

## Insurance

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This guide demonstrates how insurance behaves in KAVIS. It will also describe what to do when a vehicle's registration has been canceled systematically by the mainframe for failure to maintain insurance.

MVL guidance is that Insurance is vehicle-specific, and so if the names do not match exactly on the insurance cards, it is still acceptable and valid.

### Transaction Types

- Renewal
- First Time
- Plate Change
- Decal Replacement
- Plate Replacement
- Print Only → Duplicate
- Weight Change
- Apportioned Certificate
- Kentucky Transfer
- Certificate of Origin
- Out-of-state Transfer
- Other 1<sup>st</sup>
- Forced Registration
- Forced Registration → Apportioned Certificate
- Rebuilt – Out of State Transfer
- Update – Vehicle Type Correction
- Update
- Duplicate
- Reissues

### Insurance Status

1. When a user lands on the manage page or bubble 6 of the title flow, a call is made to the mainframe insurance system. If a vehicle has an active policy, then the Insurance Status will show "Insured" and the user may complete the transaction **except** for first time actions and transfers. This is because an existing policy covering the vehicle would usually be the policy of the previous owner that has not yet canceled and thus, give a false

indication of being insured by the new owner.

Registration

Registration Status: Active

Registration Action: Renewal \*

Add Duplicate: No

Insurance Status: Insured

Registration Length:  Short  Long \*

Last Registration Date: 06/30/2023

Prior Expiration Date: 12/31/2023

Expiration Date:

Plate Replacement:

2. When a vehicle is uninsured there will be a few menus to enter insurance information into from the customer's proof.
  - a. Example of uninsured status. If there is no policy detected, then the Insurance Status will show "Uninsured".
  - b. Example of Proof Type menu. A dropdown menu called Proof Type will be below Insurance Status
  - c. Example of Policy Type menu. A dropdown menu called Policy Type will be below Proof Type
  - d. Example of attestation checkbox. An attestation checkbox will be below Policy Type

Registration

Registration Status: Active

Registration Action: Plate Change \*

Add Duplicate: No

Registration Length:  Short  Long \*

Insurance Status: Uninsured ← a.

Proof Type: Select One... \* ← b.

Policy Type: Select One... \* ← c.

I attest that the customer has presented proof of insurance and that it has been scanned into PODD. \* ← d.

Last Registration Date: 07/17/2023

Prior Expiration Date: 01/31/2024

Expiration Date:

## Proof Type Menu

1. The Proof Type menu will have two options: Alternate and Card. Note that this and the following menus are the same in the title flow on Bubble 6. In other words, if insurance is required the same menus are going to be there and behave the same.

The screenshot shows a 'Registration' form with the following fields and values:

- Registration Status:** Active
- Registration Action:** Plate Change \*
- Add Duplicate:** No
- Registration Length:** Short (selected), Long \*
- Insurance Status:** Uninsured
- Proof Type:** Select One... \* (dropdown menu is open showing 'Alternate' and 'Card') ← blue arrow points here
- Policy Type:** Select One... \*
- I attest that the driver has presented proof of insurance and that it has been scanned into PODD. \*

Additional information on the right side of the form:

- Last Registration Date:** 07/17/2023
- Prior Expiration Date:** 01/31/2024
- Expiration Date:** (empty)

## Policy Type Menu

1. The Policy Type menu will have four options: Personal, Commercial, Self-insured, and Military.

The screenshot shows the 'Registration' section of a form. The 'Registration Status' is 'Active'. The 'Registration Action' is 'Plate Change'. The 'Add Duplicate' is 'No'. The 'Registration Length' has radio buttons for 'Short' and 'Long'. The 'Insurance Status' is 'Uninsured'. The 'Proof Type' is 'Select One...'. The 'Policy Type' is 'Select One...' and its dropdown menu is open, showing options: 'Personal', 'Commercial', 'Self-insured', and 'Military'. A blue arrow points to the 'Policy Type' dropdown. To the right, there are dates: 'Last Registration Date: 07/17/2023', 'Prior Expiration Date: 01/31/2024', and 'Expiration Date:'. At the bottom, there is a checkbox labeled 'I attest that the customer has presented proof of insurance and that it has been scanned into PODD.'.

2. KAVIS will react to all selecting all of these except Military by revealing a new menu called Company Code.

a. Example of selecting Policy Type: Personal. A new Company Code menu will appear.

The screenshot shows the 'Registration' section of a form. The 'Registration Status' is 'Active'. The 'Registration Action' is 'Plate Change'. The 'Add Duplicate' is 'No'. The 'Registration Length' has radio buttons for 'Short' and 'Long'. The 'Insurance Status' is 'Uninsured'. The 'Proof Type' is 'Card'. The 'Policy Type' is 'Personal'. A blue arrow points to the 'Policy Type' dropdown. Below it, a 'Company Code' field has appeared. To the right, there are dates: 'Last Registration Date: 07/17/2023', 'Prior Expiration Date: 01/31/2024', and 'Expiration Date:'. At the bottom, there is a checkbox labeled 'I attest that the customer has presented proof of insurance and that it has been scanned into PODD.'.

b. Example of selecting Policy Type: Commercial. A new Company Code menu will appear.

Registration

Registration Status: Active Last Registration Date: 07/17/2023

Registration Action:  \* Prior Expiration Date: 01/31/2024

Add Duplicate:  Expiration Date:

Registration Length:  Short  Long \*

Insurance Status: Uninsured

Proof Type:  \*

Policy Type:  \* b.

Company Code:  \*

I attest that the customer has presented proof of insurance and that it has been scanned into PODD. \*

c. Example of selecting Policy Type: Self-insured. A new Company Code menu will appear.

