



# State of Wyoming Financial Responsibility Verification Program (FRVP)

Wyoming's Vehicle Insurance Verification System



# Partners





# Scenario – Work flow

## Objective:

To show how the partners' systems provide the capability to verify vehicle insurance for the State of Wyoming

## Responsibilities and Actions:

- Wyoming Highway Patrol
- Dispatch Center
- NLETS (Message Switch)
- VeriSol VIV
- Insure-Rite
- Verification Request
- Verification Response
- Response Examples

## Official Information:

- Web Services Program Guide for Insurers *Version 2*
- <http://www.dot.state.wy.us/Default.jsp?sCode=homgu> (FAQs/Knowledge Base)



# Scenario – Work flow

## Wyoming Highway Patrol

When law enforcement stops a Wyoming resident vehicle, the following slides show the interaction that will occur between law enforcement and the dispatch centers across the State of Wyoming. As stated in our conference calls, Law Enforcement has full discretion to accept the paper insurance cards.



Law Enforcement begins the process by contacting the Dispatcher Center through their radio. They provide the License Plate Number to the Dispatch Center.



# Scenario – Work flow

## Dispatch Center

Dispatch takes action, by inputting the license plate number into the different forms through the dispatch system. There are many systems that respond to the inquiries created by the dispatch system.



- National Crime Information Center NCIC/National Law Enforcement Telecommunication System (NLETS) (Wanted & Missing indicator from both federal/state databases)
- Wyoming Warrants (Warrants entered from Wyoming. Not all local warrants are entered into this system)
- Registration (Any state as long as state two letter designator is provided upon initial query)
- Insurance Status (Wyoming and participating insurance providers only)



# Scenario – Work flow

## Dispatch Center

## Traffic Stop Form

The Traffic Stop Form begins the process, where the License Plate Number is entered, and the inquiry begins.

Vehicle Class is a Passenger Car.

**Field Event** [X]

**Event Classification**

Field Event     Traffic Stop     Subject Stop  
 Traffic Pursuit     Subject Pursuit

Event Type: T5 - TRAFFIC STOP

Subtype:

OK  
Apply  
Reset  
Cancel  
Supp Info

**Event Information**

Unit: [ ]    Dispatched Units:  Add Units From Monitor

Unit	Location
------	----------

Location Option: Verify, but Dismiss

Location: 13 I 25 N LARA: @CENTRAL AVENUE INT    Update Units

Event Remarks: [ ]    Add

[ ]

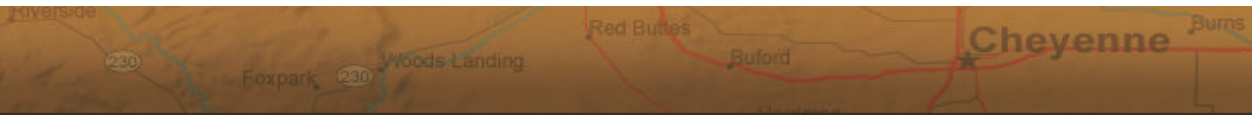
**Vehicle Information**

License Number: [ ]    State: [ ]

License Year: 2008    License Type: PC

**Agency Response**

Agency	R	P	Group	Area
WHP				
BLM				
BRAND				



# Scenario – Work flow

## Dispatch Center – Registration Form

With the License Plate Number entered on the traffic stop form, the Registration Form is automatically filled in. Dispatch enters the Originating Agency Code (ORI) and NLETS Destination Code.

**QUERY REGISTRATION BY LIC OR VIN NUMBER (RQ)**

**AGENCY/CASE DATA**

Originating Agency Code (ORI)	<input type="text" value="WYWHP0014"/>	NLETS Destination Code	<input type="text" value="WY"/>
NLETS Destination Code	<input type="text"/>	NLETS Destination Code	<input type="text"/>
NLETS Destination Code	<input type="text"/>	NLETS Destination Code	<input type="text"/>
Optional Control Field	<input type="text"/>		

**VEHICLE DATA**

Vehicle ID Number (VIN)	<input type="text"/>		
Year of Manufacture (VYR)	<input type="text"/>	Make (VMA)	<input type="text"/>
License Plate	<input type="text"/>	License Year (LIY)	<input type="text" value="2008"/>
		License Type (LIT)	<input type="text" value="PC"/>





# Scenario – Work flow

## Responses

There are different responses that the Dispatch Systems generate.



