



**Minutes of Nevada LIVE IICMVA Task Force Teleconference  
Held on October 7, 2009  
Director's Conference Room**

**PRESENT:** Terri Carter – DMV – R&D, Andy McCool – DMV- R&D, Sondra Baker – DMV MVIT, Allison Wall – DMV IVP, Martha Barnes – DMV CSD, Doreen Rigsby – DMV-IVP

**CONFERENCE CALL PARTICIPANTS:** Gerald Piechocki – Foremost Insurance, Cathy Vollmer - Farmers Insurance, Chad Sailer – State Farm Insurance, Angela Miller – State Farm Insurance, Brenda Weirs – State Farm Insurance, John Cruz – ISO, Becky Ryan – GMAC, Laura Gore – Coast National, Kristen Martin – Progressive, Dino Losacco – Allstate Insurance, Paul Deforge – USAA, Duncan – GEICO, Steve Eddy – Permanent General Insurance, Vince– Permanent General Insurance, Jay Vitsorek – 21<sup>st</sup> Century Insurance, Caroline Crinite – 21<sup>st</sup> Century Insurance, Chris – Progressive, April – State Farm Insurance, Sandy Clark – ACE American Insurance, Patty Connolly – California Casualty, Eric California Casualty, Lexis/Nexis – Representative, Kristen Gates- Country Insurance

**Nevada LIVE status updates:**

- Regulation Workshop: The workshop was held on Monday, October 5<sup>th</sup>. There were just a couple of people in attendance. You have until October 19<sup>th</sup> to submit written comments on the regulations to the Department.
- Administrative Authorization Form: We've had a number of inquiries through email and a number of you have responded. For clarification, we have to have the signature on the form. If you would like to scan them and send them back via email or fax that is acceptable. We are finding the IT group is signing as administrator. The administrator is the person responsible for the reporting processes in the company. The administrator responsible for reporting needs to sign the Administrative Authorization Form. We may be calling some companies if the information we have in our database does not match the signature on the form.

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

- We are making progress. We are programming all of the different parts of the system at the same time. We are making significant progress with our State Department of Technology to get the Secure FTP process working. We are continuing to code for the two different schemas for web services. We are tightening up the validations for the data you will send to us which will affect the Secure FTP companies since we are requiring both the insurance effective date and end date for all reports. We've also added for Secure FTP companies the requirements for a trailer record on the end of the files that indicates it's a trailer record and has the numbers of records on the file minus the trailer records so we have another way that we can confirm that we have received all the packets and have a complete file.

**Question and Answer Period:**

Task Force Representative:

- In the proposed regulation under Sec. 2 NAC 485.155 there is a section that defines “Confirmed” means the data sent to be queried matches and the insurer is liable for providing the minimum liability coverage as described in NRS 485.185. Is this indicating we are still liable for the required liability coverage if we confirm an error with your Department?

Terri Carter – DMV:

- That is correct. If we received a confirmed response then it is the assumption on behalf of the Department that the person has the minimum liability coverage. This was part of a discussion we had with insurance representatives and Elena Ahrens from the Department of Insurance. It was agreed that if we received a confirmed response that the minimum liability coverage will be expected for those customers.

Lexis/Nexis Representative:

- The question I have on the Administrator Authorization Form are some areas where the compliance could be related to technology such as the response not coming in the proper time, and other compliance issues confirming the coverage or not. Are we trying to separate them into technical compliances and the liable compliances separately?

Terri Carter – DMV:

- If I’m understanding your question correctly we are actually dealing with two separate areas regarding this specific authorization form. There will be a separate authorization form that deals specifically with the information technology portion. We would expect to not have the same contact under this Administrative Authorization Form as we will with the IT contact regarding the transmission of data. That will be a separate authorization form.

Lexis/Nexis Representative:

- When will we receive that form?

Terri Carter – DMV:

- It is in draft form and we are waiting to process it internally for final review. It should be on the web next week..

John Cruz – ISO:

- I have a question on the form. Our company reports to Nevada for various insurance companies with various NAIC’s and I recently submitted all of the ones we have currently. We are currently bringing on new companies that we will report for that will exceed the October 15<sup>th</sup> deadline. What happens in the event we need to fill out an amended form and it’s the middle of November or early December?

Terri Carter – DMV:

- There is no problem with that. You can submit the form when those companies join your agency.

