About the IICMVA

The Insurance Industry Committee on Motor Vehicle Administration (IICMVA) is an all-industry advisory group formed in January 1968 when the *American Association of Motor Vehicle Administrators (AAMVA)* adopted a resolution that an industry committee be formed to work with motor vehicle administrators on matters affecting mutual interests by providing technical expertise and understanding of the subject at hand.

Today the **IICMVA** acts as the liaison between the insurance industry and Motor Vehicle Departments in the US and Canada and primarily assists with the implementation and maintenance of compulsory insurance and financial responsibility laws. In addition, the **IICMVA** also serves as an advisory group and subject matter expert on other significant motor vehicle administration issues including driver licensing, vehicle titling & branding, vehicle registration, motor vehicle record (MVR) content & availability and the issues surrounding the uninsured motorist.
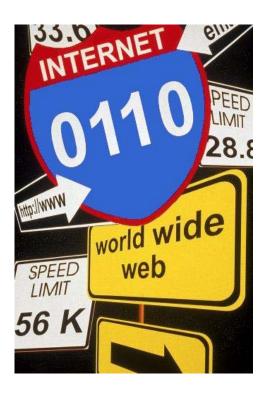
The IICMVA is a vendor-neutral organization; it does not endorse the use of any vendor or product.

Insurance Industry Committee on Motor Vehicle Administration

www.iicmva.com

On Line Insurance Verification Is Here Now!
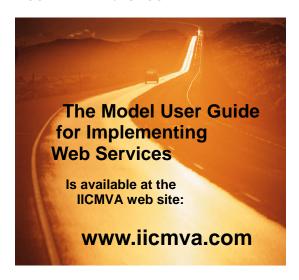

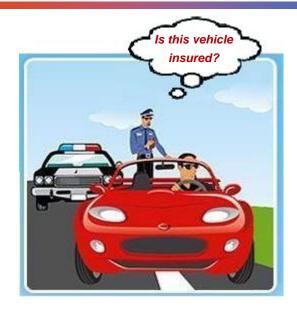*The Source of Insurance Verification*

Online Insurance Verification

What is On Line Verification?

On Line Verification (OLV) of auto insurance is an inquiry made over the World Wide Web to verify that a vehicle has the auto insurance coverage required by law.

How it Works

Verifying automobile insurance online is the same process as validating health or dental insurance online. The customer provides their ID Card as proof of insurance. The ID Card contains the insurance company information and unique subscriber (policy) number; the information is sent to the insurance carrier for verification using an OLV system. Within seconds, the system responds to the coverage inquiry to verify the vehicle has insurance that meets the minimum financial responsibility requirements with the results: *CONFIRMED* or UNCONFIRMED.*

The Model User Guide for Implementing Web Services

Is available at the IICMVA web site:

www.iicmva.com

Is this vehicle insured?

To provide the "**Confirmed**" or "**Unconfirmed**" response to the requestor, the **OLV** process developed by the **IICMVA** requires four (4) mandatory data elements:

- **NAIC Number** – Obtained from the Auto Insurance ID Card, the NAIC number identifies the insurance carrier to submit the request to.

- **Policy Key** – An Insurance Carrier's policy number or a unique number that a carrier uses internally to locate a policy record. Also obtained from the Auto Insurance ID Card.

- **Vehicle Identification Number (VIN)** Unique vehicle ID number.

- **Requested Confirmation Date** – Date on which Evidence of Financial Responsibility is being verified.

The Benefits – The E's of Evidence

- **E**vent based system (registration, traffic stop, court inquiry, periodic verification).

- **E**liminates the delay associated with database reporting programs.

- **E**nds the creation and maintenance of data repositories; reduces expenses and labor.

- **E**nhances results with greater accuracy and more precise matching.

- **E**nsures that standardization and future advancements are available to all jurisdictions.

- **E**nhances data security; confidential customer data is not required.

- **E**asily identify counterfeit Auto Insurance Identification Cards.

- **E**vidence of insurance can be used with DMV vehicle registrations and renewals, police roadside inquiries, accident investigations and court requests.

On Line Insurance Verification is a Web-based solution to instantly verify the insurance coverage of a registered motor vehicle.

http://www

The Technology

- Uses inexpensive internet connectivity.
- Built on proven, web-based protocols called XML to facilitate the sharing of structured data across different information systems.
- Ensures secure transactions with SSL & user authentifications.
- Meets ANSI and ACORD standards.

Note: The insurance company's response indicates whether it can confirm insurance meeting minimum financial responsibility obligations is present on the date in question. *It does not identify the specific limits that are present on an insurance policy or substitute for an insurance company's claims handling function.*