- NCIC Response
- Registration Response
- Wyoming Warrants
- Insurance Response

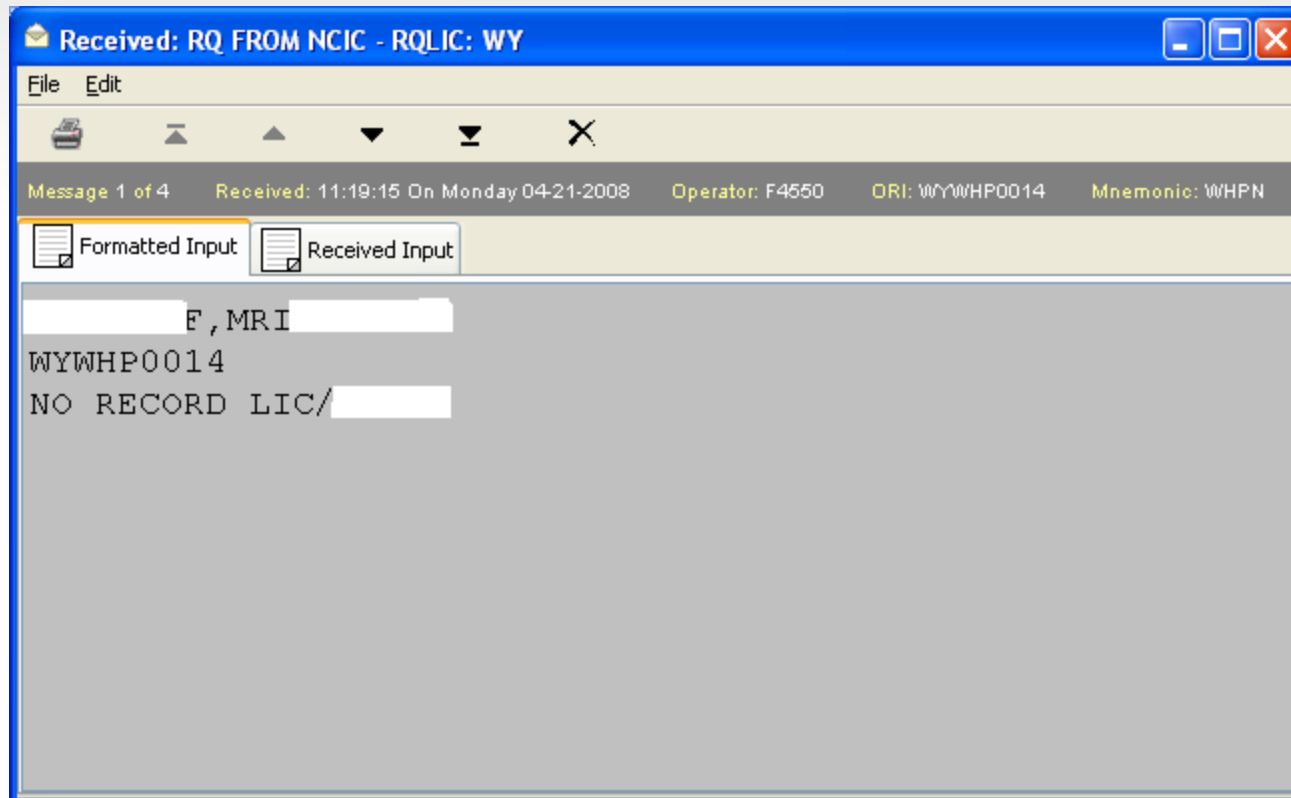




# Scenario – Work flow

## Response -- NCIC

The NCIC response reviews Federal and States databases to determine Wanted or Missing indicators for the Highway Patrol to act upon.

