

## **On-line Insurance Verification Project Jurisdictional Business Needs**

The Insurance Industry Committee on Motor Vehicle Administration (IICMVA) invited the American Association of Motor Vehicle Administrators (AAMVA) to cooperate in exploring solutions for improved verification of auto insurance coverage based on recent and ongoing advances in technology. The goal is to research the feasibility and interest for developing a verification system that would replace all the different insurance reporting systems that currently exist in all the different states.

AAMVA created a project group consisting of jurisdictional experts from a number of fields in the motor vehicle and law enforcement environment (Financial Responsibility and Insurance, Driver Licensing and Control, Vehicle Registration and Titling, Law Enforcement, Legal Services, Information Technology).

After an initial meeting and a number of conference calls the project group developed a survey to query the membership on what they believe should be the business requirements of an on-line insurance verification system/program. Based on the survey the following requirements show initial business needs from the motor vehicle and law enforcement community:

1. Single entry to the different insurance companies' web services (database)
2. Flexible solution that will provide information as required by state (level of responses, levels of inquiries, and levels of response time)
3. Minimum individual policy holder information maintained in insurance company database available for verification:
  - i. VIN
  - ii. NAIC
  - iii. Policy effective date
  - iv. Policy termination date
  - v. Name of insured
  - vi. MVA customer ID number of insured
  - vii. Date of birth insured
  - viii. Policy number
  - ix. Policy limits
4. No cost to states for development and implementation of solution
5. No cost to states for verification requests
6. Timeliness of updating all records by insurance companies (within X minutes after insurance becomes effective)
7. Ability to accommodate for fleet insurance filings
8. Ability to provide notifications of changes in policies (cancellation, name and address changes, status, additions)
9. VIN authentication/verification ("clean up") by insurance companies after information provided by insured.
10. Minimum percentage of insurance companies providing service (X %)
11. Plan for getting insurance companies on-line.