



Liability Insurance Validation Electronically
(Nevada LIVE)
Manual
Specifications for the Rules of Practice

Version 2

This version voids previous versions

November 2012

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1. DEFINITIONS

Active means a policy that is currently in force and not expired or terminated.

Amended means a policy was changed by adding or deleting a vehicle, correcting an VIN, changing the name of the insured, or changing the policy number.

DLN/ID is the Driver's License Number or Identification Number issued by the Nevada Department of Motor Vehicles.

Existing Policy means any active policy already existing in the insurance company's database.

FEIN is the Federal Employee Identification Number.

Fleet - 10 or more vehicles registered with the Department of Motor Vehicles to the same person or business. (NAC 482.644)

Issued means an insurance policy that is effective on a specific business day.

Insurance Effective Date is the date the insurance coverage is in effect, or the date the vehicle was added to the policy.

Insurance Termination Date is the date liability insurance is expires, terminated, canceled, or considered 'out of force.'

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. Taxicab companies are considered a fleet.

Non-motor Carrier Vehicles are passenger vehicles, light trucks, and motor homes with a GVW of 26,000 pounds or less. There are non-commercial vehicles with GVW of 26,001 pounds and more such as toy-haulers, these vehicles must be reported.

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 (NRS 481.0515). The Nevada Department of Motor Vehicles 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.

2. NEVADA LIVE'S OVERVIEW

For the purpose of validating insurance for vehicles registered in Nevada, the Department uses web services. Programming limits each NAIC to only one URL for connectivity.

Notification of any future changes will be given to all the insurance company administrators and IT contacts on file with Nevada DMV. The notice will consist of changes in this manual and will be sent at least ninety (90) days before the effective date of the program change.

2.01 Nevada LIVE - Nevada Liability Insurance Validation Electronically

Nevada LIVE is the Nevada Department of Motor Vehicles' enhanced insurance validation program. This new program follows the web services guidelines outlined in the "[IICMVA Model User Guide For Implementing Web Services v4 8-25-10](#)". The monthly data file requirements are outlined in the [IICMVA Insurance Data Transfer Guide.pdf](#). These documents are available on the IICMVA's website <http://www.iicmva.com/> - under Publications.

2.02 Advantages to Customers

The Nevada Department of Motor Vehicles provided the Insurance Policy Update web transaction, which the customer can use to view their current insurance status and/or update their insurance information. It is the responsibility of the customer to inform the Department of Motor Vehicles of any changes or updates to their policy.

To view current insurance status the customer must enter the registered vehicle's license plate number and VIN to search for the applicable vehicle registration. The output from this process will be the insurance company's name and a partial policy number. For security reasons the Department of Motor Vehicles will not display the full policy information and no personal information will be displayed. The Department of Motor Vehicles will validate the insurance information entered immediately after the insurance information is submitted.

2.03 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 Department of Motor Vehicles is encouraging insurance agents to partner with the Department of Motor Vehicles 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.

2.04 Withdraw from the Program

An insurance company must withdraw from the Validation Program if they decide to stop selling motor vehicle liability policies in Nevada.

Nevada Administrative Code (NAC) 485.180 requires that an insurance company, within 30 days of making such a decision, notify the Department of Motor Vehicles of that decision.

The Department of Motor Vehicles requires a completed "Insurance Company Application to Withdraw" form NVL011 be submitted to the Department of Motor Vehicles. The Department of Motor Vehicles will review the application and policy information. A confirmation letter will be sent to the insurance company informing them of their removal from the Department of Motor Vehicles' list of authorized insurance companies that can sell motor vehicle liability policies in this state.

3. WEB SERVICES

With the Nevada LIVE program, coverage confirmation is in real-time. In order for this program to work well for insurance companies, their customers, and the State of Nevada, the Nevada Department of Motor Vehicles requires the following conditions for insurance companies:

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 operator policies which do not have a VIN – match using the policy number and registered owner's Nevada Driver's License Number provided by Nevada Department of Motor Vehicles. Name matching is desired but not required. Please refer to *Appendix A* for matching hierarchy guidance.
4. For non-vehicle specific (fleet) policies that do not have a VIN, match using the policy number and FEIN or DLN provided by the Nevada Department of Motor Vehicles. At least one registered owner must match with an owner on the policy. Please refer to *Appendix B* for matching hierarchy guidance.