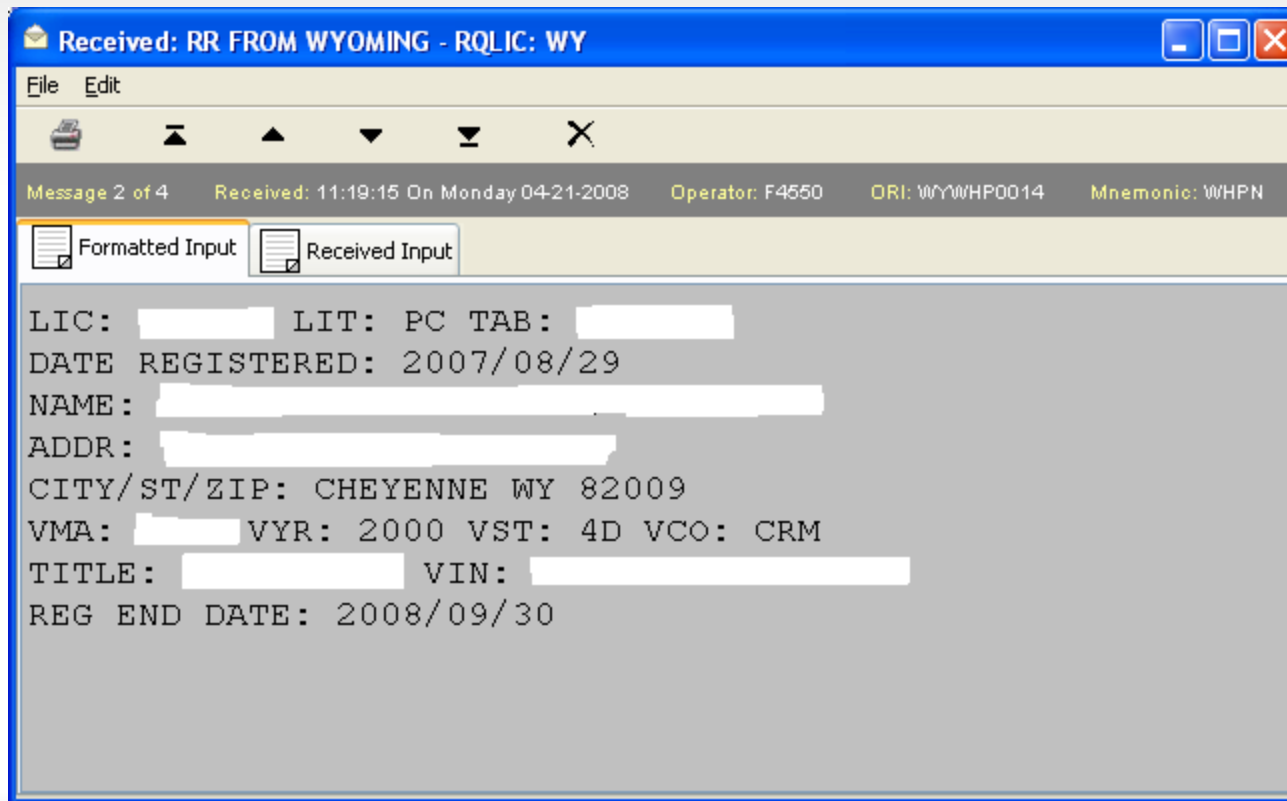




# Scenario – Work flow

## Response -- Registration

In the registration response, the owner's name is provided with the owner's information based on the License plate number.

