



WEST VIRGINIA DEPARTMENT OF TRANSPORTATION

Division of Motor Vehicles

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M E M O R A N D U M

To: All Conference Call Participants
From: Deborah L. Fields, Manager
Date: December 22, 2011
Subject: Minutes of WVOLV December 14, 2011 Conference Call

Attendees: WV –Debbie Fields, David H. Bolyard, Mark Holmes, Opal Keebaugh

Insure-rite: Justin Mann, Tekoa Wright, Bart Blackstock

Industry: Silvan Jeyabalan-State Auto, Sharon Pierce-AAA Michigan, Loren McGlade-Chartis, Rajani Konduru-Chartis, Chad Brunsink-Farmers, Dick Talley-Geico, Cathleen Morehouse-Horace Mann, John Cruz-ISO, Scott Elliott-Nationwide, Alex Hageli-PCIAA, Kristen Martin-Progressive, Allison Feakins-Progressive, Vanessa Danley-Dairyland, Scott Werner-Sentry, Kevin Gower-State Auto, Dionne Blake-State Farm, Brenda Weers-State Farm, Angela Miller-State Farm, Priyanka Dalal-State Farm, Sandy Babich-The Hartford, Kristyn Lewis-The Hartford, Ryan Krueger-USAA, Jim Buchanan-WV National, Bill Neff-Westfield,

Debbie - We request all participants to send notification to DMVWVOLIInsurance so attendees could be identified

Explained this is email address within the Web Services guide

WV is providing an SFTP site for transfer of data/information to the vendor with a projected completion date of early next week

The socket has been requested of OT Department and will be used for instantaneous communication for law enforcement, OT is working on this but it will follow at a later date

We are currently providing vehicle and insurance information that was collected during November to Insure-rite

We continue to collect information daily to transfer to them

We have been collecting insurance information since the law change in June 2010, from certificates of insurance

Our programming staff is currently working on multiple ways to enhance our collection of insurance information

Insure-Rite is setting up connectivity with several companies that are part of the pilot program as well as other companies that have submitted their company profile forms

It's very important that everyone get their profile forms submitted as soon as possible with our vendor giving the correct contact information- telephone, e-mail addresses etc.

The mailing of the Web Serv. Guide to industry was accomplished with address and company information provided by our Ins. Commission and we've received many responses through the profile form submission of companies that are not even eligible for the program ie: bankruptcy, not active, don't sell auto insurance etc.

Please relay to all your counterparts the importance of getting the profile forms on file so we can get everything cleaned up and see who is supposed to be in the program and who isn't and also this is critical to ensure any future correspondence or updates because if you leave it up to us to notify you at a snail mail address, you may receive information or you may not because the information provided to us for mailings definitely has discrepancies in that format.

The company profile form is part of the Web Services Guide that was mailed out by the state. If anyone did not receive the guide, you can drop me an e-mail through DMVWVOLLV and I will get you a copy electronically

We will set the call up for all the future dates with the same call in number and will get the id number to you if it's different, but you will use the same call in number every time

If you respond to the mailbox that you were part of the conference call, you will automatically be added to the list to receive the update

Again the profile form also helps Justin identify companies that are exempt because they write 500 or less policies and he needs to set up alternative methods

Future Projections - Currently we are working on a website through our vendor, to put public information out and create awareness of the program and have links to the WV Ins. Commission and links from our vendor site to our DMV Web for forms ie: sold vehicle, seasonal stmts, change of address. I'd also like to have the web service guide on the website.

In the future the website will also tie in for customer input when they have a pin number and have received a notice through the letter campaign; they can enter their insurance info through the website for the vendor (to be sent to Insure-Rite for verification)

Open up for Questions:

When will the council be formed and when do you expect the first meeting? Advisory Committee

Mark Holmes - We are looking at the beginning of the legislative session, sometime next month, to coincide with the session as local folks would be in town, around the 20th, and we will get that information out to you.