Policy numbers could be captured incorrectly when the evidence of insurance card displays other characters following the policy number. Each insurance company **must** extract their policy number in these instances for matching purposes. The policy number sent does not include spaces or special characters such as hyphens.

3.01 Service Availability

Nevada LIVE is intended to operate 24 hours a day, 7 days per week. Each insurance company shall provide the Department of Motor Vehicles with anticipated system availability, maintenance schedules or scheduled down times, as applicable using the "Web Availability Notification" form NVL012. Insurance carriers will notify the Department of Motor Vehicles two business days in advance of any system unavailability not previously scheduled.

3.02 Security Certificates

In order to receive an SSL certificate for the test environment and endpoint (test server IP address); complete the "Certificate Authority Import Request" form (NVL015). Submit the completed form to the Nevada LIVE team. The SSL certificate is not required from the insurance company.

3.02.01 Connectivity Testing

Nevada Department of Motor Vehicles will contact the IT Contact to begin testing then to move to Production. Nevada Department of Motor Vehicles anticipates a minimum of two weeks to process the security documents before testing may begin.

1. Basic Connectivity “PING” Test
2. Availability Test (send & receive)
3. Security Test
4. Production Test

3.02.02 Business Scenario Testing

The Business Scenario Testing uses the “Certificate Authority Import Request” form (NVL015). The insurance company supplies 10 confirmed and 10 unconfirmed test records to be used in the testing region and Production region.

3.02.03 Query Traffic

The number of queries will depend on the number of insurance policies each insurance company has. Each policy will be randomly queried at least once every 60 days in a batch process. There are events and triggers that could cause a query to occur more frequently. A transaction processed at the Department of Motor Vehicles will cause a query.

3.03 Query

Following the IICMVA model, the Nevada Department of Motor Vehicles, as the requesting agent, will send an inquiry message using a web service agent to the insurance carrier identified by the customer. We plan to query each vehicle at least once every sixty days. The message will contain the following required data elements:

- NAIC
- Coverage Confirmation Date
- Policy Key/Policy Number
- VIN

The following additional data elements may be included in the message, if available:

- Registered Owner’s Name
- Registered Owner’s DLN
- Registered Owner’s FEIN

The following Requestor Information will also be included in the message.

- Organization Name (Default: NVDMMV)
- Reason Code (Default: BIVER)
- Tracking Number (26-digit timestamp YYYY-MM-DD-HH:MM:SS:#####)

3.04 Response

The insurance carrier hosting the insurance verification web service will respond in real time to the request submitted by the Department of Motor Vehicles. Department of Motor Vehicles requires a maximum response time of one second. We understand the insurance company

will respond as quickly as possible in order to serve your customers. The insurance carrier’s response will be:

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. Insurer is liable for providing evidence for the minimum liability coverage as described in NRS 485.185.

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.

Lapses and terminations must be stored with the beginning and ending dates of the lapse in the insurance company’s database. If an incident is discovered where the query responded with “Confirmed” for a date the policy was out of force, it will be considered a non-compliance issue.

3.04.01 Coverage Confirmation Response - Unconfirmed response details

CHM: V31B
 SCHEMA: 00200510
 (Current version)

Code	Description
1	Incorrect Data Format
10	System Found VIN - Unique Key Cannot Be Verified (Used with the Unknown Carrier Query when the VIN is actively insured for Nevada)
11	System Cannot Locate Policy Information - Manual Search In Progress
12	System Unavailable
2	Missing Unique Key
3	Missing NAIC Code
4	Missing VIN
5	Missing Verification Date
6	Unauthorized Requestor
7	System Cannot Locate Unique Key Information
8	System Found Unique Key - No Coverage on Date Requested
9	System Found Unique Key - VIN Cannot Be Verified

CHM: V48B
 SCHEMA: 00200809
 (New version)

Code	Description
IDF	Incorrect Data Format
NAIC1	NAIC Code Not Submitted
NAIC2	System Cannot Locate NAIC
PKEY1	Policy Key Not Submitted
PKEY2	System Cannot Locate Policy Key Information
PKEY3	System Found Policy Key - Coverage on Verification Date Cannot Be Confirmed
PKEY4	System Found Policy Key - VIN Cannot Be Verified
POL1	System Cannot Locate Policy Information - Manual Search in Progress

SYSU	System Unavailable
UREQ	Unauthorized Requestor
VDT1	Coverage on Verification Date Cannot Be Confirmed
VDT2	Verification Date Not Submitted
VIN1	System Cannot Locate VIN
VIN2	System Found VIN - Coverage on Verification Date Cannot Be Confirmed
VIN3	System Found VIN - Policy Key Cannot Be Verified (Used with the Unknown Carrier Query when the VIN is actively insured for Nevada)
VIN4	VIN Not Submitted

The Nevada Department of Motor Vehicles 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 system.

