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MISSISSIPPI DEPARTMENT OF INSURANCE BULLETIN 2016-8

COMPLIANCE WITH THE MISSISSIPPI VEHICLE INSURANCE VERIFICATION SYSTEM

July 20, 2016

I. Purpose and Scope.

The Mississippi Legislature passed the Public Safety Verification and Enforcement Act (Miss. Code Ann. § 63-16-1, *et. seq.*) during the 2012 Regular Legislative Session. The Act required the Department of Public Safety ("DPS"), in cooperation with the Mississippi Insurance Department ("MID") and the Department of Revenue, to establish the MS Vehicle Insurance Verification System ("MSVIVS") to be used by law enforcement agencies to identify uninsured motorists. During the 2015 Legislative Session, the Act was revised in recognition of specific interagency system and legal limitations.

The Mississippi Department of Information Technology Services is the contracting agent for the Department of Public Safety. HDI Solutions, LLC ("HDI") was awarded the contract on May 25, 2016, and received Notice to Proceed on June 8, 2016, for a two-year term through June 30, 2018.

Miss. Code Ann. § 63-16-3 directs that the system be installed and operational no later than March 1, 2016, followed by an appropriate testing period of not less than six months. The Department of Public Safety and HDI are currently working to establish the new project timeline. The DPS will announce that timeline when it is adopted.

II. Required Insurance Company Action.

One of the required initial steps to activate the system is for the MID to provide HDI with a list of the companies licensed or authorized to write motor vehicle liability insurance in Mississippi. This information includes company name, mailing address, NAIC number and premiums. An initial list has been provided to HDI and will be updated as necessary.

HDI will be contacting those companies to establish procedures to conduct a transfer of book-of-

business data to build the MSVIVS database in accordance with the Insurance Industry Committee on Motor Vehicle Administration ("IICMVA") Insurance Data Transfer Implementation Guide as amended, from which law enforcement will verify automobile insurance. The format may be modified as necessary to continually improve the database accuracy. From that point forward, companies must be able to provide periodic insurance information to HDI no more than every thirty (30) days using IICMVA Data Transfer standards in accordance with Miss. Code Ann. § 63-16-3(f).

HDI will also be contacting those companies to establish procedures to conduct Web Services in accordance with the IICMVA Model User Guide for Implementing Web Services as amended, for real-time law enforcement verification requests in accordance with Miss. Code Ann. § 63-16-3(a).

For Low Volume Insurers writing less than 500 policies annually who are unable to participate in Web Services, HDI has developed a method to receive the required data in accordance with Miss. Code Ann. § 63-16-3(g).

HDI will contact all insurance companies licensed or authorized to write motor vehicle liability insurance in Mississippi. Their communication will contain the necessary information for enrolling in the program and the procedures for the insurance companies required to participate in the program.

All insurance companies licensed or authorized to write motor vehicle liability insurance in this state are expected to cooperate with HDI in providing the necessary information to verify liability coverage for a motor vehicle insured and registered in this state.

III. Effective Date.

The provisions contained within this Bulletin shall be effective on and after issuance.

If there are any questions concerning this Bulletin, please contact Don Kilgore, Special Assistant Attorney General at (601) 359-3577, or Clay Johnston, Department of Public Safety at (601) 933-2606.



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