Mark Holmes - Just drop the information in the email box if you are interested in joining, with full contact information and right now anyone that's interested will be part of the adv. committee with one representative per insurance company

Bill Neff- Request for meeting minutes, attendees for distribution to all

Debbie - You all please be sure and send your attendance to the e-mail address so I can accurately get the minutes out to you

Mark Holmes - Some of the information may have been shared rather than going through the proper channels, please let us know so we make sure everyone is on there from State Farm and who you want to be the participating member (In response to Angela-State Farm)

Bill Neff- What are the expectations for the advisory comm., I think we would like to be part of that- Are you looking for more technical advisement or more business focus advisement?

Mark Holmes - We want to focus on the business side in the beginning and as the technical issues come, we could make contact with whoever the technical person may be-- have the business operations person who has immediate contact to your technical staff

Alex Hageli- In the beginning of the call, you talked about collecting insurance information from different Ins. Companies, what information are you collecting, policy information, are you talking about book of business?

Debbie - I'm talking about information that's provided to the Division, certificates of insurance received through a renewal, purchase of a plate, dismissed tickets, in any manner received, we are updating the information to get it to our vendor

Mark Holmes – We wanted to develop that baseline database so we know where and how we can collect information that needs to be disseminated to the vendor and back to law enforcement

Alex Hageli - And I'm glad you're using the information you are currently getting to do that rather than requiring ins. companies to resubmit information as other states have done- Thank you

Bill Neff – So you said there was a mail campaign to registered drivers it sounds like to update their insurance information, is that going on now or is that planned in the future?

Debbie – No, I was referring to a letter campaign. Once everything is up and rolling, anytime the vendor does not get a confirmation on insurance that we provided, that law enforcement is checking, anytime there is a non-confirmed, that is going to result in a future letter campaign to the registrant to provide insurance information

Bill Neff – So this is when the system is up and live and we're using it, not a proactive update your information before we roll out the system, so we don't catch you later type of thing?

Debbie – No

Bill Neff - What are the plans to try and understand the depth of mismatch between registered data and what we have on file, that's one of the things we are definitely concerned about, it's a huge state for us, you know, with many, many drivers, we're concerned about the number of vins that are mis-keyed either in our system or your system where we might not get a match- things like that. How do we anticipate getting an idea or answer to that problem?

Justin Mann – Let me offer the overview, what WVs been describing is there current process that when a vehicle is registered, the motorist is to provide insurance information at the counter and that information is captured and is sent to me or here to Insure-rite and we'll verify it through the use of web services, that information that was collected at the counter. For situations where the vins might be mis-keyed or mismatched, and I can't verify that which was supplied at the counter, that set of registrations will age for a period of time where we actually continually try to check, and if it doesn't show a confirmation within, say 30 days or 45 days, up to the state, we will make these registrations eligible to receive a letter saying hey it doesn't appear you have insurance and that will be phrased however the state wants it to be and likely that will come back as your motorists will get in touch probably with their agent and the agent will have an opportunity to fix that and make sure it was reported correctly o the corporate web service system. Let me pause right there and ask for your feedback or any follow-up questions to that point

Bill Neff – Is any of that going to happen during the pilot phase or is that going to be once this actually goes live?

Justin Mann – I don't anticipate any letters going out during the pilot phase and that pilot phase is slated to end at the end of March 2012

Tekoa Wright – What we plan on doing, like during the pilot phase, we are going to work with you closely for the unconfirmed responses we get from you guys. What we'll do is send you a file and say hey can you verify these, so there's going to be a little bit of manual effort, and that's what's great about anybody that chooses to participate in the pilot, we have an opportunity to kind of test how well the data is being represented

between what's at the state and what's on your end and work through some of those kinds of issues hopefully before it goes live. So I would anticipate exchanging some files, kind of confirmation responses to validate whether or not we're getting the answer that you would expect that we should be.

Could you repeat the dates that the pilot is going to go through? You said it's going to end in March, when is it going to start?