Reason codes for operator and fleet policy queries should be sent. The insurance company must provide those codes to the Department of Motor Vehicles if used.

3.04.02 No Response to Query

Failure to respond to a query from Nevada Department of Motor Vehicles is treated as an UNCONFIRMED response. This will cause the customer to fall into the system and receive a postcard requesting insurance information. During the automated process, after five (5) consecutive queries are not responded to, Nevada Department of Motor Vehicles will assume the web services is down and will not send further queries. These cases will be considered non-compliant because Nevada Department of Motor Vehicles was not notified of the down time.

3.04.03 Aged Inquiries

The Nevada Department of Motor Vehicles may make inquiries containing coverage confirmation dates up to thirteen (13) months or 380 days prior to the current date. Insurance companies should have historical insurance data available to respond to these requests accurately.

When the historical data is not on the web services server, the Department of Motor Vehicles recommends the record be added within seven days.

3.05 XML Schema Version

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://schemas.x12.org/index.php?option=com_content&task=view&id=8&Itemid=44.

The Department of Motor Vehicles use SOAP over HTTPS as our communication method. This passes and returns an XML string. Nevada Department of Motor Vehicles does not use message level security; please see the Security Certificates in section 3.02.

3.05.01 SOAP Request Envelope

3.05.01.01 00200510 Version

```

<?xml version="1.0" encoding="UTF-8" ?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  soap:encodingStyle="http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <CoverageRequest xmlns="http://www.iicmva.com/CoverageVerification/">
      <RequestorInformation>
        <Organization>
          <Name>
            NVDMV
          </Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>
            BIVER
          </ReasonCode>
          <TrackingNumber>
            NVDMV-datetimestamp
              (yyyy-mm-dd-hh.mm.ss.#####)
            NVDMV-2009-08-15-14:39:45:896920
          </TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <OrganizationDetails>
            <NAIC>
              XXXXX
            </NAIC>
          </OrganizationDetails>
          <PolicyDetails>
            <VerificationDate>
              2008-04-01
            </VerificationDate>
            <UniqueKey>
              XXXXXXXXX
            </UniqueKey>
            <PolicyState>
              NV
            </PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>
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              XXXXXXXXXXXXXXXXXXXX
            </VIN>
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              UNKNOWN
            </Make>
            <Model>
              UNKNOWN
            </Model>
            <Year>

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```

                                0000
                                </Year>
                                </VehicleDetails>
                                </VehicleInformation>
                                </Detail>
                                </CoverageRequest>
                                </soap:Body>
</soap:Envelope>

```

3.05.01.02 00200809 Version

```

<?xml version="1.0" encoding="UTF-8" ?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  soap:encodingStyle="http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <CoverageRequest xmlns="http://www.iicmva.com/CoverageVerification/"
      PublicationVersion="00010000" PublicationDate="2009-10-01">
      <RequestorInformation>
        <Organization>
          <Name>
            NVDMV
          </Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>
            BIVER
          </ReasonCode>
          <TrackingNumber>
            NVDMV-datetimestamp
              (yyyy-mm-dd-hh.mm.ss.#####)
            NVDMV-2009-08-15-14:39:45:896920
          </TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <OrganizationDetails>
            <NAIC>
              XXXXX
            </NAIC>
          </OrganizationDetails>
          <PolicyDetails>
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              2008-04-01T09:03:47:00Z
            </VerificationDate>
            <PolicyKey>
              XXXXXXXXX
            </PolicyKey>
            <PolicyState>
              NV
            </PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>

```

```
<VIN>
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</Make>
<Model>
  UNKNOWN
</Model>
<Year>
  0000
</Year>
</VehicleDetails>
</VehicleInformation>
</Detail>
<PublicationVersion>
  XXXXXXXX
</PublicationVersion>
<PublicationDate>
  2008-04-01T09:03:47:00Z
</PublicationDate>
</CoverageRequest>
</soap:Body>
</soap:Envelope>
```

4. BOOKS OF BUSINESS

Nevada Department of Motor Vehicles requires insurance companies to submit data for all of their ACTIVE liability insurance records via secured FTP (File Transfer Protocol) written for Nevada. The SFTP data file requirements outlined in the [IICMVA Insurance Data Transfer Guide.pdf](#). The Nevada Department of Motor Vehicles will schedule the submission of these files with each insurance company. *Beginning January 2013 and mandated in March 2013, Nevada DMV requires a monthly file of your company's active Nevada insurance policies.*

4.01 Establishing SFTP Account

The "DMZ Server Account Setup" form (NVL018) requests the information needed from the insurance company to set up the connection for the Nevada Department of Motor Vehicles Secure FTP process. When companies have multiple NAICs they can share the same Secured FTP account and be included in the same file.

