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TO: Insurance Companies Writing Automobile Insurance in Montana
FROM: Brenda Nordlund, Administrator
DATE: August 18, 2011
SUBJECT: Implementation of the Montana Insurance Verification System (MTIVS)

The Montana Department of Justice, Motor Vehicle Division (MVD) is in the initial stages of implementing the new Montana Insurance Verification System (MTIVS). This system will enable Montana law enforcement officers and state and county personnel to verify vehicle liability insurance during a traffic stop or accident investigation, or when someone registers a vehicle. MTIVS will include both a web-based instant verification tool and a database that matches Montana registered vehicle data with vehicle liability insurance information submitted by insurers.

Montana law ([Section 61-6-157\(5\)](#)) requires every insurer to “cooperate with the department in establishing and maintaining the system and [] provide access to motor vehicle liability policy status information to verify liability coverage.”

The Division has partnered with a private vendor, MV Solutions, Inc., to operate Montana’s new system. MV Solutions has successfully implemented and now operates similar insurance verification systems for South Carolina, Wyoming and the District of Columbia. The Division and MV Solutions have prepared an Implementation Guide to assist insurers with MTIVS compliance. The requirements detailed in the guide are consistent with the recommendations and model implementation guide published by the Insurance Industry Committee on Motor Vehicle Administration ([IICMVA](#)).

The Implementation Guide includes details for insurance company participation in MTIVS. Key concepts and components of MTIVS participation are also summarized here:

- All insurers writing private passenger auto policies in Montana are required to report specified policy, vehicle and customer information (sometimes referred as Book of Business (BOB)) to MTIVS.
 - Insurers must submit BOB data to MTIVS weekly. BOB data will be used, in conjunction with vehicle registration data from the Division, to periodically determine Montana’s uninsured motorist rate. It will also be used by MTIVS to route instant or real-time verification queries.
 - Unless an insurer provides coverage for less than 500 private passenger vehicles registered in Montana, insurers must submit BOB data to MV Solutions via the file transfer protocol (FTP) process outlined in the Guide. A web

transaction will be provided for BOB reporting by small insurers (fewer than 500 policies).

- Insurers covering 500 or more private passenger vehicles registered in Montana must set up a web service that will allow MTIVS instant direct verification of coverage.
 - Contact the MTIVS Help Desk as soon as possible after your web service is up. The MTIVS Help Desk will then work with you to get the proper connections in place so the data can be shared via the web service. MTIVS will also utilize the weekly BOB data to be used for those situations when insurers' web services are unavailable.
 - The web services should be in compliance with the specifications and standards of the Insurance Industry Committee on Motor Vehicle Administration (IICMVA).
- Vehicles insured by commercial policies are exempt from the program, but may be included at the insurer's option. This may be most helpful for customers who have their normal daily use vehicles under a commercial policy.

To meet expectations discussed during the 2011 Legislative Session, MVD wants to have real-time access to vehicle insurance information available for the Montana Highway Patrol to begin piloting in January 2012. To help us achieve this goal, we request that insurers meet the following deadlines:

- By **September 15**, 2011 – Register on the MTIVS website (<https://www.mtivs.com>).
- By **December 16**, 2011 – Submit a test BOB file to MTIVS and begin web services testing.
- By **January 27**, 2012 – Move to production, BOB data submission and web services (if applicable).

The Implementation Guide is posted on the MTIVS website. Go to www.mtivs.com, click on the HELP link, and then on Help For Insurance Companies. If you have any questions, please contact the MTIVS help desk at support@mtivs.com.

We look forward to working with you and our vendor to provide this insurance verification system to our partners in law enforcement and county treasurer offices, and to make compliance with motor vehicle insurance and registration laws easier for the citizens of Montana. Thank you for helping us meet these important goals.