

**PROGRAM DIVISION
BULLETIN**

2003-08

March 19, 2003

STATE: Nevada

APPLICABILITY: Commercial Automobile

EFFECTIVE DATE: Immediately

SUMMARY: Proof of Insurance Law – NV DMV Reporting

SUMMARY

The Nevada Division of Motor Vehicle has developed an insurance reporting program to monitor uninsured vehicles in the state. The reporting program was developed pursuant to NRS Chapter 485 passed in 1997, and requires insurance carriers to file proof of liability insurance coverage for each registered vehicle afforded coverage in the state. Insurers must file a report, on or before the fifteenth of each month, a record of policies issued, amended, or terminated in the previous month. Carriers are also required to file cancellations of coverage, and they are provided a means to correct or rescind transactions sent to the DMV. Data must be filed for each insurance company writing coverage in the State of Nevada. Reporting by a carrier company can be submitted on a non-vehicle specific basis, or a vehicle specific basis.

REPORTING OPTIONS

1. Non-Vehicle Specific Reporting Option

The insurer may opt for *non-vehicle specific reporting* by only reporting policy level data such as; the name of the registrant, the carrier company NAIC code, coverage effective date, etc. This option eliminates the need to report vehicle-specific data such as vehicle year, vehicle make, and vehicle

© 2000 American International Group, Inc.
The material contained herein is proprietary to the member companies of American International Group, Inc. and is intended for use only by Program Administrators. Unauthorized disclosure, dissemination, copying, or other use of this material without the expressed written permission of AIG is strictly prohibited.

LEXINGTON INSURANCE COMPANY

PROGRAM DIVISION

200 State Street/11th Floor, Boston, MA 02109
phone 617-330-1100 / fax 617-330-8595

identification number (VIN), and should be utilized any time the policy has been issued on a composite rated basis.

HOWEVER, THIS OPTION, IF CHOSEN BY THE INSURER, COULD BE CONSTRUED AS AN INDICATION TO THE NEVADA DMV THAT ALL NEVADA REGISTERED VEHICLES THAT ARE OWNED BY THE REPORTED REGISTRANT(S) ARE COVERED BY THE POLICY, AND COULD RESULT IN THE COMPANY BEING LIABLE FOR CLAIMS THAT IT HAD NOT ANTICIPATED AND FOR WHICH IT HAD NOT COLLECTED A PREMIUM. This may not be the underwriter's intent, especially regarding leased vehicles and vehicles registered to individuals covered on the policy. AIG should not be verifying coverage on these types of exposures on a blanket basis.

2. Vehicle-Specific Reporting Option

The insurer may opt for *vehicle-specific reporting*. Under this option, only those specific vehicles reported by the insurer are considered covered under the reported policy. The vehicle-specific reporting option eliminates the challenges that may be presented with leased vehicles and vehicles registered to individuals covered on the policy, and should be utilized in those instances where the policy has been written on a schedule rated basis.

NOTE: Vehicle specific reporting must always be utilized in the following cases:

Reporting vehicles registered to a leasing companies.

Reporting vehicles registered to an individual, when only certain vehicles registered to that individual are to be covered under the Commercial Auto Policy.

UNDERWRITING ACTION

The program administrator must determine which reporting option should be used based on the coverage scenarios described above and complete the corresponding Nevada Reporting Template. The template must be completed by the program administrator and forwarded to the DMV Unit. The program administrator must make sure that ALL data elements requested on the template are completed. Once the program administrator has determined that the template is complete, they will forward it to the DMV Support Unit in Berkeley Heights for processing at DMVDataEntry@AIG.com.

Attached is the Nevada reporting template. NOTE: In all cases, the templates should be submitted electronically whenever possible.

© 2000 American International Group, Inc.
The material contained herein is proprietary to the member companies of American International Group, Inc. and is intended for use only by Program Administrators. Unauthorized disclosure, dissemination, copying, or other use of this material without the expressed written permission of AIG is strictly prohibited.

LEXINGTON INSURANCE COMPANY

PROGRAM DIVISION

200 State Street/11th Floor, Boston, MA 02109
phone 617-330-1100 / fax 617-330-8595



NV Reporting
Template.xls

Failure to comply with the procedures described herein will result in one or more of the following:

**The insured may be prevented from registering their vehicle(s).
Suspension, and/or revocation of the insureds existing vehicle registration.
Fines imposed on AIG.**

Please contact your Program Manager with questions.

© 2000 American International Group, Inc.
The material contained herein is proprietary to the member companies of American International Group, Inc. and is intended for use only by Program Administrators.
Unauthorized disclosure, dissemination, copying, or other use of this material without the expressed written permission of AIG is strictly prohibited.

LEXINGTON INSURANCE COMPANY

PROGRAM DIVISION

200 State Street/11th Floor, Boston, MA 02109
phone 617-330-1100 / fax 617-330-8595