- 4.01.01 Each insurance company will be assigned a folder.
- 4.01.02 There will be an "IN" sub-folder for insurance companies to drop files.
N12345\IN (to drop files)
- 4.01.03 There will be an "OUT" sub-folder for Insurance companies to pick up files.
N12345\OUT (to pick up files)

4.02 Initial Load

Nevada Department of Motor Vehicles will work with the insurance company regarding the submission of the initial Book of Business (BoB).

4.03 Monthly Data File

Nevada is joining the ranks of all the other states' that validate insurance coverage by web services to additionally require a monthly load of all currently ACTIVE liability insurance records. This data file is required between the first and seventh of each month. The purpose for this change is to stop sending postcards to those who have simply made a change to their insurance and do not have lapses in coverage.

- 4.03.01 Not later than the seventh day of each month, an insurer shall submit to the Department, in the manner prescribed in the monthly data file requirements outlined in the [IICMVA Insurance Data Transfer Guide.pdf](#), a record for each motor vehicle liability policy covering a motor vehicle that is required to be registered in this State pursuant to NRS 482.205, this would include all ACTIVE liability insurance records.
- 4.03.02 If the data file that was submitted by the insurer does not match the published specifications, the data file will be deleted and an electronic mail message will be sent to the submitter. The insurer shall resubmit the data file using the correct specification within five (5) business days after the notification of the deletion.

- 4.03.03 Only one file can be submitted per month. When multiple files are submitted, the newest file will override the older file(s). If the number of records are extreme and does not appear to be of a reasonable number, the file will be deleted and not processed. As an example; this could happen if your company sends all of your active records and not just the active records for Nevada.
- 4.03.04 When a policy in the DMV database is not included in the monthly file, the DMV will assume the policy is terminated. With all unconfirmed policies, the DMV will query the database associated to the last known policy to determine the last confirmed date.

5. PROCESS FOR VALIDATING INSURANCE

The registered owner is responsible for providing the Department of Motor Vehicles with the insurance company's NAIC, the policy number and the policy effective and termination dates. The agent may also provide this information on the customer's behalf.

When a registered owner claims insurance coverage, but the Department of Motor Vehicles has an unconfirmed response, the following will occur. See section 3.04 Response for more information.

5.01 Verifying to Owner:

- A written notice (postcard) will be mailed to the registered owner(s) of the vehicle notifying them insurance coverage could not be confirmed. The registered owner must respond to the notice and provide the Department of Motor Vehicles with current insurance information, or admit to having no insurance. The written notice provides instruction to respond and provide insurance information.
 - If a response is not received from the registered owner(s) within 15 days, a certified letter will be sent informing the registered owner(s) their vehicle registration will be suspended in 10 days. The certified letter will instruct the owner to contact their insurance company.
 - If a response is received from the registered owner, the information on the notice will be reviewed by a Department of Motor Vehicles technician. The Department of Motor Vehicles will attempt to validate coverage with the new information.
 - If the response from the customer is "Admits No Insurance", the registration will suspend immediately and a certified letter will be sent to the customer advising them how to reinstate their registration.

5.02 Verifying to Insurance Company

- The insurance information provided by the customer will be entered into the Department of Motor Vehicles Application by a Department of Motor Vehicles technician and electronically validated. If the insurance coverage is unconfirmed, the response will be forwarded to the insurance company.
- When the insurance company receives the response from the Department of Motor Vehicles, the insurance company must ensure the information is correct in their system. The Department of Motor Vehicles will query the record ten days from Department of Motor Vehicles' receipt of the notice to verify insurance coverage.
 - If confirmed, the incident is resolved.
 - If unconfirmed, a certified letter will be sent informing the registered owner(s) their vehicle registration will be suspended in ten days.