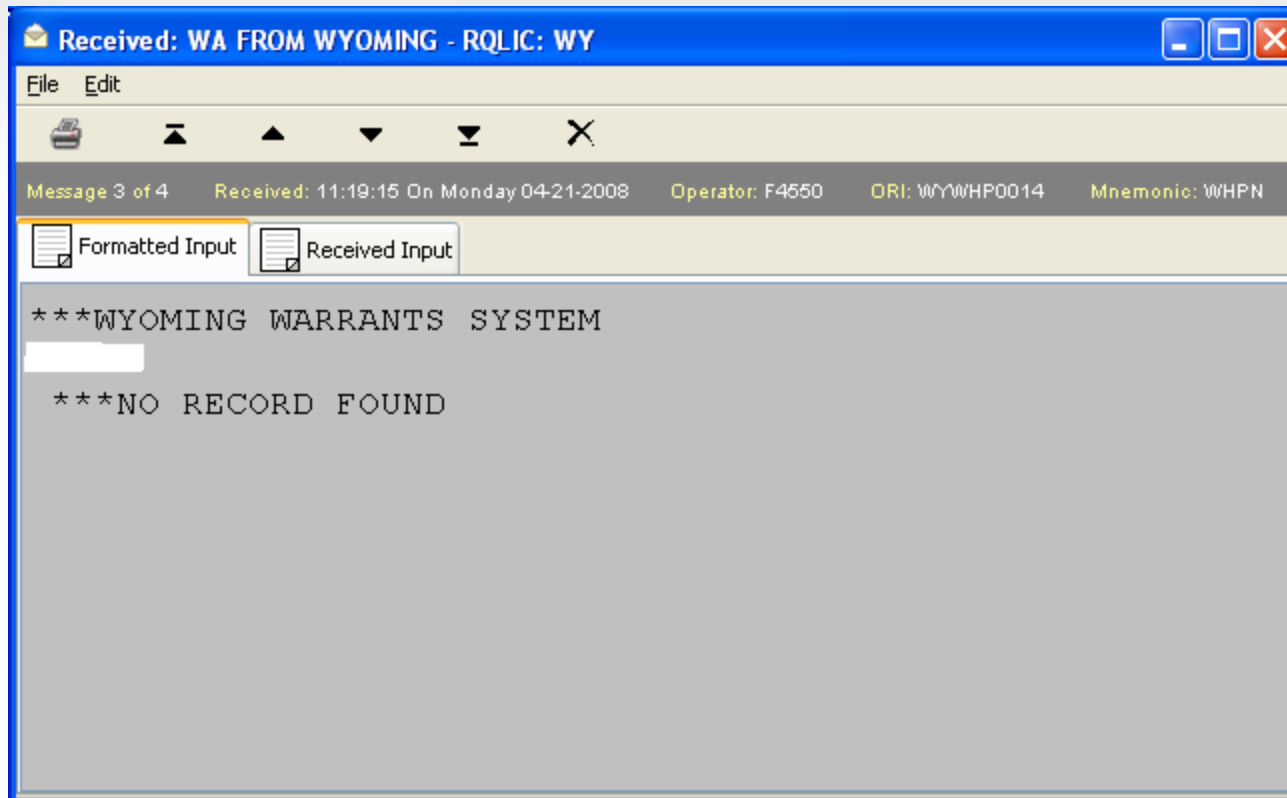




# Scenario – Work flow

## Response – Wyoming Warrants

This response shows the inquiry for State Warrants on file for the owner.





