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ONLINE MOTOR VEHICLE INSURANCE VERIFICATION SYSTEMS IN OTHER STATES

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You asked if any other states use online motor vehicle insurance verification systems that police can use to determine if a vehicle is insured.

SUMMARY

At least five states currently use online systems to verify if a vehicle is insured: Montana, Nevada, Oklahoma, Texas, and Wyoming. The laws in each of these states require various state agencies to develop and implement an online insurance verification system. These systems require insurers to maintain up-to-date databases of insured motorists that police can access via the Internet when motorists are stopped for traffic infractions or accident investigations.

In establishing their systems, Montana, Nevada, and Texas each relied on specifications and standards the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) developed. IICMVA is an industry advisory group that serves as a liaison between the insurance industry and motor vehicle departments in the United States and Canada. The committee has published research and model legislation related to online insurance verification systems (<http://www.iicmva.com/IICMVAPublications.html>).

MONTANA

Montana law requires the Department of Justice, in cooperation with the insurance commissioner, to establish an accessible motor vehicle insurance verification system to verify a motor vehicle operator's compliance with insurance requirements (Mont. Code Ann. § 61-6-157). Under the law, the department may contract with a private vendor to establish and maintain the system.

The law specifies that the system must send requests to insurers to verify motor vehicle insurance via the Internet or similar electronic system that complies with IICMVA specifications and standards. It requires the system to be (1) secure against unauthorized access and (2) accessible to authorized personnel, including law enforcement officers. The system must be available 24 hours a day, seven days a week, except for reasonable periods of scheduled maintenance.

The law further requires each insurer to (1) cooperate with the Department of Justice in establishing and maintaining the system and (2) provide access to motor vehicle insurance information to verify coverage.

The department implemented the Montana Insurance Verification System (MTIVS) to fulfill the law's requirements. Starting May 21, 2012, the Montana Highway Patrol began using the MTIVS to electronically verify motor vehicle insurance compliance during traffic stops and at accident scenes. Other Montana law enforcement agencies will begin using MTIVS during the summer of 2012 (<https://doj.mt.gov/driving/insurance-and-verification/>).

NEVADA

Nevada law requires the Department of Motor Vehicles, in cooperation with insurers, to create a system for verifying through the secure transmission and receipt of information that motor vehicle owners maintain the law's required insurance coverage (Nev. Rev. Stat. § 485.313).

The department developed the Nevada Liability Insurance Validation Electronically (LIVE) to fulfill the law's requirement. It worked with the Nevada LIVE IICMVA Task Force and used the IICMVA Model User Guide for Implementing Online Insurance Verification standards (<http://www.dmvnv.com/nvlive.htm>). The system is now operational and

allows insurers and the department to exchange insurance policy information over a secure Internet connection.

OKLAHOMA

Oklahoma law requires the Department of Public Safety, in cooperation with the Tax Commission and the Insurance Department, to create an online motor vehicle insurance verification system to verify whether a vehicle is insured as the law requires (Okla. Stat. tit. 47, § 7-600.2). The system must be accessible 24 hours a day through the Internet or similar electronic system by authorized personnel, including law enforcement officers. The department may contract with a private vendor to assist in establishing and maintaining the system.

The law requires law enforcement officers, during a traffic stop or accident investigation, to access the online system to verify compliance with insurance requirements. If the officer cannot confirm compliance, he or she must issue a citation to the motor vehicle operator for failure to comply with the compulsory insurance law. However, suspecting noncompliance with the insurance law cannot be the primary reason for law enforcement to stop a motor vehicle.

The law requires, as a condition of writing motor vehicle insurance policies in Oklahoma, insurers to (1) cooperate with the department in establishing and maintaining the online verification system and (2) provide access to insurance policy information.

The department established the Oklahoma Compulsory Insurance Verification System (OCIVS) to fulfill the law's requirements. The system is available through the Internet or the Oklahoma Law Enforcement Telecommunications System (<http://www.dps.state.ok.us/OCIVS/>).

TEXAS

Texas law requires the Department of Insurance, in consultation with the departments of Information Resources, Public Safety, and Motor Vehicles, to establish a program to verify whether motor vehicle owners have the required insurance coverage (Tex. Transp. Code Ann. § 601.451, et seq.). The program must be likely to reduce the number of uninsured motorists in the state, operate reliably, be cost-effective, sufficiently safeguard the security and integrity of the data, and provide accurate and current information.

The department established TexasSure Vehicle Insurance Verification (“TexasSure”), an online insurance verification system, to fulfill the law’s requirements. TexasSure allows authorized users, including all law enforcement officers, to confirm whether a Texas-registered passenger vehicle has a valid auto liability insurance policy. All insurers writing personal auto insurance in Texas are required to report their full book of business weekly to the TexasSure vendor, HDI Solutions, Inc. (http://www.tdi.texas.gov/auto/frvp_company.html#faq).

WYOMING

Wyoming law requires the Department of Transportation (WYDOT) to establish an online motor vehicle insurance verification system (Wyo. Stat. Ann. §§ 31-4-103(e) and 31-8-203). The system must be accessible 24 hours a day through the Internet or similar electronic system by authorized personnel, including law enforcement officers. The department may contract with a private vendor to assist in establishing and maintaining the system.

The law requires insurers to (1) cooperate with the department in establishing and maintaining the online verification system and (2) provide access to insurance policy information.

The department established the WYDOT insurance verification system to fulfill the law’s requirements (http://www.dot.state.wy.us/wydot/driver_license_records/insurance_verification and http://insurance.state.wy.us/insurance_verification_system.html). It selected VeriSol as the software vendor and used IICMVA standards.

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