



**OKLAHOMA**  
**COMPULSORY INSURANCE VERIFICATION SYSTEM**  
AN ON-LINE, REAL-TIME VEHICLE INSURANCE VERIFICATION SYSTEM OF THE  
DEPARTMENT OF PUBLIC SAFETY

## Oklahoma Compulsory Insurance Verification System for Law Enforcement Agencies and Officers

### Creation and Implementation of OCIVS

In 2008, the Department of Public Safety - in cooperation with the Oklahoma Tax Commission, the Insurance Department, and insurance companies - created a system for verifying compulsory liability insurance for privately-owned vehicles insured under a personal policy of vehicle insurance. The system is called the Oklahoma Compulsory Insurance Verification System - or OCIVS.

This system does not verify:

- ◆ insurance coverage for vehicles covered by commercial vehicle policies, such as fleet policies, garage policies, etc.
- ◆ insurance coverage under an operator's policy.

Motor license agents of the Oklahoma Tax Commission began testing the system October 1, 2008. Law enforcement agencies began testing the system on May 22, 2009. The system continued in test-mode until July 1, 2009, to allow for a period of transition from reliance on security verification forms as well as an educational period for both law enforcement officers and the public. The system has been live since July 1, 2009.

### How OCIVS Works

The insurance verification system works automatically when a law enforcement officer runs a check of vehicle registration (10-28) through OLETS. A separate message is returned from OLETS, similar to the NCIC response for stolen vehicles. Examples of each type of return message appears at the end of this manual.

Insurance information is real-time, but it is only as accurate as the information provided by each insurance company. Insurance information is received either directly from the insurance company at the moment of inquiry or from a DPS-maintained database, to which the information is uploaded regularly by the insurance company. A vehicle owner or operator should be referred to his or her insurance company if there are any questions regarding an "Unconfirmed" response.

## Use of OCIVS by Law Enforcement

Since OCIVS provides an automatic response to every 10-28 request, the Department of Public Safety encourages Oklahoma law enforcement agencies to make use of the responses as an additional tool in the enforcement of the state's Compulsory Insurance Law.

Beginning November 1, 2010, state law requires law enforcement to use the insurance verification system for every traffic stop and accident investigation. House Bill 2331 (from the 2010 legislative session) contains all the statutory changes regarding OCIVS and vehicle insurance enforcement, including the authority for law enforcement officers to impound vehicles for no insurance.

Each law enforcement agency should consult with its appropriate legal counsel regarding interpretation and application of the provisions of House Bill 2331.

## Insurance Verification Responses

One of the following three responses will be provided in the message returned by OLETS:

Confirmed

Unconfirmed (sometimes followed by a reason)

Advisory - with reason: Rely on Security Verification Form

(Please see "OLETS Response Examples" at the end of this document.)

### **Confirmed**

"Confirmed" means that insurance is confirmed for the vehicle. However, the security verification form must still be carried in the vehicle at all times.

### **Unconfirmed**

"Unconfirmed" means that insurance can not be confirmed for the vehicle based on information provided in the inquiry to the insurance company. If a reason for the "Unconfirmed" response is provided by the insurance company, it may assist officers in determining how to proceed with enforcement action, if any. Standard reasons are generally one of the following or a variation thereof:

System can not locate policy number

System found policy number, no coverage on requested date

System found policy number, VIN can not be verified

Remote System Unavailable

While an "Unconfirmed" response may truly indicate that the vehicle is not insured, officers should use the reason code along with any other available information to determine if the car is actually insured.

Following are possible situations for the "Unconfirmed" reasons and suggestions on how an agency and its officers may choose to interpret and act upon them.

### **"System can not locate policy number"**

The owner may have changed insurance companies since registering the vehicle.

The officer has the option of performing a manual inquiry using a secure DPS Website (see below "Manual Inquiries - Use of Website") by one of the following means:

1. reading the information from the security verification form to the agency dispatcher or other authorized employee who will input the information and receive the response, or
2. using an in-car computer with access to the Internet, entering the information, and receiving a direct response via the Internet.

### **"System found policy number, no coverage on requested date"**

The owner may have:

- ◆ failed to renew the policy which was in effect at the time of vehicle registration
- ◆ changed insurance companies since registering the vehicle, and the former insurance company still has record of the old policy number but will not confirm insurance because the policy has been terminated.