Justin Mann – As far as we're considered, the pilot has already started. Some of the early companies that have participated would be Westfield, we are already in a spot to exchange data and as Debbie was saying in the first part of the call, within the next week or so, we'll be in a position to start sending November registration data to pilot participants like Westfield, for their confirmation and like Tekoa was saying, we'll gather those metrics and say hey look there's 80% that can be confirmed and then we'll do additional research and discussion with the pilot participating companies and understand what those discrepancies are and out of that, hopefully we evolve some better business practices or insurers understand what they need to do to make it better. That will all be results of the pilot and the intent of the pilot to flush that out.

Loren McGlade – In your public service announcements of this is there any information being shared about verifying your data with your insurance policy against your registration? Things like that for the consumers?

Debbie – The last time that went out in April 2011 to every licensed agent in WV. It was a proactive type of notification to ask agents to help and try to educate their insured a little bit about what is coming down the pike, have them to look at their registration cards, do they match their insurance certificates if not and it's on our end, to contact DMV at our 1-800 number for guidance. We are preparing for another mass information mailing to agents again shortly.

Loren McGlade – How about a flyer, I assume you mail them their registration right? Have you considered putting anything in that to remind the registrant not just the agents that are selling them the insurance? Many people buy insurance online and there's no agent involved.

Debbie – Right, and we have talked to our PR people about what we can put out and any other types of avenues including our website and we have been in contact with our vendor that does the registration cards as well, we haven't approached anything yet, but we have been talking about doing this yes.

Justin Mann- Loren, I just want to say that the workflow in WV, whenever a registration is renewed, the insurance has to be provided, so there is nothing new that's going on, that's been in place a long time, anyways it's already a part of that workflow

Loren McGlade – Yes but Justin, it doesn't explain that it's going to be matched against their insurance policy

Justin Mann – No it certainly doesn't

Loren McGlade – Only the consumer can answer many of these questions. We, as ins. companies can only issue a policy based on what the consumer gives us.

Justin Mann – That's certainly correct and the way we plan on resolving those ambiguities is through that letter campaign and you know it's nothing new that we're not doing in a bunch of other states. The great thing is we're doing it through the IICMVA model with insurances to minimize any burden on the insurance companies.

Loren McGlade – If you remember in the state of Texas we ran into issues with mismatched data and so letters called for everything to be pulled back because of the huge volume of activity, so the sooner we can avoid that kind of stuff, it would be beneficial.

Bill Neff – One of the things our business ask for is possibility to get Westfield's view of our book of business, I'm sorry WV's view of our book of business so we can run the entire thing against their system and proactively reach out to our agents and say hey when this comes around it will fail, so that we can reach out ahead of time so that we don't have to a big spike of volume right in the beginning, we can spread it out over the roll out even before it goes live because we have a very good relationship with our agents and we'd like to continue that. We don't want them to feel like they're being dinged by WV when it's just a typo type thing. Is that something we will be able to get or are there plans on getting that to us?

Justin Mann – This has been planned and discussed at gatherings, the full book of business over a period of time through web services as opposed to having insurance companies provide one up front, so yes there is and the best way to find out that information soon is to become an early participant like Westfield has been because we're going to resolve Novembers stuff really quick, we're going to resolve Decembers stuff really quick and February as people renew their registration. So it's planned to establish that book of business over a period of time, instead of doing a spike.

Bill Neff – When is the plan to go live with the system?

Debbie- It's going to depend on if the pilot ends successfully March 12 and how all that's went and we'll have to make a determination and it will be agreed upon that we are ready to go completely live

Mark Holmes – Right now we're looking at July 1, would probably be the earliest, sometime within that month

John Cruz – I have a quick question regarding the web services version, will this be the July 2005 or 2008 version?

Justin Mann – The wonderful thing is, we know the insurance industry has multiple (unintelligible) out there and we have about 7 or 8 implementations across all states, we'll try to implement whatever you can. I know officially it's the most recent one, but we know some have old ones and if we can support it, we'll do it.

Tekoa Wright – That's why on the profile form we ask you to indicate which version of the WSDL that you are using cause we definitely signed up for all WSDL versions that have been released by IICMVA.