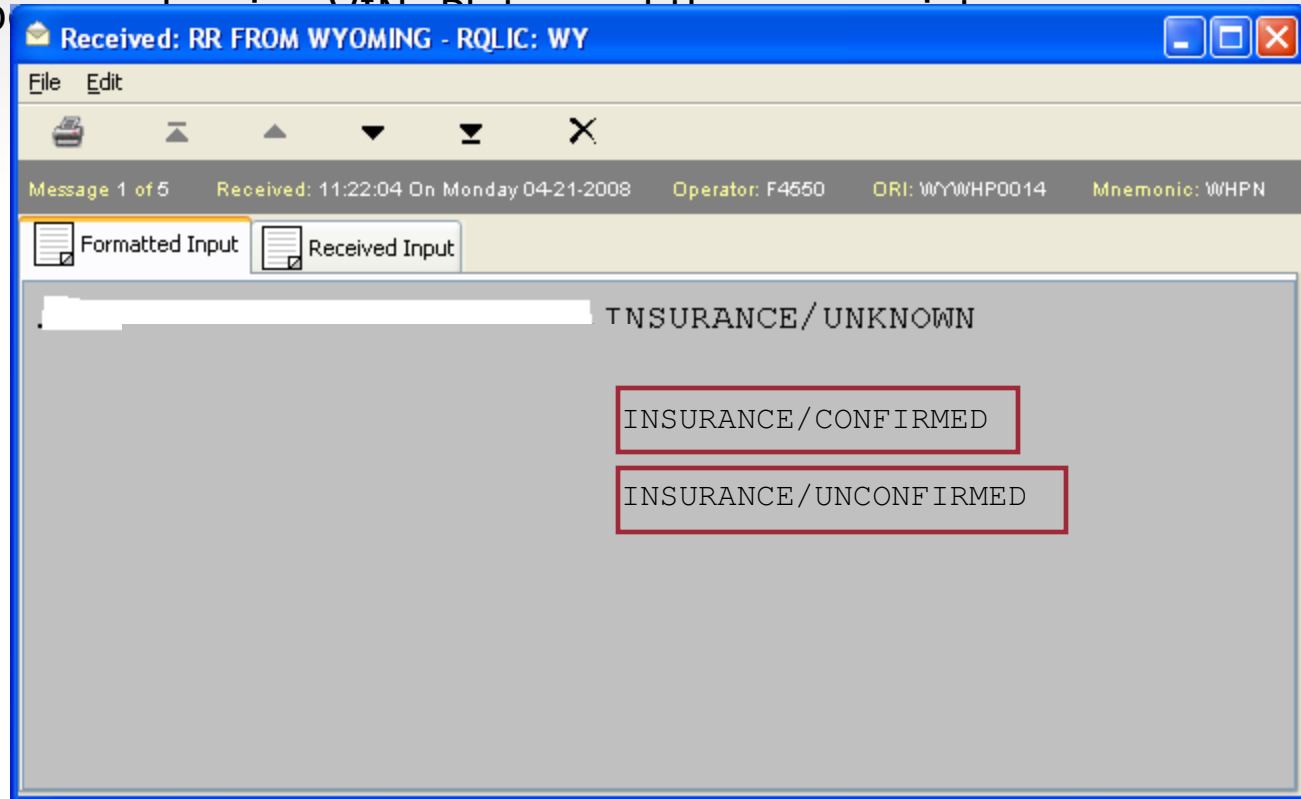
# Scenario – Work flow

## Response – Insurance

The Department of Administration and Information, with the assistance from the Division of Criminal Investigation, created the following interface to generate this response.

This is how the State of Wyoming has chosen to integrate the VeriSol VIV response into the dispatch system.

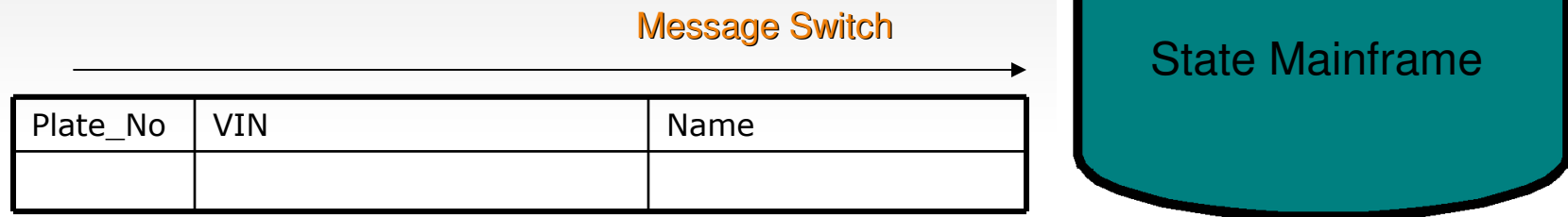
The following slides detail the verification request and response process.





