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May 4, 2016

## ONLINE VEHICLE INSURANCE VERIFICATION: REVIEW OF STATE LAWS

This memorandum summarizes the results of a review of laws in other states that require or allow agencies in those states to use online vehicle insurance verification tools, such as those developed to meet the standards of the Insurance Industry Committee on Motor Vehicle Administration (IICMVA), to determine what features these laws have in common. This memorandum focuses on the statutes specifically related to online verification; additional provisions pertaining to vehicle insurance apply in all states. Sources are provided at the end of this memorandum, and major points are further summarized in Appendix A. The author requests any omissions or corrections in the information or the laws reviewed be brought to the attention of the Kansas Legislative Research Department, for correction.

### States Reviewed

These states have enacted laws that require or allow online verification of insurance status since 2002:

- 2002 – South Carolina
- 2006 – Oklahoma and Wyoming
- 2008 – Louisiana
- 2009 – Montana and Nevada
- 2010 – West Virginia
- 2011 – Alabama
- 2012 – Idaho, Mississippi<sup>1</sup>, and Utah<sup>2</sup>
- 2015 – Connecticut and Tennessee

The state laws vary considerably in level of specification, with some leaving implementation of a general policy to a state agency and others providing specific direction to the agency on policy aspects of implementation. An undated model “Vehicle Insurance Verification Act” offered by the IICMVA (<http://www.iicmva.com/IICMVAPublications.html>) includes language on many of the topics included below; footnote references to that model Act are included. Information also is included on Kansas’ 2016 SB 492 (which had not been enacted as of the date of this memorandum), to require the Division of Vehicles, Department of Revenue, to establish and maintain an online insurance verification system; this information is in *italics* to distinguish it from enacted law.

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1 Mississippi’s law sunsets July 1, 2018.

2 Utah enacted law requiring a verification database in 1994; online options were added in 2012.

## Statutory Requirements to Develop Online Verification Tools

Each of the states listed above designates an agency, often in consultation with others, to develop an insurance verification system. Here are examples of variations on that language:

- The department shall establish an online insurance verification system – Connecticut, Idaho, Mississippi, Montana, Nevada, South Carolina, and Tennessee. *Kansas 2016 SB 492 would add similar language*<sup>3</sup>;
- The department is authorized to develop and implement an insurance verification program – West Virginia;
- The department shall adopt an online verification system *via* regulations – Oklahoma and Wyoming<sup>4</sup>;
- The department shall convene an advisory council to facilitate the implementation of an online verification system – Alabama;
- The department shall formulate criteria to develop and initiate a request for proposals to procure and implement a real-time system to verify insurance – Louisiana; and
- A program is created to verify compliance with motor vehicle security requirements – Utah.

## Consultation and Cooperation Required

Most of those states require the agency be given main responsibility to cooperate with other agencies, insurers, or both in developing and implementing a verification program<sup>5</sup>:

- Alabama, Louisiana, and South Carolina require advisory groups that include representatives of the agency with primary responsibility plus representatives of the state insurance regulator, insurance companies, insurance-related organizations, insurance agents, and others (*e.g.*, a representative of the Alabama Probate Judges Association, a representative of the Alabama Association of Tax Administrators, a representative of the Louisiana Highway Safety Commission). The Alabama Department of Revenue is further instructed to “work with the advisory council on issues as they emerge for an equitable resolution for all parties” and to “cooperate with insurers in implementing” the online system. In Louisiana, the criteria for a request for proposals were to be established only after consulting with an advisory group. South Carolina law states the purpose of the working group is to facilitate program implementation, assist in developing regulations, coordinate a testing phase, and issue

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3 IICMVA model law, Section 1.A.

4 IICMVA model law, Section 1.B.

5 IICMVA model law, Sections 1.B.5. and 1.B.8.

recommendations based on periodic review; the working group also is to provide input on regulations;

- The Tennessee Commissioner of Revenue is required to consult with insurers and “private service providers who have successfully developed and implemented similar verification systems in other states,” as well as with other agencies (as noted below);
- The main implementing agencies in Idaho, Nevada, and West Virginia are required to consult with “insurers” or “representatives of the insurance industry”; and
- States require cooperation among agencies:
  - Louisiana statutes state the Secretary of the Department of Transportation and Development shall require information necessary from the State Treasurer;
  - Montana law requires the Department of Justice, in cooperation with the Commissioner of Insurance, to establish a system;
  - In Oklahoma, law requires the Oklahoma Tax Commission and the Insurance Department to cooperate with the Department of Public Safety to develop a verification system; and
  - The Tennessee Commissioner of Revenue is required also to consult with the Department of Safety and the Department of Commerce and Insurance. The Tennessee Department of Safety is required to cooperate with the Department of Revenue in developing, implementing, and maintaining the program.