John Cruz – Okay thank you

Female - Hey Justin, is it your plan to adopt the Accord schema version or WSDL one that is available as well

Justin Mann – Those of you that have worked with us before, you know that we'll try to do whatever do can to make this as convenient as possible. So if Accord comes out and you have a web services that's accord compliant and you want us to hook up with it, we'll do every effort we can to make it happen

Female – Thank you! One more question, I know all we have is a draft user guide but in the actual user guide, I just want to verify that we're going to have formal documentation of the 2005 and 2008 schemas along with the possibility to use the Accord version?

Justin Mann – The thing that's a challenge for us over here is that we aren't IICMVA and we aren't Accord and those organizations release their versions on their schedule, so it's really hard for us to do that, that's why the user guide basically referenced the IICMVA website and we do our best to work with what the insurance industry is using out there to maintain that. It would be almost impossible for us to include all of that documentation in all versions of it.

Female - There are only two versions, 2005 and 2008 version on the IICMVA site and the draft user guide does note that 2005 version, so we just want to make sure the actual user guide verifies that you will be able to use both versions that's all.

Justin Mann – That's absolutely our intent

Dionne Blake – Question for Debbie, today we listened to ----- spoke on forms for cancellation and when we go fully live, will we continue to do that?

Debbie – My intent is, during our legislative session, to have the law that mandates that changed as it would no longer be necessary, the web service will make it a void point anyway. Until that change happens, that's something I would have to work out with the vendor, but we definitely want to do away with this completely.

Dionne Blake - Thank you

Bill Neff – Someone asked a good question earlier on whether you go live July 2012 or July 2013, I assume it's 2012, but then I wanted to clarify that? It is 2012?

Mark Holmes – 2012 is correct

Bill Neff – Are there more anticipated changes to the program guide or are you just responding to feedback at this point?

Mark Holmes – We're responding to the feedback at this point, so if you've got suggestions, send them to us.

Bill Neff – One specific question I know we'll have is around some of the non-functional requirements, like what do you expect as response times for services, how frequent, what kind of a load we can expect from you guys, things like that, would be helpful for us. At a minimum, what the response time is?

Mark Holmes – If you can put it in writing and send it to us; we'll get it to Justin also.
Justin Mann – We would think that right now anything less than 3 seconds would not be adequate enough to provide meaningful, value to law enforcement in WV. Anything over 3 seconds, sorry, thanks to Tekoa. We would expect anything over 3 seconds would not be usable and I would earmark that at this point, in the pilot. Certainly, part of the pilot would be to track response times and quantify how many are above and beyond those 3 seconds. So that's where we're starting right now and it makes sense to make that part of the pilot.

Female – The IICMVA recommendation is 5 seconds just to clarify that 3 second ----

Justin Mann – We're certainly aware of all that and I would like to couch it as we're evaluating the pilot.

Bill Neff – If it makes you feel better Nevada is 1 second, so you're not the worst one out there.

Justin Mann – The intention that it's meaningful to law enforcement on behalf of the motorist and so we also know that there's volumes, high volumes and some stuff can also impact those, the idea that and how useful the product is as a whole. It's something that we'll evaluate of course, and we'd certainly give a lot of credence to the IICMVA model.

Loren McGlade – Ms. Fields, you mentioned one legislative change that you are going to try to get next year, are there any other changes you intend on pursuing?

Debbie – Not that will affect you all, No!

Loren McGlade – So there will be no attempt to mandate full book of business?

Debbie – NO, absolutely not.

Mark Holmes – I don't think the Commissioner's intent when we started this program, was to go toward the entire book of business. He wanted to try something innovative trying the web services approach totally and I think we're still going that route as long as we have good participation from the insurance companies.

Loren McGlade – Alright, well that's great to hear, I had heard something else.

Bill Neff – Are you going to require historical queries and if so how far back?

Debbie – Yes, we are and if I'm correct in this according to IICMVA

Loren McGlade – That's what your guide says too.

Debbie – Yes and because of IICMVA exactly, so we know not to go back to some ridiculous old date, going by the model

Loren McGlade - You need to know that many of us can go further back, but that's what the guide is, is to what's mandatory.