# Scenario – Work flow

## NLETS (Message Switch)



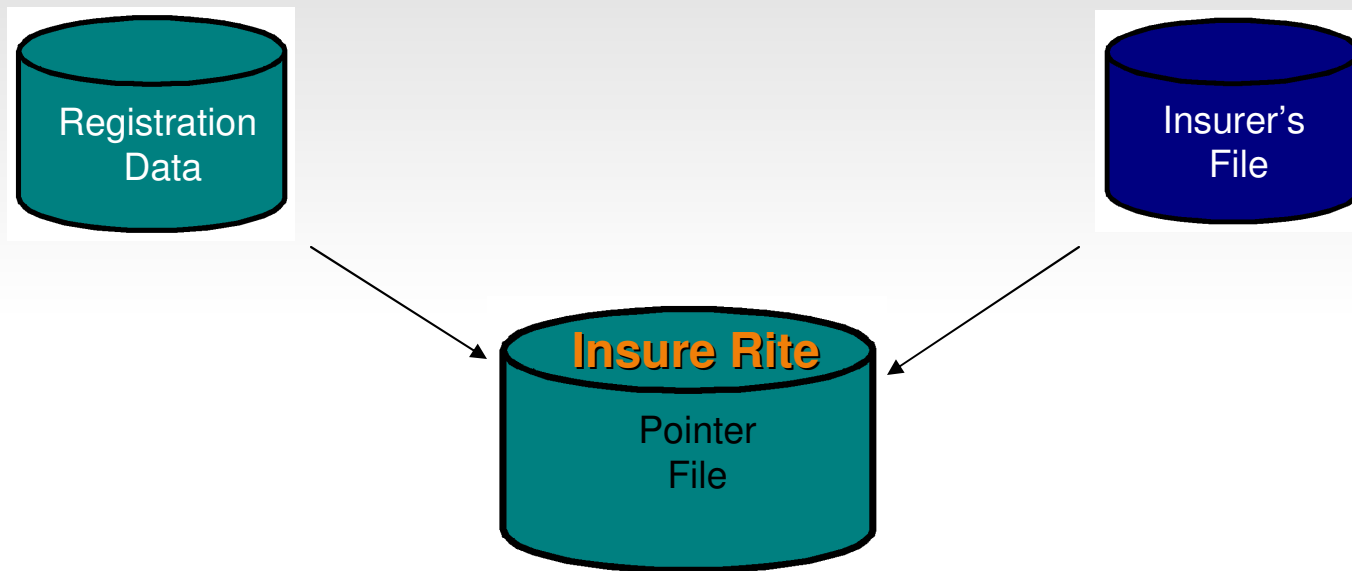
Via the dispatch system, the NLETS message switch begins the process of creating the request for VeriSol's VIV.

This is accomplished by a call to the State Mainframe for the VIN based on the license plate number.



# Scenario – Work flow

## Pointer File -- **Insure-Rite**



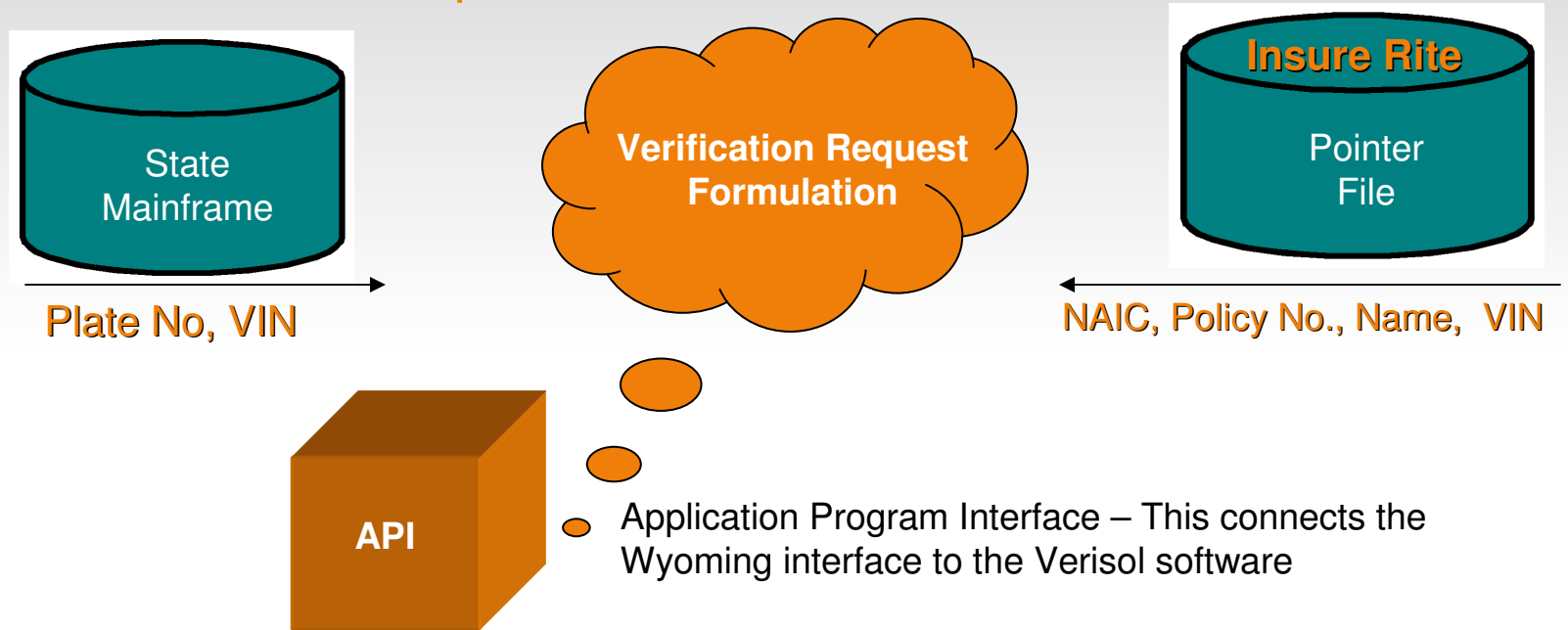
Insure-Rite has specific matching criteria that has resulted in a 98 to 99 percent accuracy rate in Texas and Utah.