Doreen Rigsby – DMV:

- The form needs to be submitted any time there are changes. The company that brings you on as a contracted company for the reporting process can make those changes any time they’re ready to bring you aboard.

Lexis/Nexis Representative:

- The form should be completed by the insurance companies correct?

Terri Carter – DMV:

- That is correct. The form is for the insurance companies to designate their authorized employees to communicate with the DMV regarding the verification of insurance either through telephone or written contact.

Beck Ryan – GMAC:

- You recently published a hierarchy on the policy searches to distinguish between confirmed and unconfirmed. I want to make sure I am understanding it correctly. If we can confirm coverage based on a couple of criteria like driver’s license and policy number, then I am assuming we can return a confirmed with that and we only need to go further into the search hierarchy if we are unable to confirm without checking other data. Is that correct?

Terri Carter – DMV:

- That's correct. The Department is not going to distinguish how you are going to confirm or unconfirm a policy. That is up to you. If you want to match 2 or 5 of the criteria, that is for your individual company to decide. We are going to send specific data elements to you and then it is up to you on how you want to respond.

Becky Ryan – GMAC:

- What I am understanding and thinking is, for example, you submit the last name and first name incorrectly you are hoping we will not return an unconfirmed if we follow the hierarchy. We would still use search capability that would handle that.

Terri Carter – DMV:

- That is correct.

Becky Ryan – GMAC:

- We don't happen to have any non-owner policies for Nevada customers at the moment so it isn't going to hold up our delivery. Are you anticipating putting in this type of requirement for owner's policies?

Doreen Rigsby – DMV:

- Owners' are mostly VIN specific. We are still going to be sending you the same information.

Becky Ryan – GMAC:

- Are we going to need to implement the same series of checking?

Doreen Rigsby – DMV:

- The hierarchy? No.

Sondra Baker – DMV:

- The hierarchy is for non-vehicle specific policies.

Doreen Rigsby – DMV:

- Our interpretation of a non-owner is if that person does not own a vehicle and the policy is written for them to be insured to drive a company vehicle. The only ones we are going to verify are registered owners. In our world, they are non-vehicle specific policies.

Becky Ryan – GMAC:

- If a family has a minor on the policy and there is a vehicle and it is not registered to the minor that would be a non-owner for the child?

Sondra Baker – DMV:

- You would not need to report it to us, provided there is insurance for the parents or the vehicle. Whoever the vehicle is registered to needs to have a vehicle specific or operator specific policy on the vehicle.

Task Force Representative:

- The trailer record is only for the original Book of Business that we are going to be sending, correct?

Sondra Baker – DMV:

- No. That is for the Secure FTP companies. After February 2010 we will require a trailer record on all files.

Task Force Representative:

- Is this part of the change to the requirements published a couple of weeks ago?

Sondra Baker – DMV:

- Yes.

Lexis/Nexis Representative:

- What is your anticipated time of testing for the Secure FTP and web services?

Sondra Baker – DMV:

- We are hoping to start testing in November.

Teri Carter – DMV:

- If you are interested in the pilot phase, please submit an email to the NV LIVE email address and let us know if your company is web services, Secure FTP, or small insurance company.

Task Force Representative:

- When does the pilot start up?

Terri Carter – DMV:

- We are hoping soon.

Kristen Gates – Country Insurance:

- Is the final Insurance Company User Guide on the web site or is it still in draft form?

Terri Carter – DMV:

- It is still in draft form. Everyone that has participated in this process, please submit any final questions, comments, or concerns regarding the User Guide. We want to make sure we address all of your concerns before we finalize the document. Also, please let the Department know if you have no concerns then we will go ahead and finalize the User Guides.

Kristen Gates – Country Insurance:

- I would like to know if you are working on any changes?

Terri Carter – DMV:

- No.

Lexis/Nexis Representative:

- I want to confirm the state is not dictating we confirm on all the data elements. You are letting the insurance companies choose and respond back on the data elements we want to use.

Martha Barnes – DMV:

- That is correct. We are going to send you all the data elements and it is up to you to choose the data elements you want to use.

**Closing Comments:**

- We would like to thank everyone for your participation in this process. Feel free to communicate with us via email and we'll do our best to respond to your questions. Again, we would appreciate your comments to the User Guidelines. We would like to get them finalized.

**Next meeting:** October 21, 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: 10:25**

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