



MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001
WOOLFOLK BUILDING
JACKSON, MISSISSIPPI 39201
www.mid.ms.gov

MAILING ADDRESS
Post Office Box 79
Jackson, Mississippi 39205-0079
TELEPHONE: (601) 359-3569
FAX: (601) 359-2474

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

MARK HAIRE
Deputy Commissioner of Insurance

RICKY DAVIS
State Chief Deputy Fire Marshal

MISSISSIPPI DEPARTMENT OF INSURANCE

BULLETIN 2017-9 MISSISSIPPI VEHICLE INSURANCE VERIFICATION SYSTEM

August 16, 2017

I. Purpose and Scope.

In the 2012 Regular Legislative Session, the Mississippi Legislature passed the Public Safety Verification and Enforcement Act (Miss. Code Ann. § 63-16-1, et seq.). 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 Mississippi Vehicle Insurance Verification System (“MSVIVS”), which is to be used by law enforcement agencies to identify uninsured motorists.

II. MSVIVS Operational Date.

The selected vendor, HDI Solutions, LLC (“HDI”) was tasked with establishing procedures to accomplish the following: conduct a transfer of book-of-business data; build the MSVIVS database in accordance with the Insurance Industry Committee on Motor Vehicle Administration (“IICMVA”) Insurance Data Transfer Implementation Guide, as amended; establish procedures to conduct Web Services in accordance with the IICMVA Model User Guide, as amended; establish a method to receive the required data for Low Volume Insurers writing less than 500 policies annually; and conduct a testing pilot period prior to implementation. HDI has completed these tasks and is concluding its testing period.

MSVIVS is scheduled to become operational on September 5, 2017.

III. Required Insurance Company Action.

Once the system is operational, companies must 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).

MID and HDI would like to remind all insurance companies participating in MSVIVS of the following items that must be complied with throughout the implementation and ongoing operations of the program:

- HDI recommends a maintenance window between 12:00 AM CT and 4:00 AM CT each Sunday. Any maintenance or expected system downtimes outside of this defined maintenance window will need to be communicated in advance to HDI personnel.
- Insurance companies are required to maintain at least six months of history for verification purposes to accurately reply to requests for verification dates prior to the current date.
- Insurance companies are encouraged to report all available data, including optional fields in the data transfer. Providing the optional fields affords HDI a better opportunity to match the registration record to an Insurer of Record therefore limiting the need for VIN-only broadcast queries.
- Insurance companies are encouraged to review all monthly reports, including the Acceptance Report, Rejection Report, Data Compliance Report, VIN Rejection Report, and Unmatched Policies Report to determine the necessary clean-up that is required on the records that were previously submitted and not matched to a registration record. As explained above, providing the accurate data affords HDI a better opportunity to match the registration record to an Insurer of Record therefore limiting the need for VIN-only broadcast queries.
- Currently, the HDI system requires query responses from insurers within 3 seconds. Please ensure that your system is accommodating this timeframe on all queries.
- If your system is not currently accommodating VIN-only queries, please consider updating your system soon in order to process these crucial transactions.

MID is pleased with the cooperation all insurance companies licensed or authorized to write motor vehicle liability insurance have afforded HDI in providing the necessary information to verify liability coverage for a motor vehicle insured and registered in this state. MID is confident that this cooperation will continue throughout the duration of MSVIVS.

IV. 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 Kim Causey, Special Assistant Attorney General at (601) 359-3577.


 MIKE CHANEY
 COMMISSIONER OF INSURANCE