### ***Contracting for the System***

Most of these states’ laws include explicit permission or a requirement to contract for services related to vehicle insurance verification.<sup>6</sup>

- Law is permissive with regard to contracting for services related to insurance verification in Alabama, Connecticut, Mississippi, Montana, Nevada, Oklahoma, South Carolina, Tennessee, West Virginia, and Wyoming.
  - Alabama law states the Department of Revenue may enter into a contract “with a consulting firm having personnel with extensive operational and management experience in the development, deployment, and operation of insurance verification programs.”
  - Mississippi’s 2012 session law includes this: “It is the intent of the Legislature that no portion of this act shall be interpreted to mean that any particular vendor’s verification system or methodology be considered preferential to another’s solely based on any language in this act and as long as the system is in compliance with this act.”

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<sup>6</sup> IICMVA model law, Section 1.B.4.

- South Carolina law requires the Department of Motor Vehicles to solicit and receive at least two bids before a contract is awarded.
- Louisiana law requires the Secretary of the Department of Transportation and Development to initiate a request for proposals for “a real-time system to quickly and accurately identify and verify the existence of motor vehicle insurance or other security required.”
- Utah’s Department of Public Safety is required by statute to contract with a third party to establish and maintain an uninsured motorist identification database.
- *Kansas 2016 SB 492 would state the system may be developed and maintained by a third-party vendor.*

## **Statutory Requirements for the Verification Systems**

### ***Use of IICMVA Standards***

Most of these states have laws that require the system to meet IICMVA standards, but not every state known to use IICMVA standards has placed that requirement explicitly in law.

- Statutes in Alabama, Idaho, Mississippi, Montana, Tennessee, Utah, and West Virginia explicitly require the systems that are established to meet IICMVA standards. *Kansas 2016 SB 492 would include similar language.*
- The Louisiana Administrative Code (regulations) adopts by reference the IICMVA Model User Guide.
- Nevada regulations state the Department of Motor Vehicles will make an electronic query requesting an insurer to verify a motor vehicle liability policy through a system created pursuant to statute.
- Official websites of Connecticut, Nevada, and South Carolina state the use of IICMVA standards.
- Laws in Alabama, Connecticut, Idaho, Louisiana (regulations), Mississippi, Montana, Oklahoma, Utah, and Wyoming require systems that are available at all times, through the internet or similar system (*Kansas 2016 SB 492 would fall into this category*); laws of Tennessee and West Virginia say the system shall be available “on demand.”
  - Alabama, Idaho, Louisiana, Montana, Utah, and West Virginia laws explicitly mention allowances for downtime and system maintenance. *Kansas 2016 SB 492 would place Kansas in this group.* The Louisiana Administrative Code states, although downtime for system maintenance and upgrades may occur, the system is to be available at least 99 percent of the time, measured monthly.

## ***Additional System Requirements Specified in State Law***

**Data security.** Statutes in Alabama, Idaho, Mississippi, Montana, Oklahoma, Tennessee, Utah, West Virginia, and Wyoming specify that any system must secure insurance verification data; statutes for Idaho, Oklahoma, Tennessee, Utah, and Wyoming specify the security provisions must be consistent with industry standards. West Virginia also requires each insurer to provide security consistent with industry and agency standards for the transmission of personal data.<sup>7</sup>

**Data retention.** Alabama statutes and the Louisiana Administrative Code require insurers to retain data needed to verify insurance coverage for at least six months, and Tennessee and West Virginia law specify for times not exceeding six months.<sup>8</sup> Alabama further requires the Department of Revenue to maintain historical records for a period it determines. The Nevada Department of Motor Vehicles may make inquiries containing coverage confirmation dates up to 13 months or 380 days prior to the current date.