# Scenario – Work flow

## Verification Request

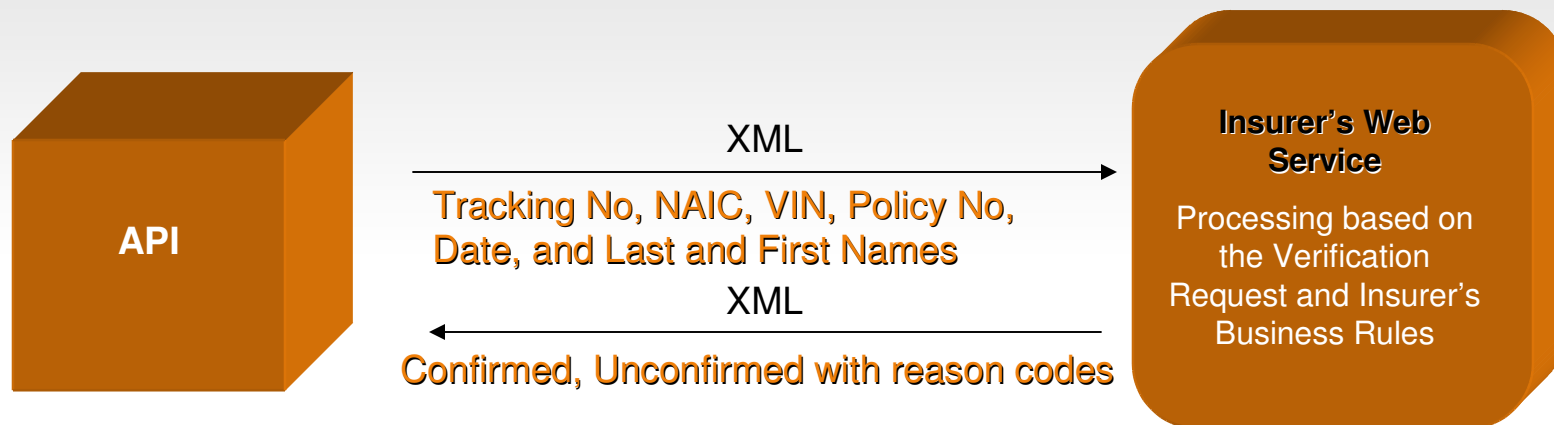


To create the verification request, the API has 2 elements made available from the State's Mainframe and the Dispatch Office. With the pointer file and the 2 elements in place, the verification request is created and ready for delivery to those insurance companies processing web services.



