# Online Insurance Verification Program

West Virginia Division of Motor Vehicles



# Agenda

**Program Overview** 

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### Program Overview

As part of §17D-2A-6a, the West Virginia Division of Motor Vehicles requires all non-commercial insurance carriers to provide the WV DMV access to current insurance policy information for WV vehicles.

Program goal is to take the burden off of insured motorists by reducing the number of uninsured motorists on the roadways.

As part of the program, WVDMV will periodically audit vehicles as required by this program to ensure an active policy exists. Vehicles in which a policy cannot be identified will result in the vehicle owner/s being contacted for resolution. Failure to provide proof of insurance will result in a driver license suspension and a \$50 reinstatement fee and/or vehicle revocation.

Currently DMV is issuing approximately 1200 letters per week.

Upcoming Program Changes Previously, WVDMV managed this program with assistance of an external vendor.

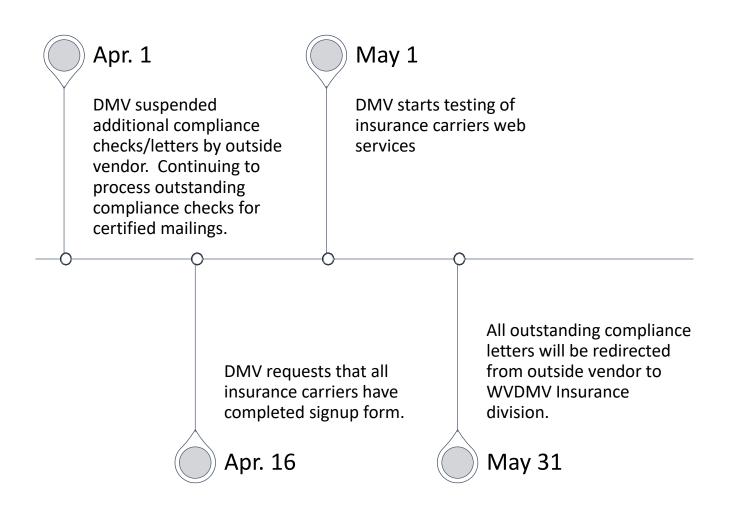
Under the new program, all compliance verifications will be handled by WVDMV insurance division.

New program will follow IICMVA standards and DMV envisions minimal transition impacts to carriers.

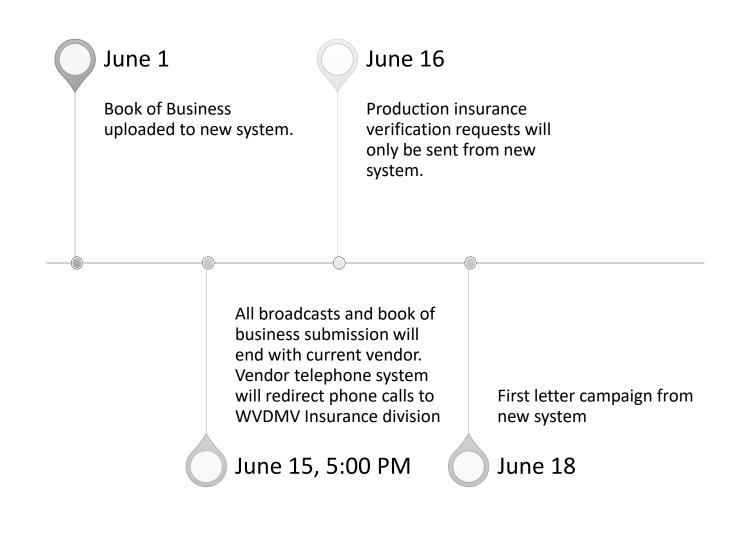
New program will allow closer integration with DMV vehicle data and processes.

New program will allow the DMV to ramp up compliance verifications as process improvements are implemented resulting in more vehicles checked and more often.

### Timeline



### Timeline



### Requirements for Providers

No major changes planned compared to current format.

Providers under 500 policies should at least supply book of business

Commercial policies are still exempt

## Technical Requirements

#### Verification Methods

• Insurance Verification will continue to focus on IICMVA standard Web Service responses. Book of business will be used as secondary resource when necessary.

#### Web Services

- Web services will be using IICMVA Web Service standards
  - New production and test certificates will be supplied
  - Requests will come from a new data center

#### **Book of Business**

- Book of Business format is planned to remain with your existing format.
  - Companies will be issued a username and password for new sftp address
  - Companies must supply source IP address for authorization to access sftp server.

### Online Signup Form

Requested for all providers

### Can attach a file when supporting multiple NAICs

Upon completion, West Virginia Interactive will follow up with web service certificates.

https://nws.westvirginia.egov.com/forms/wvi/dmvivs

### Next Steps

Complete online signup form: <u>https://nws.westvirginia.egov.com/forms/wvi/dmvivs</u>

Next call will be May 1<sup>st</sup> 10am, invite to follow

Latest program information will be available at: <u>https://transportation.wv.gov/DMV/Vehicle-</u> <u>Services/Insurance/Pages/Insurance-Carrier.aspx</u>

### Questions

#### **Program Contact**

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