**Data elements.** Laws of Alabama, Tennessee, and West Virginia state the data elements available for a query are to include the National Association of Insurance Commissioners (NAIC) code, vehicle identification number (VIN), policy number, and other elements as agreed by the parties involved in the implementation or to comply with IICMVA standards; Wyoming includes those elements in the guide for insurers adopted by reference in its regulations. Louisiana administrative code specifies NAIC code, VIN, and a tracking number will be included in the request for verification.<sup>9</sup>

**System testing.** Statutes of Alabama, Mississippi, Montana, Tennessee, and Wyoming require testing periods for their systems; and statutes of Alabama, Louisiana, and West Virginia require pilot programs before full implementation.<sup>10</sup>

**Integration with existing systems.** Statutes of Mississippi, Montana, and Tennessee state any system developed must work with existing programs and systems. Montana law further specifies the new system must interface with existing law enforcement systems.<sup>11</sup>

**Guides for insurers.** Statutes of Alabama and Tennessee require the implementing agency to publish a detailed guide for insurers.<sup>12</sup>

**Regular verification, using the system.** Laws in Montana and Oklahoma require use of the online system to verify insurance at registration. Additional states require regular determinations of insurance status using the systems:

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7 IICMVA model law, Section 1.B.1.

8 IICMVA model law, Section 1.B.10.

9 IICMVA model law, Section 1.B.1.

10 IICMVA model law, Section 3.

11 IICMVA model law, Section 1.B.1.

12 IICMVA model law, Section 1.B.6.

- Alabama law permits review of registrations and contacting owners of vehicles for which insurance cannot be verified; owners must provide evidence of insurance. It further specifies, “No review of registration selected under this section shall be categorized on the basis of race, color, religion, sex, national origin, ancestry, age, marital status, physical or mental disability, economic status, or geography.” Failure to provide proof of insurance could lead to registration revocation;
- Connecticut law requires the Department of Motor Vehicles, at least monthly, to compare current motor vehicle registrations against the records submitted by insurers;
- Nevada law requires the Department of Motor Vehicles to verify that each motor vehicle registered in the state is covered by a policy of liability insurance. A policy guide states the Department’s plan to query each vehicle at least once every 60 days;
- If the South Carolina database indicates a motor vehicle is not insured or the Department of Motor Vehicles receives notification that a vehicle may not be insured, the law requires the Department to notify the owner and require the owner to provide proof of coverage or exemption within 20 days. If the Department determines there was a lapse in insurance, it is required to assess a *per diem* fine of \$5, not to exceed a total of \$200 for a first offense;
- In Tennessee, if, using the IICMVA model or the full book of business (BoB), there is evidence a vehicle is not insured, the Department of Revenue or its agent must notify the owner that the owner has 15 days to provide evidence of insurance or that the vehicle has been sold or is no longer in use. The owner must pay a \$25 coverage failure fee that increases to \$100 after 15 days. The county may impose a county reinstatement fee of not more than \$25. Registration may be suspended; and
- Utah law requires the database of insured vehicles be compared against registrations at least once a month; the owner of a vehicle not found to be insured for three consecutive months must be notified and the owner must provide proof of security or exemption within 15 days. If the owner fails to respond within 15 days after a second notice, the information is to be provided to state and local law enforcement agencies. Possible penalties include registration revocation in addition to fines and driver’s license suspension. Trucks registered as farm trucks are exempted.

**Authorized users.** State laws specify authorized users of their online verification systems, in addition to those working directly with the system:

- Law enforcement officers or agencies – Alabama, Connecticut, Idaho, Louisiana, Mississippi, Montana, Oklahoma, Tennessee, Utah, West Virginia, Wyoming.<sup>13</sup>
  - Laws of Idaho, Oklahoma, Tennessee (if the jurisdiction has reasonable access to the program), and West Virginia (if the system is available) say

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<sup>13</sup> IICMVA model law, Section 1.B.1.

law enforcement personnel shall use the systems to verify insurance, and laws of Connecticut, Mississippi, Montana, Tennessee (if the jurisdiction does not have “reasonable access” to the program), and Wyoming say an officer may use the system.