If it appears the second situation is the case, the officer has the option of performing a manual inquiry, as described above, using insurance company information from the current security verification form if it is a different company than the one giving the "Unconfirmed" response.

NOTE: If the officer is requesting verification of insurance for a date other than the current date, a manual inquiry must be performed as described above with the inclusion of the date in question. An example of when this type of inquiry may occur is when the officer is preparing a collision report on a day after the collision date and wants to verify the existence of insurance on the date of the collision.

### **"System found policy number, VIN can not be verified"**

This response may be for several reasons:

- ◆ The vehicle may be a new purchase by the owner and not yet appear on the policy. (A paper tag, bill of sale, or other documentation may indicate a recent purchase.)
- ◆ The VIN may be incorrect in the Oklahoma Tax Commission records. (The officer may need to compare the VIN on the vehicle to that on the registration. If the VINs do not match, the officer has the option of performing a manual inquiry, as described above,

using the correct VIN from the vehicle.)

- ◆ The VIN may be incorrect in the records of the insurance company. (The officer may need to compare the VIN on the vehicle to that on the security verification form. If the VINs do not match, the officer has the option of performing a manual inquiry, as described above, using the VIN on the verification form if the officer believes the form is intended for that vehicle.)
- ◆ The vehicle may not actually be covered by the security verification form presented. The owner may never have added the vehicle to the policy or may have dropped the vehicle from the policy.

At any time, the officer may wish to compare the VIN on the security verification form to the vehicle VIN. If the VINs do not match, the officer has the option of performing a manual inquiry as described above using the VIN from the vehicle but with the policy number and insurance company from the verification form.

### **"Remote System Unavailable"**

If the system of the insurance company is unavailable, the officer will have to rely on the security verification form. Use the agency procedures which have been used in the past with regard to security verification forms.

### **Advisory: Rely on Security Verification Form**

OCIVS only applies to privately-owned vehicles covered by personal insurance policies. Obviously, law enforcement officers will encounter many other vehicles for which insurance can not be verified through the insurance verification system. Those vehicles may:

- ◆ be covered by commercial insurance policies - Fleet, non-Fleet, Garage, etc. This includes rental vehicles, semis, etc.
- ◆ be self-insured. This may include rental vehicles, taxis, vehicles belonging to religious organizations, etc.

In these cases, officers will receive the "Advisory" response, with the reason "Rely on Security Verification Form".

The security verification form presented may be the standard form, as issued for personal vehicles, or an insurance certification, or some other documentation of the existence of insurance coverage.

Basically, this response advises officers to rely on the facts presented on the security verification form or other means of proof of insurance, as officers have in the past, to determine the existence of vehicle insurance.

## Manual Inquiries - Use of Website

There will be times, as mentioned above, when a manual inquiry to OCIVS will be necessary. This can be accomplished through a secure Website maintained by DPS at the following URL:

<https://ocivs.dps.state.ok.us>

Enter the required information in the online form.

If the NAIC is unknown, the drop-down menu of insurance companies will automatically enter the NAIC; however, the NAIC is required by law to appear on the security verification form. (The NAIC is a five-digit insurance company identification number issued by the National Association of Insurance Commissioners.)

The default date is always the current date, so it must be changed if another date of confirmation is required.

## OLETS Response Examples

Example of "Confirmed" OLETS response:

**INSURANCE COVERAGE INFORMATION FOR VIN/#AAAA##A##AA####**

**POLICY NUMBER:** 123456789AB  
**NAIC:** NAME OF INS CO  
**RESPONSE CODE:** CONFIRMED  
**REASON CODE:** CONFIRMED

**INSURANCE COVERAGE INFORMATION FOR VIN/#AAAA##A##AA####**

Example of "Unconfirmed" OLETS response:

**POLICY NUMBER:** 123456789AB  
**NAIC:** NAME OF INS CO  
**RESPONSE CODE:** UNCONFIRMED  
**REASON CODE:** SYSTEM FOUND POLICY NUMBER, VIN CAN NOT BE VERIFIED

Example of "Advisory" OLETS response:

**INSURANCE COVERAGE INFORMATION FOR VIN/#AAAA##A##AA####**

**POLICY NUMBER:** 123456789AB  
**NAIC:** NAME OF INS CO  
**RESPONSE CODE:** ADVISORY  
**REASON CODE:** RELY ON SECURITY VERIFICATION FORM