

3 TRACK INSURANCE VERIFICATION

What it will do & how it will work.

How will this NEW system be used?

Streamline the process to utilize DMV's present resources more effectively and efficiently

Currently, WV uses manual processes to research insurance status questions evolving from traffic tickets, automobile crashes, insurance company cancellation notices, verification of owners' statements and judgment notifications.

Customers may falsely certify that they have insurance when they register, may drop insurance after registering or renewing, and Law enforcement and courts are forced to rely mostly on insurance certificates that may or may not be valid to determine compliance.

How will this NEW system be used?

1

Instant verification for all registrations and renewals.

At the time a motorists initially registers or when he or she renews the license plate, the motorist will provide the policy number and NAIC 5 digit number [a national insurance company identifier.] DMV will process the application and run a verification inquiry. If the inquiry results in an UNCONFIRMED, DMV may still issue or renew the plate, but the vendor will place this inquiry in a holding file for re-verification at a later time to give a new insurance policy time to get updated in an insurance company data base. If the vehicle does not match an insurance policy, a potential uninsured motorist file is formed.

How will this NEW system be used?

2 **Instantaneous & up to date check on policies.**

On a scheduled basis ...every day, week or month the vendor will run the entire vehicle data base of active or current registrations through the system creating a file of those vehicles that do not match an active policy through the policy number/ NAIC number, name and vehicle VIN number . This will create a potential uninsured motorist file.

How will this NEW system be used?

3 **Law enforcement & DMV will have an up-to-date link.**

At a traffic stop or a crash investigation, a law enforcement officer routinely asks for registration and an insurance card. A license plate number brings up the vehicle record which links to NAIC number, Policy Number, and Vehicle Identification number which a vendor then uses to send an inquiry to an Insurance Company. The Insurance Company responds back with a YES or a NO [UNCONFIRMED]. This will result in a potential uninsured motorist file. The officer may choose to issue a citation which will be adjudicated by the Magistrate Court or Municipal Court.

What Happens Then?

What does the Vendor do if they get an UNCONFIRMED response?

1. A letter will be sent to the motorist advising that there is a discrepancy between DMV's insurance information and what the insurance company has on record.

The motorist will have thirty days to call, e-mail, fax, write or get on-line with the Vendor maintained Insurance Call Center with current insurance or vehicle information for an instant re-verification.

Files that can be verified are immediately closed, no penalties are assessed and the insurance pointer system is updated.

2. Files that cannot be verified with the new information turn into insurance driver's license suspension files and vehicle registration revocation files.