- Laws of Alabama, Mississippi, Montana, Oklahoma, and West Virginia specifically prohibit law enforcement stops solely to verify insurance.
- Courts – Alabama, Mississippi, Montana, Oklahoma, Tennessee, and West Virginia<sup>14</sup>.
- Personnel with vehicle registration and titling responsibilities – Alabama, Montana, Oklahoma, Utah, and West Virginia; however, such use may be implied for other states.
  - Alabama law specifies access by officials with registration and titling responsibilities is through authorized personnel;
  - Montana law requires the Department, an authorized agent, or a county treasurer to use the online system to verify proof of insurance compliance;
  - Oklahoma law specifies every motor license agent is to use the system to certify the “existence of security with respect to the vehicle from an insurance carrier authorized to do business in this state,” with allowances for downtime and other specified proof of insurance; and
  - Utah law authorizes the Driver License Division and Department of Motor Vehicles access to verify insurance coverage.
- Others – insurers (Alabama), certain government agencies (Connecticut and Tennessee), other entities authorized by the Department of Public Safety (Mississippi), and financial institutions (Utah).

Mississippi and Montana laws state the system must be accessible without fee to those authorized.

### ***Exclusions from Verification Using the System***

Laws of various states specifically exclude vehicles meeting certain criteria from insurance verification using the insurance verification systems:

- Security is provided *via* self-insurance, bond, or other legal means – Alabama, Mississippi, Montana, and Wyoming;
- Commercial vehicles – Idaho, Mississippi, Montana, Oklahoma, Tennessee, Utah, West Virginia, and Wyoming.<sup>15</sup> However, insurers of commercial vehicles in Tennessee and West Virginia may voluntarily participate;

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<sup>14</sup> IICMVA model law, Section 1.B.1

<sup>15</sup> IICMVA model law, Section 1.B.11.

- Vehicles are registered with a fleet – Mississippi, Montana, Nevada, Oklahoma, and Utah; and
- Other – implements of husbandry (Idaho), golf carts (Idaho and Nevada), any vehicle with a gross weight of 16,000 or more pounds (Mississippi), government-owned vehicles (Utah, West Virginia, and Wyoming), vehicles owned by active-duty military personnel who are either state residents stationed out of the state or out-of-state residents stationed in the state (Oklahoma).

## Requirements for Insurers

Laws of most of these states explicitly require insurers to cooperate in establishing and maintaining an insurance verification system and in providing access to policy status information.<sup>16</sup>

- **“Shall cooperate.”** The term “shall cooperate” is used in the reviewed laws of Alabama, Idaho, Mississippi, Montana, Oklahoma, West Virginia, and Wyoming.
  - *Kansas 2016 SB 492 would state the Commissioner of Insurance shall require, as a condition of writing a policy of motor vehicle liability insurance in Kansas, that insurance carriers report to the Division of Vehicles all data and in the form and time frame specified by the Division. The Commissioner of Insurance would be required to enforce those reporting requirements.*
- **Use of the online system.** Alabama, Connecticut, Idaho, Louisiana, Nevada, Utah, West Virginia, and Wyoming laws specify each insurer must use the online system developed by the state.
  - Nevada law forbids the Department of Motor Vehicles from providing any information regarding a driver’s license, vehicle registration, or vehicle title to an insurer that is not complying.
- **Unknown carrier requests.** Laws of Louisiana and Tennessee state an insurer must accept unknown carrier requests or “VIN broadcasts.”
- **Third-party vendors.** Alabama, Tennessee, and West Virginia laws state an insurer may use a third-party vendor to comply.<sup>17</sup>
- **Immunity.** Insurers who follow laws related to insurance verification or make good faith efforts are provided immunity from civil and administrative liability in insurance verification laws of Alabama, Connecticut, Idaho, Nevada, South Carolina, Utah, and West Virginia.<sup>18</sup>

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<sup>16</sup> IICMVA model law, Section 1.B.9.

<sup>17</sup> IICMVA model law, Section 1.B.14.

<sup>18</sup> IICMVA model law, Section 1.B.12.



**Penalties.** In the laws specifically related to IICMVA-style verification, Alabama, Idaho, Nevada, and Utah mention penalties for insurers. These laws in Alabama and Wyoming state penalties for noncompliance are to be ordered by the Insurance Commissioner, rather than the agency with primary responsibility for the verification system. (*Note:* It seems likely other states would include, in insurance law not reviewed for this memorandum, provisions for penalties to be imposed on insurance companies for noncompliance.)