- If the Department of Motor Vehicles can validate the insurance coverage within the 10-day period after the certified letter is sent, the customer will receive a notice stating their registration will not be suspended.
- Confirmed customer responses will not be sent to the insurance company for validation.

To meet the vehicle registration reinstatement requirements, the registered owner(s) must submit proof of insurance and pay reinstatement fees. The registered owner(s) may also be asked to supply other documents.

6. NOTIFICATION OF NON-COMPLIANCE PROCESS

The following items are considered Non-Compliance:

- 6.01 Pursuant to NAC 485.175; if on two or more occasions within a 12-month period.
 - 6.01.01 An insurer fails to notify the Department of system unavailability, or
 - 6.01.02 Is unavailable for a cumulative period of 24 hours or more per month, which results in the inability to respond to a query.
- 6.02 Fails to submit the monthly data file.
- 6.03 Fails to maintain records.
- 6.04 Confirms a policy that was not written for Nevada.
- 6.05 Confirms a policy that does not meet requirements for NRS 485.185 or 485.186.
- 6.06 Fails to maintain lapse and expiration dates.
- 6.07 Found to have violated provisions of NRS and/or NAC chapters 482 or 485.

Important Notice: For any of the above non-compliance issues, the Department of Motor Vehicles will send a “Not in Compliance Notice”.

This notice indicates non-compliance with the requirements of the Validation Program and notifies companies they will not receive driver and vehicle information from the Department of Motor Vehicles until such time the company is back in compliance with the Department of Motor Vehicles.

The Department of Motor Vehicles shall notify the Commissioner of Insurance when an insurer has not met the reporting requirements, is out of compliance, or provides false, incomplete or misleading information to the Department of Motor Vehicles.

7. REQUIRED FORMS

7.01 “Administrative Authorization” form (NVL009)

- This form is used by the Department of Motor Vehicles to obtain insurance company information.
- This form must be completed and returned to the Department of Motor Vehicles within 30 days of licensing in Nevada or whenever a change occurs in company staff, address or phone numbers.
- The policy format for your company’s policies will be used to guide users to enter the correct policy numbers. This will help prevent incorrect policy numbers being sent to your system. There is a 25 character limit. Indicate each position with an “A” for alpha, “N” for a number, or “B” for both. Spaces and special characters are not used.
- When appointing a new administrator or changing the administrator, the form must be accompanied by a letter from the President or CEO of the company authorizing the new administrator.
- Department of Motor Vehicles will contact the IT Contact listed on the “Administrative Authorization” form to begin the process for connecting and testing or any other technical issue that may arise.
- The completed form may be scanned and sent via electronic mail or faxed.

7.02 “DMZ Server Account Setup Form NV LIVE” (SSH) form (NVL018)

- This form provides the Nevada Department of Motor Vehicles with required information needed to set up the Secure FTP user login. The form also provides the insurance companies with instructions for file naming conventions.

7.03 “Web Availability Notification” (NVL012)

- This form will allow Nevada Department of Motor Vehicles to customize your company’s web availability. During the time your web server is unavailable, Nevada Department of Motor Vehicles will not send queries. There are three categories of down times;
 - Routine Maintenance Notification – normal maintenance.
 - Special Maintenance Notification - must be submitted via fax or email to Nevada LIVE at least two business days **before** the planned maintenance.
 - Service Temporarily Unavailable - If your system is temporarily unavailable, please e-mail or fax this form **immediately**. Please let us know via an email message as soon as your system becomes available.

7.04 “Certificate Authority Import Request” (NVL015)

- This form must be completed before DMV certificates can be received from the Secure FTP site. The location of the Department of Motor Vehicles certificate is on this form. The information needed for testing includes the Test and Production URL of the insurance company web service.

8. DEPARTMENT OF MOTOR VEHICLES CONTACTS

Contact information for the Nevada LIVE program staff at the State of Nevada, Department of Motor Vehicles:

8.01 Mail

Department of Motor Vehicles
Central Services Processing
Nevada LIVE
555 Wright Way
Carson City, NV 89711-0800

8.02 Primary contact for Nevada LIVE

Nevada LIVE Program
Phone: (775) 684-4850
Fax: (775) 684-4543
Address: 555 Wright Way
Carson City, NV 89711-0800

E-mail: NvLiveReporting@dmv.nv.gov

8.03 Web Site to download copies of the Nevada Reporting Requirements Manual:
<https://dmv.nv.gov/insuranceagents.htm>