



**Minutes of Nevada LIVE IICMVA Task Force Teleconference
Held on October 21, 2009
MVIT Conference Room**

PRESENT: Andy McCool – DMV R&D, Sondra Baker – DMV MVIT, Allison Wall – DMV IVP, Doreen Rigsby – DMV IVP, Bernadette Nieto – DMV R&D, Daniel Braunstein – DMV IVP, Mani – DMV MVIT

CONFERENCE CALL PARTICIPANTS: Cathy Vollmer – Farmers Insurance, Angela Miller – State Farm Insurance, Brenda Weirs – State Farm Insurance, John Cruz – ISO, Laura Gore – Coast National, Dino Losacco – Allstate Insurance, Paul Deforge – USAA, Duncan – GEICO, Steve Eddy – Permanent General Insurance, Spence Baker – Permanent General Insurance, Kristen Martin – Progressive, April – State Farm Insurance, Sandy Clark – ACE American Insurance, Eric - California Casualty, Kristen Gates- Country Insurance, Kent Patterson – Shelter Insurance, Loren McGlade – IICMVA, Arielle Brath – Century Insurance, Lisa Henry – Progressive Insurance, John Key – Ameriprise Insurance, Enrique Reyna – USAA, Sam – IVAN, Marianne Allard – Travelers Insurance, Joann Ripper – Horace Mann, Kathy Moorhouse – Horace Mann, Brad Deluka – Horace Mann, George – California Casualty

Nevada LIVE status updates:

- **Regulations:** The workshop was held Monday, October 5, 2009 and written comments were accepted until Monday, October 19. We received two written comments and will be meeting internally today to discuss the comments. Bernie will email the two Task Force participants that had written comments with the results of our meeting. We are going to officially file the regulations with the Legislative Counsel Bureau and after they review and make changes to the regulations we will schedule the regulation hearing. Once the hearing is scheduled we will post the information on the web.
- **Administrative Authorization Form:** We have received 187 forms. We would like to remind you to submit the authorization form. Even though we had a deadline of October 15, 2009 to return the forms, we are still accepting them. As we are ready to start bringing companies on board, we will be contacting your IT department to get the necessary paperwork completed so we can establish connectivity.

Questions and answers on the Administrative Authorization Form:

Task Force Representative:

- Are you going to publish a list of the companies that have submitted and received approval?

Bernadette Nieto – DMV:

- We have not considered publishing a list of companies that have completed their application with us.

Task Force Representative:

- Will we be able to get a confirmation for the ones we have submitted?

Doreen Rigsby – DMV

- Yes. We have received emails from companies asking if we have received their fax or email. We are confirming with those companies that are inquiring. You will be contacted once we receive them and put them in our system.

Task Force Representative:

- Is there a target date you will begin calling companies and notifying them?

Doreen Rigsby:

- When we receive the form we are calling to verify if the changes are going into effect in February and are not for current changes.

Task Force Participant:

- The connectivity and initiating of the testing process is going to be informational. In that regard you'll want the companies to begin testing. Is that what you're basically doing? You're going to be setting out to inform the companies that you have the information and you're ready to talk to our technical people and begin testing. That is to begin when?

Doreen – DMV:

- It has already started.

Error Reports:

- We are currently revising the error reports we send back to the insurance companies. This information is for the Group B companies. We are anticipating when we send the error reports to the companies that are participating in Group B they will pick up the file with the error information off the web server and will have a period of time they can make the corrections and resubmit the record.

Questions and answers on the error report process?

Loren McGlade -IICMVA:

- In the SFTP process we will be submitting them on a regular basis. The corrections should be in the next build, right?

Bernadette Nieto – DMV:

- In theory, yes. The error report will also be published on the web for your company to see.

Loren McGlade – IICMVA:

- It would be clear you expect a report that fixes the errors or do you expect them to be fixed in the next transmission?

Allison Wall – DMV:

- We won't need a separate transmission with your corrected errors. You can just submit the corrected ones on your next FTP submission.

Arielle Brath – Sentry:

- Does that mean Group A companies will not receive an error report anymore?

Mani – DMV:

- In the initial Book of Business we will have an error report that is generated. There will be some that cannot be corrected such as when a customer is not registered in Nevada, but they have a Nevada policy. That cannot be corrected by either end. The errors that can be corrected we want the insurance company to correct and resubmit. We want the insurance companies to make corrections so we don't inconvenience the customer unnecessarily.