**Submitting books of business.** The research for this memorandum did not encompass whether each of these states require insurers to also regularly submit their BoBs, but Connecticut, Louisiana, Mississippi, Nevada, Tennessee, and Utah clearly include BoB submissions in their insurance verification statutes. Tennessee law states an automobile liability insurer that chooses not to utilize the IICMVA model is to submit a full BoB no less frequently than monthly.

### ***Alternative Reporting for Small Insurers***

Most of these states reviewed offer alternative reporting methods for insurers with few policyholders in the state. Below is information by state identifying the definition of insurers not required to use an IICMVA-style system; the source of that information (*e.g.*, statute, official implementation guide for insurers [guide]); and additional pertinent information.<sup>19</sup>

- Alabama – writing no more than 500 vehicles in the state (statute).
- Connecticut – writing fewer than a threshold number of policies, as established by the Commissioner of Motor Vehicles in consultation with the Insurance Commissioner and insurers (statute); a web transaction will be provided for BoB reporting by insurers of less than 500 vehicles (guide).
- Idaho – alternative to web services or three schema (2005 X12, 2008 X12, ACORD) for companies that insure 100 or fewer vehicles in the state (guide).
- Louisiana – insurers providing coverage for fewer than 500 vehicles are not required to host insurance verification web services and report BoB files *via* file transfer protocol (FTP); they may enter and update policies on a state website, with reporting required at least once a week (regulation).
- Mississippi – the system must provide a means by which low-volume insurers unable to deploy an online interface can report data for inclusion in the system (statute); “small volume (*i.e.*, limited market share) insurers [are those] insuring less than 500 vehicles within the state” (request for proposals, October 2015).
- Montana – the system must provide a means by which low-volume insurers, meaning those that provide motor vehicle liability policies for fewer than 500 vehicles in the state, that are unable to deploy an online interface can report data for inclusion in the system (statute); they may enter and update policies on a state website or upload a weekly BoB file directly to the website (guide).

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<sup>19</sup> IICMVA model law, Section 1.B.1

- Oklahoma – a company may choose to continue to submit BoB data on a “regular periodic basis. There is no requirement for companies using this method to convert to a web service” (guide).
- Tennessee – the Department of Revenue is required to provide alternative methods of reporting for insurers writing fewer than 500 non-commercial motor vehicle policies in the state (statute) (*Note*: no regulations found on this topic).
- Utah – if the insurer issues insurance for fewer than 500 motor vehicles, the insurer is not required to provide verification to the database program (statute).
- West Virginia – if the Commissioner of the Division of Motor Vehicles implements an online insurance verification program, the Division of Motor Vehicles shall provide alternative means of reporting for small insurers writing less than 500 non-commercial motor vehicle policies in the state (statute).
- Wyoming – insurers with fewer than 500 policies are required to do monthly data reporting but are not required to set up a web service; some insurers with fewer than 500 policies will be permitted to report data or supply a spreadsheet only when policy or vehicle changes occur; prior approval is required for either (guide).

No exclusions for small insurers were found for Nevada or South Carolina. South Carolina regulations specify transactions may be reported through the insurer’s own system or reported as individual transactions using the state system’s website.

## **Additional Provisions**

### ***Confidentiality***

Most of the states specify insurance verification data are confidential.

- The data are excluded from disclosure under open records acts in Idaho, Montana, Oklahoma, West Virginia, and Wyoming.
- Laws of Alabama, Connecticut, Tennessee, and West Virginia say this data may not be shared with any party other than those permitted by state or federal privacy laws; Connecticut and Tennessee add those laws include the federal Driver’s Privacy Protection Act of 1994 (18 U.S.C. §§ 2721 *et seq.*).
- Laws of Nevada, South Carolina, Utah, and Wyoming list specific parties to whom data may be released, such as:
  - A law enforcement agency or court;
  - The system contractor;

- A person inquiring about his or her own insurance status; the person's parent or legal guardian if the person is a minor; or the person's attorney in fact;
- A person who submits a notarized release from the insured individual dated no more than 90 days before the request; and
- A person who has suffered loss or injury in a motor vehicle accident in which the insured person is involved, under certain circumstances.