Debbie – I had our conversation in mind the whole time I was speaking Loren, um, the conversation that a policy term and a half is usually what is maintained within the companies system, for most companies?

Loren McGlade – Well it depends on the carrier and the policy term, one carrier may be different than another and there's short term policies, monthly policies, 6 month polices, that's a hard question to answer, some companies only write annual policies. So you get a mixture of what a policy and a half is.

Debbie – Right, Got cha"

Loren McGlade – That's why you're better off to use 6 months or a year or whatever you're going to do there. Then we can determine how much we have to keep in storage.

Any of us have several years of data in there if we needed to use it. My thought is give it a try and if it doesn't work, you'll have to figure out after that.

Mark Holmes – And I thinks that the key to this pilot is being able to test things such as that. If we can see that 6 months is going to work for us, there may not be a need to go back any further, if it doesn't work it something we'll possibly revisit down the road.

Justin Mann – I haven't had a chance, I just got the form today and I haven't had a chance to ask you the follow-up, are you wanting to be part of the pilot so that we can try to call these historical queries?

Loren McGlade- yes, this is Chartis. I think Raj sent you the forms, I don't know when he did, Raj are you on the phone?

Rajani Konduru – Yes, I sent them today

Justin Mann – I got them today, I just didn't know if you guys were pilot players or not yet.

Loren McGlade – We do want to be

Justin Mann – Great

Bill Neff – I have a couple of other questions if you don't mind, one of the questions, for the law enforcement, what's the policy going to be for out-of-state drivers pulled over by law enforcement? Will you only query on WV registered vehicle via law enforcement?

Debbie - Yes

Bill Neff – Ok, just making sure

Justin Mann – You know, if it's a WV registration that has out-of-state insurance, it will be sent out via the web services verification

Mark Holmes – It's based on the registration plate

Justin Mann - It does introduce the situation where you might have a motorist that has a WV registered car but is covered by an out-of-state policy and it would come back unconfirmed and that is going to be something that law enforcements going to have to deal with.

Mark Holmes – I'm sure we'll have other issues with Westfield, their large in Ohio too, and we have some of the border issues with registration.

Bill Neff – This may be part of the conversation I had with Tekoa and Justin earlier about us checking the garaging state on that, we pulled that requirement and I was going to send you guys an updated flow so you'd know what it was for us. We talked about personal lines business and they wanted to pull that. We're still doing it for commercial lines but we'll pull it for personal, so we should be alright. So if it's on our policy and you ping us, we're not going to check the state, we're just going to make sure the vin matches appropriately on that policy number, so we're good.

Justin Mann – I'd like to take a moment just to relate that it's one of the benefits of being a pilot participant, is that in this case, Westfield's able to evaluate something we discussed and make an appropriate change for the benefit of their customers, so this is an example of how that's working in a positive manner.

Bill Neff – The broadcast for when you don't know the insured, can you talk to me a little more about that, is it required and if it is, is it only going to be used by law enforcement or at time of registration?

Justin Mann – Sure, What will happen and it will certainly happen for law enforcement queries, here's how it will work. With WV collecting insurance at the time of registration, when I get those registrations with a day or so, I will immediately try to verify that insurance, so if somebody came and said they had Westfield insurance when they registered their car, I'll get it the next day and I'll try to confirm that. If I can't confirm that with Westfield, then I'll do a broadcast query to all the other insurers and look for them to confirm and then what will happen is we will regularly repeat that on whatever schedule WV says is appropriate, we'll regularly check for confirmation. If I can't confirm the insurer of record, then I'll do a broadcast. That same workflow will happen whenever somebody gets pulled over or a law enforcement officer would run a

plate, I would try to confirm with the insurer of record, if I didn't have that yet, then we would do a broadcast.

Bill Neff – If you have any sort of visual description; that would be awesome to see that flow.

White board time Justin

Bill Neff – Is it mandatory to participate in the broadcast program?

Loren McGlade – From an insurance company perspective, the only difference is that you will get a query without a policy number

Bill Neff – Right and that's an issue for us, we are not built to do a reverse lookup by vin.

