

National Motor Vehicle Title Information System (NMVTIS) Frequently Asked Questions

Definitions

Q: What is NMVTIS?

A: The National Motor Vehicle Title Information System (NMVTIS) was developed pursuant to the Anti-Car Theft Act of 1992. The Department of Justice (DOJ) assumed the responsibility for NMVTIS in 1996. The goal is to prevent introduction or reintroduction of stolen or salvaged vehicles into interstate commerce. The DOJ issued the final NMVTIS rule on January 30, 2009 for reporting of “salvage” automobiles to the American Association of Motor Vehicle Administrators (AAMVA).

Q: What constitutes a total loss (salvage)?

A: An auto damaged by collision, fire, flood, accident, trespass, or other event to the extent that its fair salvage value plus the cost of repairing the automobile for legal operation on public streets, roads and highways would be more than the fair market value of the automobile immediately before the event that caused the damage. 49 U.S.C. 30501(7)

Q: Which vehicles are subject to the rule?

A: Automobiles (defined under 49 U.S.C. 329(a) as a vehicle with four (4) wheels, under 10,000 lbs. excluding vehicles that operate on rails, two state manufacturing, and certain work trucks.

Note: AAMVA required the states reporting to NMVTIS to provide the odometer reading; insurers are not required to provide the odometer reading.

Who Needs to Report?

Q: Will reporting salvage through my salvage pool comply?

A: No: In the final rule, the Department of Justice (DOJ) defined salvage as total loss, whether the automobile was re-titled or not. NMVTIS required companies to report total loss, instead of salvage pool reporting of salvage through ISO. Salvage pools report only limited information which is accepted in the ISO ClaimSearch® database, but will not be sent to NMVTIS on behalf of an insurer.

Q: Are self insureds included in the reporting requirements?

A: No: the rule, as written, references only insurers. Self insureds do not meet the definition of insurer unless they underwrite their own insurance.

Q: I am a Third Party Administrator (TPA). How can I report for the insurers I represent?

A: You will need to contact the insurer and obtain a reporting code to use under their account. Vehicles reported under a TPA account will not be sent to AAMVA.

Audits, Penalties and PII

Q: What do I do if I am audited by the Department of Justice (DOJ) regarding my NMVTIS Reporting?

A: Engage your IT and business departments in your investigation. Contact ISO ClaimSearch – Carlos Martins (carlos.martins@iso.com) and Barbara Beninati (barbara.beninati@iso.com) and provide the following information: time period of reporting in question and companies involved. We will then work with you in your investigation which will help you in identifying any possible reporting issues as well as the response you send back to the DOJ.

Q: Is there a penalty for not reporting?

A: Yes: In the NMVTIS rule, there is a \$1,000 fine for “each violation of the chapter.”

Q: Insured or owner information is considered Personally Identifiable Information (PII). Will NMVTIS release this information?

A: Personally Identifiable Information (PII) will be released primarily to law enforcement, regulatory and governmental compliance-monitoring agencies.

ISO as a Data Consolidator

Q: How do we report a Total Loss in ISO ClaimSearch®?

A: In order to report the data elements required by NMVTIS, companies must report through Universal Format.

- To identify a total loss when reporting Auto Physical Damage (APD) claims via the ISO ClaimSearch® web platform, select “Totaled” in the Vehicle Disposition dropdown on the General Vehicle Information screen
- To identify a total loss through system-to-system reporting via UF, put a “T” in Position 347 in the UV01 record.

Q: Will ISO need to add fields to comply with the final rule as interpreted by NMVTIS?

A: All fields required by NMVTIS are included in the ISO ClaimSearch® Universal Format for both web and system-to-system reporting companies.

Q: Will ISO report to NMVTIS all fields submitted by an insurer?

A: Initially ISO will send only the fields required to satisfy NMVTIS reporting requirements. Optional fields provided will be sent to NMVTIS only with authorization of the company. An authorization form has been sent to all insurers.

Q: What are the optional fields/vehicles?

A: Vehicle Make, Vehicle Model, Vehicle Model Year, Vehicle Style, Odometer Reading, Vehicles other than automobiles under 10,000 lbs. licensed for road use, Cause of Loss

Q: What should I do if my vehicle is owner retained?

A: In addition to the Total Loss Indicator:

For web reporters: Enter Date of Salvage on General Vehicle Information page and leave buyer information blank.

For system-to-system reporters: Indicate Yes on UF Salvage Record.

Note: ISO ClaimSearch® salvage pool reporting procedure (pre-NMVTIS reporting) for reporting after sale of salvage will NOT satisfy total loss reporting (NMVTIS) requirement.

Q: Will there be an extra charge for reporting to NMVTIS?

A: ISO does not intend to charge insurers for reporting to NMVTIS. Companies must participate in ISO ClaimSearch® to report to NMVTIS through the system.

Q: What do I do if the vehicle was submitted as a Total Loss in error?

A: If a vehicle was transmitted to ISO as a total loss and sent to NMVTIS incorrectly, please submit an amend request to claimsearchnmvtis@iso.com. Include the reason for the amend, reporting office code, claim number, date of loss and VIN or reason for amend, ISO File Number and VIN.

Q: How can I track the vehicles reported as a Total Loss to ISO and to NMVTIS?

A: The NMVTIS Reporting Metrics Dashboard has been created for this purpose and it available on the ISO ClaimSearch website under the Dashboards link or in Account Management. This Dashboard is available only to authorized users. Access may be requested by contacting ISO Customer Support at njsupport@iso.com.

Need More Help?

Q: If I have more questions, who should I contact?

A: You may contact Customer Support at (800) 888-4476 Monday through Friday 7 AM – 9 PM ET. You may also email claimsearchnmvtis@iso.com for NMVTIS-specific questions.

Q: What if I want training for myself and/or a larger group of users?

A: Send email training requests to info.claimsearch@iso.com.

Q: Does ISO have any other reference materials I can use and distribute to my users?

A: Yes: On the ClaimSearch® website Home Page, on the right-hand side of the screen, click User Manuals and Guides, then select NMVTIS Reporting Service. There are several User Tools, including a Quick Reference Guide, Best Practices for Reporting and Compliance, Dashboard Training Program, and a copy of this FAQ document. Additionally, pre-recorded NMVTIS-related webinars have been posted.

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