### ***Dedicated Funding for the System***

The statutes reviewed included provisions to fund at least portions of the system with fees or penalties in five states:

- Louisiana directs a portion of each reinstatement fee to fund the creation and maintenance of the system;
- Mississippi directs civil penalties for failure to meet insurance requirements to pay for the system;
- South Carolina imposes a fee of \$5 per day for a lapse in coverage and directs those fees to its financial responsibility program; also, it directs fees for disclosure of information from the program to the Department of Motor Vehicles;
- Tennessee directs a portion of each "coverage failure" fee to its uninsured motorist identification restricted fund;
- Utah directs to the system a \$1 uninsured motorist identification fee for each vehicle that is not a commercial or fleet vehicle or displaying a Purple Heart license plate and the registration reinstatement fee<sup>20</sup>; and
- *Kansas 2016 SB 492 would levy a surcharge on the motor vehicle liability insurance premium required by statute. The surcharge would be determined by the Director of Vehicles, collected by the Department of Insurance, and credited to the Division of Vehicles Operating Fund.*

Also, Oklahoma allows each motor license agent to charge a fee of \$1.50 to each person to whom the agent issues a certificate of registration, to be retained by the agent as compensation for services including insurance verification if the agent does not receive the maximum compensation authorized by law.

### ***Reporting***

Laws of Alabama, South Carolina, Tennessee, and West Virginia require evaluation of the system's effectiveness and reporting of those findings.

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<sup>20</sup> IICMVA model law, Section 1.B.15.

- In Alabama, the advisory council's annual reports are to go to the Departments of Revenue, Public Safety, and Insurance.
- The South Carolina working group is to report to the Departments of Motor Vehicles and Insurance on the effectiveness of the program in identifying uninsured motorists and may recommend program enhancements.
- The Tennessee Departments of Revenue and Safety are to jointly report to the General Assembly, annually starting January 1, 2019, the costs of the program to the Department of Revenue, insurers, and the public; the effectiveness of the program in reducing the number of uninsured motor vehicles; the number of persons complying with financial responsibility requirements through means other than insurance; the number of persons convicted each year for failing to show evidence of financial responsibility; and, if available, the number of motor vehicle accidents involving an uninsured motorist each year since January 1, 2016.

Not more than two years after the establishment of an online insurance verification program, West Virginia's Division of Motor Vehicles, after consultation with insurers, was to report to the Legislature as to the cost of the program to the Division, insurers, and the public and the program's effectiveness in reducing the number of uninsured motor vehicles.<sup>21</sup>

## State Law Sources

The listing below includes, for each state, the session law establishing a verification program, numbers of current statutes and regulations, and other sources used to develop this memorandum. Citations reflect notations used in Westlaw.

- Alabama – Act 2011-688; Code of Alabama §§ 32-7A-3, 32-7A-7, 32-7A-11, 32-7A-18, 32-7B-2, 32-7B-3, 32-7B-4, 32-7B-5, 32-7B-6.
- Connecticut – Sections 229-232 of Public Act No. 15-5 (2015); C.G.S.A. §§ 14-10, 14-12c, 14-112a, 14-163d, 14-213b; Implementation Guide for Insurance Companies - Version 1.1 Track Changes (PDF\*), August 2015, from [https://www.ctivs.com/Help/Help\\_insurer.aspx](https://www.ctivs.com/Help/Help_insurer.aspx).
- Idaho – S.L. 2012, Ch. 103; I.C. §§ 41-1338, 49-1234, 74-106; <http://itd.idaho.gov/dmv/OIVS/default.html>.
- Louisiana – Act No. 851, S.B. No. 16 (2008); LSA-R.S. 32:863.2, 32:868; La. Admin Code. Title 55, Part III, §§ 1767, 1768, 1770, 1786.
- Mississippi – Laws 2012, Ch. 504; Miss. Code Ann. §§ 63-16-3, 63-16-5, 63-16-7, 63-16-11, 63-16-13; <http://www.its.ms.gov/procurement/pages/3781.aspx>.

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<sup>21</sup> IICMVA model law, Section 2.

