

## IICMVA Appointments Insurance Verification Advisory Council

The IICMVA's Auto Liability Motor Vehicle Insurance Verification Act (Model Law) calls for the establishment of an Advisory Council, with insurer representatives appointed by IICMVA. This paper provides information about the Advisory Council, expectations of appointees, and considerations IICMVA will use to make appointments or recommendations.

#### Advisory Council Overview

The purpose of an Advisory Council is to help guide the state's insurance verification program implementation. The model law calls for the council to include representatives of the state agency in charge of motor vehicle administration in the state, insurance companies, insurance agents, and others which may include representatives of law enforcement and the court system.

The Advisory Council can support the implementation by:

- Sharing lessons learned and best practices from other states' implementations along with administration experience;
- Reviewing and providing feedback on necessary communications, guides, timelines, reports, and operational uses of the insurance verification system;
- Ensuring that all impacted user groups have a voice in requirements and understanding of the capabilities of the system;
- Identifying and sharing potential issues to be considered prior to implementation; and
- Helping to ensure smooth implementation.

Each state's needs may further define the role of the Advisory Council. The role of the council with respect to the implementation process is advisory only as it does not have decision-making authority for various elements of the program.

Typically, a state Advisory Council:

- Meets virtually (although there may be a request for the initial meeting to be in person)
- Will determine its meeting cadence which may be more frequent during the initial stages or during periods of tight timelines



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### Insurance Company Candidates

To be recommended for Advisory Council participation by IICMVA, carrier representatives should:

- Understand and support the IICMVA Webservices Model
- Be familiar with insurance verification systems
- Have a basic understanding of the insurance application and policy change processes as well as insurance policy provisions that impact coverage (i.e. newly acquired car coverage)
- Understand how online verification requests are made between the state and insurance company systems
- Be comfortable sharing perspective, knowledge, and potential issues within the Advisory Council.

Appointed individuals are encouraged to share pertinent information with IICMVA for dissemination to its membership. This will ensure IICMVA members can plan and prepare in an effort for smoother implementation.

Although the carrier representatives are appointed or recommended by IICMVA, they would not be representing IICMVA. Decisions and recommendations of these individuals should not be interpreted as reflecting the position of IICMVA.

#### Selecting the Insurer Representative

When a state is requesting IICMVA to recommend or appoint insurer company representatives, the Chairperson will send an inquiry to all voting members to seek interest. If the scope of the program is known (Commercial Auto included or excluded), the Chairperson will include that in the solicitation. In making appointments or recommendations, the Board may consider:

- Area of expertise (Private Passenger, Commercial Auto, or both)
- Number of states in which the insurer writes business
- IICMVA membership
- Carrier participation with IICMVA (OLV taskforce, Spring and Fall meetings)
- Market share in the state
- Prior experience with and feedback from other advisory councils