Allison Wall – DMV:

- If there are errors that can be corrected with the Book of Business for Group's A and C, a second submission would be preferable and then we're not inconveniencing the customer. With the errors the customer is going to get a postcard if we don't get it corrected. We want to avoid that.

Arielle Brath – Sentry:

- So we're still using postcards?

Allison Wall – DMV:

- The DMV will still be using our postcard system the same way we do now in order to get information we don't have from a customer. It is the customer's responsibility, hopefully, with the support of their agent, to give us their insurance information. If we don't have that information then we're going to have to send a request in the form of a postcard to get the information.

Arielle Brath – Sentry:

- When will the Book of Business file be due?

Bernadette Nieto – DMV:

- When we establish connectivity with the insurance company is when we will require the Book of Business and we will begin the reporting process in whichever Group your company is going to be participating in.

Loren McGlade – IICMVA:

- Will you provide carriers with what you have as their current Book of Business?

Bernadette Nieto – DMV:

- No

Mani – DMV:

- It works best if we get the Book of Business from the insurance company.

Loren McGlade – IICMVA:

- I'm thinking of commercial. We do not have any databases with that information. We would have to reconstruct our enforce list with all insured vehicles in order to put together a Book of Business. When most states require any kind of upload of Book of Business they send a list of what they currently show as insured so you can verify if that's valid or not and you can send it back to them in a Book of Business. It's a big help especially for large commercial carriers.

Bernadette Nieto – DMV:

- We have not planned to create that kind of report for the insurance companies. What will happen is when we receive your Book of Business and when we apply it to our records, if we have vehicles out there indicating you're their carrier and they're not in your Book of Business our program is going to terminate their coverage which will cause our postcards to go out to those registered owners and for them to verify their insurance.

Task Force Participant:

- Are you expecting the Book of Business for the last six months? Or is it a snapshot?

Doreen Rigsby – DMV:

- It's a snapshot. We do not see a need for the last six months because we require you to send us data on a monthly basis.

Dino Losacco – Allstate:

- For the Group A companies the Book of Business is a one time file, correct?

Mani – DMV:

- Yes.

Dino Losacco – Allstate:

- We will not be obligated to fix any errors that may be produced as a result of that, correct?

Bernadette Nieto – DMV:

- We will give you error reports and it is your companies' decision if you're going to correct those errors and resubmit them.

Dino Losacco – DMV:

- On the FTP process what kind of encryption will be available?

Mani – DMV:

- SSH protocol. We will have a document depending on if you are in Group A or Group B. The document will outline the protocol that we are accepting. We will have a Secure FTP server grabbing the insurance company's files. We will process the files and notify the insurance company so they can come and pick up the file from the Secure FTP server. We will have that information posted on the web site. Currently we are finalizing the draft documents and hope to have them published in the next couple of weeks. We only support SSH and SFTP. The main distinction between Group A and Group B is: Group B will be submitting their records and getting their error files on a regular basis and Group A will be a one time submission of the Book of Business.

Cathy Vollmer – Farmers Insurance:

- I hope you understand when we pull a Book of Business out of our system as soon as we pull that book it is old because our agents are making changes in the system to policies.

Mani – DMV:

- We understand that.

Kent Patterson – Shelter Insurance:

- Are you still going to query every 60 days? I want to know how much usage I'm going to have and what type of availability I need to have up and running.

Mani – DMV:

- It is not a set 60-days. Our program will randomly check anywhere from one to sixty days.

Spence Baker – Permanent General:

- Is the polling going to be throughout the day or is it going to be scheduled for a certain time period?

Mani – DMV:

- Throughout the day.

Spence Baker – Permanent General:

- So it will be necessary to have 24 hour availability?

Mani – DMV:

- If you have a scheduled downtime please share that information with us. We have a time table in our program that checks the time and it will not query during scheduled maintenance times.

Bernadette – DMV:

- A form will be published on the web for companies to list their downtimes. If you have unscheduled down times you can inform us by submitting the form by email.

Motor Vehicle Information Technology (MVIT) updates:

Mani – DMV:

- We are making significant progress. Our goal is to complete most of the programming by the end of the year so we can be in full test mode by the first of next year.

Next meeting: November 4, 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: 10:55

Recording:G:\Research & Development\Vehicle Programs\Nevada_LIVE\Agendas and Minutes\Recording Nevada LIVE IICMVA Task force Teleconference 10_21_09DS400602.wav