

Registration/Insurance Card (RICS) Working Group Presents



Motor Vehicle Registration & Insurance Identification Best Practices for Paper & Electronic Credentialing

Presented By

Captain Lenny Casper, New York State Police; Chair, Enforcement Standing Committee

Cathie Curtis, AAMVA Director of Vehicle Programs

Brian Ursino, AAMVA Director of Law Enforcement

Chris Ziance, Assistant General Counsel, Progressive Corporate Law Department



Motor Vehicle Registration & Insurance Identification Best Practices for Paper & Electronic Credentialing



Registration/Insurance Card Standardization Working Group

- Project Funded by AAMVA Combined Standing Committee Under Auspices of the Enforcement Standing Committee
- Working Group was Chartered in October 2011
 - Meetings in April 2012 and November 2012
 - *RICS Preview Session – AAMVA Spring Workshop & Law Institute in March 2013*
- Deliverable Finalized in July 2012/Published in conjunction with AIC
- **The Deliverable Includes:**
 - Recommendations for standardized data elements for, and formatting of, paper and electronic vehicle registration documents; and
 - Recommendations for standardized data elements for, and formatting of paper and electronic insurance identification cards.



RICS Working Group Representation:

- Law Enforcement;
- Motor Vehicle Administrations;
- Insurance Industry Committee on Motor Vehicle Administration (IICMVA);
- AAMVA Industry Advisory Board;
- AAMVA Associate Member (non-IAB)



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RICS Working Group Members:

Captain Lenny Casper, NYSP; Chair, RICS Working Group; Region I Law Enforcement
Brian Ursino, AAMVA Director of Law Enforcement; Lead Staff Liaison to RICS WG
Cathie Curtis, AAMVA Director of Vehicle Programs; Co-Staff Liaison to RICS WG
Tom Manual; AAMVA Program Director, Driver Fitness; Co-Staff Liaison to RICS WG
John Munafo, Pennsylvania DOT (retired March 2013); Region I/MVA
Sergeant Jason Black, Alabama Highway Patrol; Region II/Law Enforcement
Dana Reiding, Florida Department of Highway Safety & Motor Vehicles; Region II/MVA
Casey Garber, Missouri Department of Revenue; Region III/MVA
Major Dale Schmidt, Missouri State Highway Patrol; Region III/Law Enforcement
Jackie Gentner, Assistant Division Director, Arizona DOT Motor Vehicle Division/Region IV/MVA
Marianne M. Allard, Travelers Insurance Company; Chair, IICMVA Board of Directors
Sandy Babich, The Hartford; IICMVA
Alex Hageli, PCIAA; IICMVA
Chris Ziance, Progressive Insurance Company; IICMVA
Dennis Haake, R.L. Polk & Co.; AAMVA Industry Advisory Board
William J. Curry, Jr., Legatus Solutions Corporation; AAMVA Associate Member (non-IAB)



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Where Can You Find the Best Practices Guide?

<http://www.aamva.org/law-enforcement/>

DVD ...

- The Best Practices Document; and
- A Video Executive Summary

DVD development credit: AAMVA Public Affairs Department



Motor Vehicle Registration Document &
Insurance Identification Best Practices Guide for
Paper & Electronic Credentials



June 2013

Motor Vehicle Registration & Insurance Identification Best Practices for Paper & Electronic Credentialing

Executive Summary
Section One – Background/Problem Statement
Section Two – Vehicle Registration Document Standardization Recommendation
Section Three – Vehicle Registration Document Implementation Considerations
Section Four – Insurance Identification Document Standardization Recommendation
Section Five – Insurance Identification Card Implementation Considerations
Section Six – Transition from Paper to Electronic
Appendix A – Registration & Insurance Card Standardization Working Group Member List
Appendix B – AAMVA Vehicle Registration Data Survey
Appendix C – ANSI Vehicle Registration Data Elements



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SECTION ONE: BACKGROUND & PROBLEM STATEMENT

BACKGROUND



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SECTION ONE: BACKGROUND & PROBLEM STATEMENT

Problems for –

- Law Enforcement



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SECTION ONE: BACKGROUND & PROBLEM STATEMENT

Problems for –

- Motor Vehicle Administration



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SECTION ONE: BACKGROUND & PROBLEM STATEMENT

Problems for –

- The Motoring Public



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SECTION TWO: VEHICLE REGISTRATION DOCUMENT STANDARDIZATION RECOMMENDATION

APPENDIX B: AAMVA VEHICLE REGISTRATION DATA SURVEY



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SECTION TWO: VEHICLE REGISTRATION DOCUMENT STANDARDIZATION RECOMMENDATION

Table 1 - Vehicle Registration Document: REQUIRED Data Elements

Required Data Elements (listed as formatted in Table 2)	Notes
Issuing Agency information	Name and logo at a minimum
Plate Number	
Plate Type or Specialty Code	Alpha or numeric code may be used.
Expiration Date	
Vehicle Year	Vehicle year, make and model fields should be displayed next to each other (see Table 2).
Vehicle Make	
Vehicle Model	
Vehicle Body Style	Per ANSI - D20 use NCIC codes
Issue Date	
Vehicle Identification Number	
Registered Vehicle Weight	Registered weight for vehicle and load
Name(s)	Registrant and/or legal owner lessee and/or lessor
Barcode	PDF-417; See AAMVA Bar Code Data Encoding Requirements.