- Montana – Laws 2009, Ch. 413; MCA 61-3-312, 61-6-102, 61-6-157, 61-6-309; [https://www.mtivs.com/Index\\_MTIVS.aspx](https://www.mtivs.com/Index_MTIVS.aspx).
- Nevada – Laws 2009, Ch. 396; N.R.S. 485.313, 485.314, 485.316, 485.317, 485.318; NAC 485.151, 485.157, 485.160, 485.175; [www.dmvnv.com/pdfforms/nvlive\\_specs.pdf](http://www.dmvnv.com/pdfforms/nvlive_specs.pdf).
- Oklahoma – 2006 Okla. Sess. Law Serv. Ch. 322 (H.B. 3115); 47 Okl.St. Ann. §§ 7-600.2, 7-602; Okla. Admin. Code 595:15-3-2, 710:60-3-17; Web Service and Database Manual; <https://www.dps.state.ok.us/OCIVS/>.
- South Carolina – Code 1976 §§ 56-10-245, 56-10-630, 56-10-640, 56-10-650, 56-10-660; S.C. Code of Regulations R. 90-010; [https://www.sc-alir.com/Help/Help\\_insurer.aspx](https://www.sc-alir.com/Help/Help_insurer.aspx).
- Tennessee – 2015 Public Acts Ch. 511; T.C.A. §§ 55-12-204, 55-12-205, 55-12-206, 55-12-207, 55-12-208, 55-12-209, 55-12-210, 55-12-211, 55-12-212.
- Utah – Laws 1994, Ch. 59 (database), Laws 2012, Ch. 243 (IICMVA verification); U.C.A. 1953 §§ 31A-22-215, 31A-22-315.5, 41-12a-803, 41-12a-804, 41-12a-805, 41-12a-806; U.A.C. R708-32.
- West Virginia – Acts 2010, Ch. 134; W. Va. Code, §§ 17D-2A-2, 17D-2A-6, 17D-2A-6a, 17D-2A-8.
- Wyoming – Laws 2006, Ch. 54; W.S. 1977 §§ 16-4-203, 31-4-103, 31-8-203; WY Rules and Regulations TRAN MVL Ch. 1 s 28; Web Services Program Guide for Insurers, Version 3.2.2, June 12, 2013; [http://www.dot.state.wy.us/home/driver\\_license\\_records/insurance\\_verification.default.html](http://www.dot.state.wy.us/home/driver_license_records/insurance_verification.default.html).

Attachment: Appendix A, Summary of Major Verification Bill Features

**APPENDIX A**  
**Summary of Major Verification Bill Features**  
**By General Topic and Enactment Date**

General topic	Selected provisions addressed in this memorandum	South Carolina (2002)	Oklahoma (2006)	Wyoming (2006)	Louisiana (2008)	Montana (2009)	Nevada (2009)	West Virginia (2010)	Alabama (2011)	Idaho (2012)	Mississippi (2012)	Utah (1994 and 2012)	Connecticut (2015)	Tennessee (2015)	IICMVA (1)
Cooperation	Agency cooperation with insurers required	X			X		X	X	X	X				X	X
	Agency cooperation with other agencies required		X		X	X								X	
Contracting	Contracting for the system, permissive	X	X	X		X	X	X	X		X		X	X	X
	Contracting for the system, mandatory				X							X			
IICMVA	Statutory requirement to meet IICMVA standards					X		X	X	X	X	X		X	X
System	Data security required		X	X		X		X	X	X	X	X		X	X
	Data retention specified				X		X	X	X					X	X
	Testing period or pilot program			X	X	X		X	X		X			X	X
	Use for periodic determination of insurance status	X	X			X	X		X			X	X	X	
	Authorized users: law enforcement			X	X	X		X	X	X	X	X	X	X	X
	Authorized users: courts		X			X		X	X		X			X	X
	Exclusions from verification using the system: security provided by other means			X		X			X		X				
	Exclusions from verification using the system: commercial vehicles		X	X		X		X		X	X	X		X	X
	Exclusions from verification using the system: fleet vehicles		X			X	X				X	X			
Insurers	Insurers required to cooperate		X	X		X		X	X	X	X				X
	Insurers required to use the online system			X	X		X	X	X	X		X	X		X
	Insurers provided certain immunity	X					X	X	X	X		X	X		X
	Alternative reporting for small insurers		X	X	X	X		X	X	X	X	X	X	X	X
Other	Data confidential under state law		X	X		X		X	X	X				X	
	Data may be released to specified parties	X		X			X					X			X
	Reporting on system effectiveness	X						X	X					X	X

(1) The IICMVA model act is not dated. It is available at <http://www.iicmva.com/IICMVAPublications.html>.

The author requests any omissions or corrections in the information or the laws reviewed be brought to KLRD's attention, for correction.