# Scenario – Work flow

## Verification Response



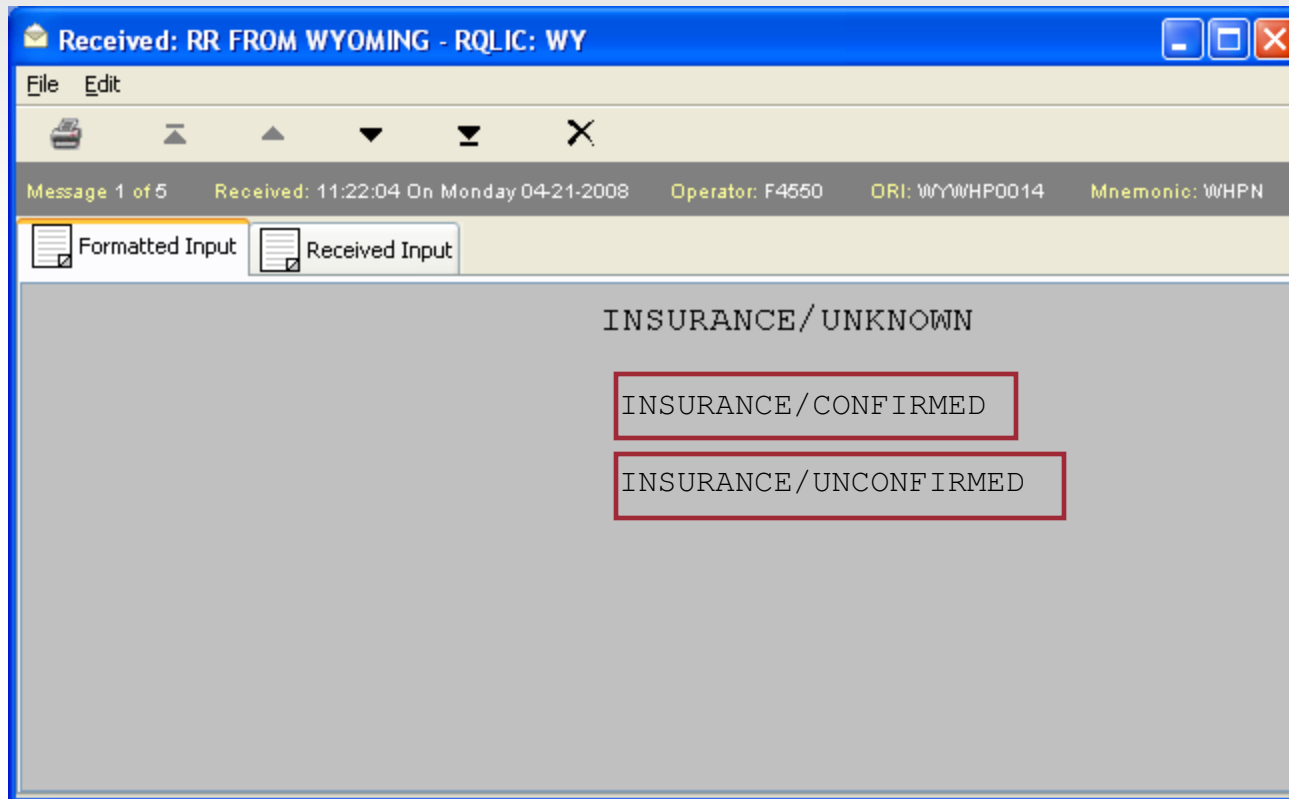
As the verification request is made available to the insurer's web service, the process and business rules are initiated. Once it has determined if confirmed or unconfirmed is selected, the response is sent back to the API for processing. Unconfirmed responses should have reason codes to allow the State to follow up on later.



# Scenario – Work flow

## VeriSol's Responses

The Dispatch Center receives the response from the VeriSol API. There are two types of responses received—Message Switch and Internet





# Scenario – Work flow

## Responses – VeriSol's Web Verification Response



### VERIFICATION RESPONSE

#### Confirmed

NAIC code:  
Coverage Type: BI  
Policy Number: .  
Verification Date MM/DD/YYYY: 4/21/2008  
VIN:  
Tracking Number:

[NEW INSURANCE VERIFICATION REQUEST](#)

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The web interface receives the response from the VeriSol API, after the request has been sent.



# Scenario – Work flow

## Log Files

```
20080423 00:001:17.765 Request received <VTYP=2|VIN=                |PLAT=  |SIZE=48>
20080423 00:001:17.781 Response returned<RESP=1|TNBR=                |SIZE=47>
```

The example above shows the log file in which VeriSol VIV records each transaction, providing the State of Wyoming with a complete audit trail.



# State of Wyoming Financial Responsibility Verification Program (FRVP)

Questions?

<http://www.dot.state.wy.us/Default.jsp?sCode=homgu>