



National Motor Vehicle Title Information System (NMVTIS) Best Practices for Reporting and Compliance

Best Practices

After interacting with users representing 91 percent of the top property/casualty carriers by direct written premium, ISO ClaimSearch® has identified suggested practices for compliance with NMVTIS reporting requirements.

- ✓ Perform **regression testing** regularly to validate your NMVTIS data (from submission to ISO through reporting to American Association of Motor Vehicle Administrators or “AAMVA”) to ensure that you report files and total losses properly. Routine testing should include both new and replacement record submissions. Please contact our data quality group at ClaimSearchDatabaseDevelopment@iso.com for assistance.
- ✓ Review the following management reports at least **monthly** to verify that ISO ClaimSearch has reported all applicable total losses to NMVTIS and compare the reports against your expected results:
 1. **NMVTIS Reporting Metrics Dashboard**, which includes the following reports:
 - a. **NMVTIS Summary**
 - b. **TL Received by ISO**
 - c. **TL Sent to NMVTIS**
 - d. **TL Not Sent to NMVTIS**
 - e. **TL Indicator Removed**
 - f. **Amends**
 - g. **Historical Reports**
 - h. **Salvage Reports**
 - i. **Reporting Performance**
 2. **160 Report**
- ✓ Review your Universal Format rejection files **daily** and correct any claim submission errors.
- ✓ If you are reporting through a third-party administrator (TPA), verify that the TPA reported claims using an ISO ClaimSearch reporting code under your account. The ISO ClaimSearch NMVTIS reporting system cannot accept claims that are reported under the TPA’s own account.
- ✓ Make sure the appropriate people within your organization oversee your NMVTIS reporting as centralized accountability generally produces the best compliance results.

- ✓ Understand that ISO has a duplicate-rule process that will remove any duplicate records before sending records to AAMVA on a specific day. The process prevents the system from sending two identical records with the same VIN and Operator ID to AAMVA on the same day.
- ✓ Understand that AAMVA will reject a record if all fields of information are an exact match to a record already in its system. The reason for the rejection will be “duplicate.”
- ✓ Familiarize yourself with the NMVTIS vehicle **reporting rules** and edits for fields such as policy type, vehicle type, weight limit, and manufactured year, among others.
- ✓ Take advantage of the following **training programs** to ensure your company always reports with the latest information:
 - Register and attend all ISO scheduled **web seminars** related to NMVTIS reporting.
 - Log on to the ISO ClaimSearch website [LINK: <http://www.iso.com/Products/ISO-ClaimSearch/ISO-ClaimSearch-improve-claims-processing-and-prevent-fraud.html>] to view any **recorded training sessions** or download **PowerPoint presentations**.
 - Review the NMVTIS **FAQ** and **Quick Reference Guide** documents on the ISO ClaimSearch website.

For Questions, Training, or More Information

Please contact us with any questions. You can call your ISO representative or reach out to the ISO ClaimSearch Customer Support team by calling **1-800-888-4476** or sending e-mail to claimsearchnmvtis@iso.com. ISO ClaimSearch provides regular training on NMVTIS reporting, and we are happy to help you find a session or schedule training specific to your company’s needs.

We look forward to continuing to work on behalf of the industry to support compliance requirements.

ISO ClaimSearch NMVTIS Reporting on Behalf of Insurers

The American Association of Motor Vehicle Administrators has designated ISO ClaimSearch as a data consolidator for the reporting of total losses to NMVTIS on behalf of ISO ClaimSearch auto segment participants. We automatically report to NMVTIS all total-loss (salvage) automobiles for the current year and four previous model years that auto participants submit to ISO ClaimSearch in Universal Format (UF). The insurer must identify those vehicles as a total loss by entering a “T” in the Disposition field in the Universal Format report.

The NMVTIS reporting requirements outline specific rules for insurer reporting. Reporting by salvage pools to ISO ClaimSearch on behalf of insurers does not satisfy the reporting requirement for insurers. Salvage pools report only limited information. The ISO ClaimSearch database accepts information from salvage pools but does not send that information to NMVTIS on behalf of an insurer.

You can report using a system-to-system method or through the ISO ClaimSearch website.

ISO ClaimSearch will send applicable salvage (total-loss) vehicles to NMVTIS 30 days from the date the user enters the total-loss indicator in the Disposition field to allow finalization of the status of questionable total losses. ISO ClaimSearch has assigned all insurers an NMVTIS Operator ID and communicates to NMVTIS daily.

ISO ClaimSearch maintains NMVTIS reporting volume by company as part of the Management Reports in the Account Management section of its website. Authorized users can review their total loss reporting and the total losses they reported to NMVTIS monthly and year to date.

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