February 18, 2011

West Virginia is working to reduce the number of uninsured drivers on the highways. This is an effort to take the burden off of insured motorists and provide law enforcement with the information needed at the time of a traffic stop or crash investigation.

Pursuant to Senate Bill 394, passed on March 12, 2010, the WV Division of Motor Vehicles was authorized to establish an online insurance verification program. This system will be used by our division, law enforcement and the judicial system, to verify auto insurance by matching the insurance policy number and vehicle identification number (vin or serial number) to the insurance company.

This verification will be accomplished with the 5 digit NAIC (National Association of Insurance Commissioners) number. This is a number assigned to all licensed insurance companies. If you are unsure of your company’s NAIC number, you may contact the home office to obtain it.

In preparation for this upcoming project, we are adding the NAIC number field on every title and/or registration form as our stock is being replenished. We are currently processing all transactions with or without the number. Insurance companies have not been mandated to record the NAIC number on the (WV-1) Certificate of Insurance aka. ID CARD, at this time but will be required to do so and notified accordingly on a future date.

The biggest obstacle to overcome will be educating the public! I must emphasize the importance of keeping their vehicle and insurance information updated with the DMV as well as checking their vehicle identification numbers (vin’s) on all documents for accuracy. A mismatched vin, could result in a negative response for insurance verification perhaps causing a citation to be issued or the insured being inconvenienced in the future.

If vehicle or registration records need updated or corrected, please have the insured contact the DMV at 1-800-642-9066 and obtain assistance in providing the necessary information required to have the information corrected.

Your anticipated cooperation is very much appreciated. Hopefully, the transition will have a productive outcome as we venture into this new area. I will be pleased to answer any questions or give any direction necessary. You may contact my office at 304-926-3802.

Respectfully,

Deborah L. Fields, Acting Manager
Driver Services
Compulsory Insurance Unit
1. Please advise your insured that the West Virginia Motor Vehicle Code requires updating their address upon moving to a new location. It is vital to your insured receiving any type of correspondence from the Division, that the address is current for their driver’s license and vehicle registration.

2. If your insured has sold a vehicle and does not intend to transfer the license plate, then the plate must be surrendered immediately to any DMV regional office.

3. If the insured has taken a vehicle off the road but the vehicle is still currently registered, the license plate must be surrendered to any DMV regional office.

4. If the insured has a vehicle used seasonally and not currently insured, the insured must complete the Owner’s Statement of Seasonal Insurance available on the DMV website at [www.transportation.wv.gov/dmv](http://www.transportation.wv.gov/dmv) and at all regional offices of the DMV.