswamy, the requestor code to be sent by Nevada in the Web service request will be "NVDMV". Will this be added to the Guide?*

**A105:** This has been added to the User Guidelines.

**Q106:** *What are the potential estimates for the volume of requests that the DMV plans to make? States which have implemented Webservice were able to provide carriers with information regarding the potential use of the system (registrations, renewals, traffic stops, etc) and volume of these events. Each carrier can compare these estimates against their market share to determine potential volume (business volume metrics).*

**A106:** The number will depend on the number of insurance policies each insurance company has. On average, each policy will be queried once every 60 days. There are events and triggers that could cause additional queries.

**Q107:** *The insurance carrier hosting the insurance verification web service will have their agent respond, in real time, to the request submitted by the DMV agent. The insurance carrier response will be: CONFIRMED – This response confirms insurance meeting the minimum financial responsibility obligations for Nevada is*

*present for the vehicle and date contained in the message. UNCONFIRMED – This response indicates the carrier was either unable to confirm coverage for the vehicle and/or date submitted in the message or unable to respond to the request.*

**A107:** Nevada DMV will use: CONFIRMED – This response confirms a Nevada liability insurance policy is present for the vehicle and date contained in the message, per NRS 485.055, 485.185, and 485.186. UNCONFIRMED – This response indicates the insurance company was either unable to confirm coverage for the vehicle and/or date submitted in the message and will supply the reason code.

**Q108:** Aged Inquiries *The Nevada DMV may make inquiries containing coverage confirmation dates dated up to six months prior to the current date. Insurance companies should have historical insurance data available to respond to these requests accurately.*

**A108:** DMV has made the recommended change to the Guidelines.

**Q109:** *During normal business hours (M-F, time?) or with 24/7 availability*

**A109:** Nevada LIVE is intended to operate 24 hours a day, 7 days per week.

**Q110:** *Each insurance company shall provide the DMV with anticipated system availability, maintenance schedules or scheduled down times, as applicable. Insurance carriers will endeavor to notify the DMV 24 hours in advance of any “down time” or unavailability of the insurance verification agent that is outside the anticipated system availability previously submitted.*

**A110:** Nevada DMV will require each insurance company to provide the DMV with anticipated system availability, maintenance schedules or scheduled down times, as applicable. Insurance carriers will notify the DMV two business days in advance of any system unavailability.

**Q111:** *Will the ACORD schema be supported for those carriers that members of the ACORD organization and use their standards for web services?*

**A111:** Research is being conducted on this matter.

**Q112:** *High level testing sequence recommended: 1. Basic Connectivity “PING” Test, 2. Availability Test (send & receive), 3. Security/Certificate Test, and 4. Production Test.*

**A112:** For **Group A** NV DMV will use the following and will add more data at a later date: Connectivity Testing, 1. Basic Connectivity “PING” Test, 2. Availability Test (send & receive), 3. Security/Certificate Test, and 4. Production Test. Business Scenario Testing

**Q113:** *The file layout for both interim and small carrier method are identical and neither has a field to indicate the record is for coverage initiation or termination. This would indicate these are records are for Book of Business (active record) reporting. Is that correct?*

**A113: Group A** – The book of business will be sent Secure FTP using the 550 format. **Group B** will use the existing 550 Format and will be provided a link to the website. **Group C** – The book of business will be submitted using the current 550 format.

**Q114:** *Will reporting be weekly? If the requirement is for terminations on or before the effective date and new, active policies within 7 days of the effective date, that would require a daily book of business upload to identify those records no longer included in the file and therefore no longer have active coverage.*

**A114: Groups B and C** are required to report terminations on or before the effective date of the termination. The addition of vehicles or policies must be reported within seven days from the effective date. A daily book of business will not be required.

**Q115:** *Will there be a specific time for carriers to report? A large volume of carriers reporting at the same time through the same portal could cause an overload.*

**A115:** DMV will work with each insurance company individually on reporting times.

**Q116:** *Will this file be a tab delimited or have other delimiters? Will this file have header/footer (control) records? DLN & FEIN have different length requirements for the same field: DLN 25 bytes, FEIN 12 bytes. This will create records or varying length. Is that what is desired? All fields left justified and space filled if the field is empty? What types of security will be available for FTP? (PGP, SSH, etc.)*

**A116: Group B** will use the existing 550 format. **Group C** will use the Excel format. The User Guide has been updated to include this information.

**Q117:** *Can you provide a listing of the errors that will be returned with this method of reporting?*

**A117: Group B** will use the existing 550 format. **Group C** error codes are being developed.

**Q118:** *We recommend the use of the industry accepted definition of commercial auto insurance coverage; although it is not necessary for the Department to distinguish the type of coverage, personal or commercial, in order to effect insurance verification using the IICMVA model.*

**A118:** The User Guidelines will use Nevada DMV definitions. The purpose of the definitions is for Nevada DMV to comply with the Nevada Revised Statutes regarding validating liability insurance for actively registered vehicles in Nevada.