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Table 2 - Vehicle Registration Document: OPTIONAL Data Elements

Required Data Elements (listed as formatted in Table 2)	Notes
Address	Registrant and/or legal owner lessee and/or lessor
Color (Vehicle)	Per ANSI - D20 use NCIC codes. If vehicle has two colors, indicate both major and minor colors.
County	
Drivers License Number	
Expiration Time	If used, time should appear next to the date/in same field (see Table 2).
Fees and/or Taxes	
Fuel Type	More states are including to capture use of alternative fuel vehicles
Issue Time	If used, time should appear next to the date/in same field (see Table 2).
Jurisdiction Unique/Other Fields	
Odometer Reading	
Registrant Signature	
Title Number	
Validation Sticker Number	
Secondary Registrant or Owner Information	If used, should appear below primary registrant/owner info

SECTION TWO: VEHICLE REGISTRATION DOCUMENT STANDARDIZATION RECOMMENDATION



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Bar Code Technology



SECTION TWO: VEHICLE REGISTRATION DOCUMENT STANDARDIZATION RECOMMENDATION



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- **Required** to comply with best practice recommendation for Registration Documents;
- **Optional** for Insurance companies to place on their Insurance Identification Cards.





SECTION THREE: VEHICLE REGISTRATION DOCUMENT IMPLEMENTATION CONSIDERATIONS



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SECTION THREE: VEHICLE REGISTRATION DOCUMENT IMPLEMENTATION CONSIDERATIONS

Section Three includes subsections addressing:

- Law, Policy and Regulation Considerations;
- Stakeholder Awareness;
- Information Technology Considerations;
- Cost Considerations;
- Other Considerations – Insurance Verification



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SECTION FOUR: INSURANCE IDENTIFICATION STANDARDIZATION RECOMMENDATION



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Table 3 – Auto Insurance Identification Card/REQUIRED Data Elements

Required Data Elements (listed as formatted in Table 4)	Field Type	Notes
Header – State and Type of Form	Alpha	Identifies state of issuance using two-letter abbreviation and type of form
Company Number	Numeric	NAIC identification number of the insurance company (not group)
Company Name	Alpha	Insurer's full legal company name provided on the insurance policy
Insured Name	Alpha	First and last Name(s) of the insured as indicated on the policy
Policy Type	Alpha or Check Box	Identifies the type of insurance policy, i.e., personal, commercial, fleet, etc.
Policy Number	Alpha Numeric	Assigned policy number, self insurance license or contract number
Effective Date	Numeric	Policy effective date, date the terms and conditions of the policy commence (special characters Allowed)
Expiration Date	Numeric	Policy expiration date, date the terms and conditions of the policy expire – Special Characters allowed)
Vehicle Identification Number (VIN)	Alpha Numeric	Vehicle identification number assigned by the manufacturer (does not apply to commercial or fleet vehicles)
Vehicle Year	Numeric	Model year of the vehicle
Vehicle Make	Alpha	Manufacturer of the vehicle
Vehicle Model	Alpha Numeric	Vehicle model name
Agency or Company Issuing ID Card	Alpha Numeric	Full name of the insurance agency or insurance company

SECTION FOUR: INSURANCE IDENTIFICATION STANDARDIZATION RECOMMENDATION



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Table 4 – Auto Insurance Identification Card/OPTIONAL Data Elements

Free Space	Alpha Numeric	Section for special provisions
Insured Address	Alpha Numeric	Some insurance companies are moving away from including the address amid growing privacy concerns.
Agency or Company Address	Alpha Numeric	
Barcode	PDF-417	See AAMVA Bar Code Data Encoding Requirements

SECTION FOUR: INSURANCE IDENTIFICATION STANDARDIZATION RECOMMENDATION



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SECTION FIVE: INSURANCE IDENTIFICATION IMPLEMENTATION CONSIDERATIONS

- Law, Policy & Regulations;
- Stakeholder Engagement;
- IT Considerations



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SECTION SIX: TRANSITION FROM PAPER TO ELECTRONIC

Opportunity for win-win-win;

- **Minor law change required;**
- **Insurers** (reduced cost/cards not proof);
- **Govt.** (Idaho example of cost savings);
- **Customer** (increasingly going paperless)



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SECTION SIX: TRANSITION FROM PAPER TO ELECTRONIC

Challenges

- Legislation;
- Law Enforcement Concerns:
 - Liability (CA remedy language);
 - Less than 100% Cell Coverage;
 - Privacy (AZ remedy language);
 - Safety;
 - Fraudulent e-ID cards



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QUESTIONS?

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