Loren McGlade – Then you have to figure out how you're going to respond to those. But, the IICMVA model is being updated to recommend that companies develop their models so that they take a query without the policy number and give some kind of response. When we did an analysis of carriers, we only had one that said it would be rejected at the door, the others would just give it unconfirmed with a reason code – policy number was missing.

Female – I know of a very large carrier at this point, that cannot take a broadcast query so the earlier they know that there going to have to make those updates to their system the better.

Bill Neff – That's where I'm getting to, if we have to make the updates to our systems? Are you okay with us saying we're going to Unconfirm anything that doesn't have a policy number?

Justin Mann – I guess this is what I would say to that, I would say that if the officer on the road gets unconfirmed, he'll have to use the only other method to confirm insurance, would be the card, and that may or not be good enough at the time of the pullover and so I don't want to tell you what to do, I'm just going to tell you what the ramifications are and allow you to make your own decisions on that.

Bill Neff – Well the card has the policy number, so if he has the card he can run it. It's only an issue if they don't have the card or if they don't have insurance with us, either way we're okay with that.

Justin Mann - Bill, let me tell you, the officers not going to entering the policy number, he'll be entering the plate, the plates going to tie up with the registration record that'll have that policy number if it was given at the time of registration and then that's what we use to confirm with. So if something changed since registration, which it may, the officer ----- . So if I was going to recommend it Bill, I would recommend that you begin planning, that all insurers begin planning to respond to a vin query without a policy number as Loren was talking about, because I think that's going to be in the best interest of your motorists, of course that's up to your corporation.

Bill Neff – Yeah, if it's a \$2 million dollar enhancement to our system, we're going to have to weigh that. I'm trying to figure out if we're going to get slapped by WV if we don't do it or if we can make a financial decision that's appropriate for us.

Debbie – And it's not going to be slapped by WV, I mean the flack you're going to hear would probably be from your insured, not us.

Bill Neff – Yeah, and that's the decision we make, cost of business versus the cost of doing it. I want to make sure it's in our hands to make the decision and not a requirement of the program.

Debbie – No that's in your hands.

Loren McGlade – That's the way IICMVAs changing its Users Guide. It's recommended that carriers consider being able to handle unknown carrier queries. That was approved by the organization last summer.

Brenda Weers – Justin, To tag on to what Loren's saying the unknown carrier or broadcast query, the policy number is required element in the schema and I kind of think the user guide for the IICMVA will be updated to use the word "unknown" instead of a policy number because it can't be blank. Is that something that you've thought about?

Justin Mann – We've had all sort of fun, because some insurance companies will accept a blank policy number, some won't and I know that they may have bent the IICMVA WSDL in that respect, but we just worked around it to deal with the minute of that so- Tekoa's certainly experience that before and I'll leave the names out cause we can work with it either way. So if you need to have unknown because you've strictly implemented the WSDL then we will send you unknown.

Loren McGlade – That's what we need.

Bill Neff – I would prefer that comes from IICMCA not Insure-rite, cause when the next state comes along we have something different and something different, I trust Insure-rite will do it but I don't know if Insure-rite will be in the next state we have to worry about.

Loren McGlade – The IICMVA model is going to be changed to recommend the use of unknown instead of blank. Not sure about release. Bill can join the working group and help get it done.

Female – It might be possible for us to get an amendment out there, before we get the whole draft guide finished. We can work on that as a suggestion for the next subcommittee meeting if you want something in writing from IICMVA. Does that sound right Loren?

Loren McGlade – Yes, we should be able to do that, we're meeting weekly or bi-weekly on this, we're close but we're not quite ready.

Sending note to Website and above has been approved.

Loren McGlade – Debbie, I have a quick question about what the officer sees, is he going to see what you have as the insurance company or is he going to see, when he does a query and it comes back unconfirmed, is he going to see the information that you have used to query?

Debbie – No he is not.

Loren McGlade – So he can't compare it to the card he's looking at.

Debbie – No.

Closed Meeting!