Registration

Registration Status: Active Last Registration Date: 07/17/2023

Registration Action:  \* Prior Expiration Date: 01/31/2024

Add Duplicate:  Expiration Date:

Registration Length:  Short  Long \*

Insurance Status: Uninsured

Proof Type:  \*

Policy Type:  \* c.

Company Code:  \*

I attest that the customer has presented proof of insurance and that it has been scanned into PODD. \*

d. Example of selecting Policy Type: Military. A new Company Code menu will **not** appear. The 'MILT' code is no longer required. This was a system limitation in AVIS and selecting the Policy Type as

“Military” is sufficient.

**Registration**

**Registration Status:** Active **Last Registration Date:** 07/17/2023

**Registration Action:** Plate Change \* **Prior Expiration Date:** 01/31/2024

**Add Duplicate:** No **Expiration Date:**

**Registration Length:**  Short  Long \*

**Insurance Status:** Uninsured

**Proof Type:** Card \* d.

**Policy Type:** Military \*

I attest that the customer has presented proof of insurance and that it has been scanned into PODD. \*

**Company Code Field**

1. When the Company Code field appears, the user will need to enter a valid five-digit NAIC code for personal and commercial policies, or for self-insured policies a four-digit number that starts with an “S”. When the user enters this number and presses enter or tabs or clicks out of the field KAVIS will attempt to validate it against the mainframe insurance system. If it is a valid number, then the user will scan the proof into PODD and check the attestation box.

- a. Example of an NAIC code for a personal policy. No error message will show if the number is correct, and the user will then check the attestation box and complete the transaction.

**Registration**

**Registration Status:** Active **Last Registration Date:** 07/17/2023

**Registration Action:**  \* **Prior Expiration Date:** 01/31/2024

**Add Duplicate:**  \* **Expiration Date:**

**Registration Length:**  Short  Long \*

**Insurance Status:** Uninsured

**Proof Type:**  \* a.

**Policy Type:**  \*

**Company Code:**  \*

I attest that the customer has presented proof of insurance and that it has been scanned into PODD. \*

- b. Example of an incorrect code being entered. When an incorrect code is entered, a pink error message will appear letting the user know this.

**Registration**

Registration Status: Active Last Registration Date: 07/17/2023

Registration Action:  \* Prior Expiration Date: 01/31/2024

Add Duplicate:  \* Expiration Date:

Registration Length:  Short  Long \*

Insurance Status: Uninsured

Proof Type:  \* b.

Policy Type:  \*

Invalid Company Code svc

Company Code:  \*

I attest that the customer has presented proof of insurance and that it has been scanned into PODD. \*

- 2. For dealer work, KAVIS does not block insurance if you add the dealer number. KAVIS uses the existing workaround in AVIS today where the user will enter Proof Type = Alternate, Policy Type = Personal or Commercial, and Company Code = TODLR

NMVTIS Check Complete Total Due: \$26.17 Place On Hold Continue >

**Registration**

Registration Type: First Time Expiration Date: 07/31/2024

Registration Action:  \*

Plate #:  \*

Plate Type:  \*

Registration Length:  Short  Long \*

Proof Type:  \* ←

Policy Type:  \* ←

Company Code:  \* ←

I attest that the customer has presented proof of insurance and that it has been scanned into PODD. \*

State Vehicle Registration Fee	\$7.67
KYTC Vehicle Registration Fee	\$3.50
Clerk Vehicle Registration Fee	\$6.00
Total Registration Fees	\$17.17

Registration Canceled Due to Lack of Insurance

1. If an insurance company discontinues providing a record of insurance coverage for a vehicle, the vehicle is monitored by the mainframe insurance system as uninsured. The vehicle's registration will be cancelled if proof is not submitted by the insurance company or presented by the vehicle owner to the county clerk within a 90-day period.

**Registration Information**

**Status:** Cancelled - No Proof of Insurance Manage ▾

<b>Type:</b> Ad Valorem	<b>County:</b> ALLEN
<b>Reg. Date:</b> 05/21/2021	<b>Plate Type:</b> Unbridled Spirit
<b>Exp. Date:</b> 09/30/2022	<b>Plate #:</b> BRD986
<b>Reg. Exemption:</b>	<b>Plate Action:</b> Issue
<b>Remarks:</b> CCB	<b>Gross Weight:</b> PC

**Comments:** NO RESPONSE 09/12/22

**State Vehicle Registration Fee:** \$0.00  
**KYTC Vehicle Registration Fee:** \$0.00  
**Clerk Vehicle Registration Fee:** \$0.00

2. When this happens, and the customer brings their proof to reinstate, the user will go to the mainframe menu and access the IU option accessing the insurance system. **Note** that the other options in this screenshot will no longer be present as they are associated with AVIS functionality.

```

DTN52001 SMS03973
*** REGISTRATION ***
R - RENEWAL / INITIAL
RC - CORRECTION
RD - DUPLICATE
CW - CONV/WGH CHANGE
RI - INQUIRY
AD - ADVAL DETAIL / UPDATE
CR - CERTIFICATE REPRINT
PT - PROPERTY TAX UPDATE
IU - INSURANCE UPDATE
SX - SPECIAL REGISTRATIONS
DI - DELINQUENCY INQUIRY
DR - DELINQUENCY RELEASE
HP - HANDICAP PLACARD SYS
TE - TEMPORARY TAG SYSTEM
PE - PERSONALIZED PLATES
=====
DD - DISABLED DECAL

                AVIS MENU
*** TITLING ***
T - APPLICATION
TS - STATUS CHANGE
VC - VIN CORRECTION
LP - LIEN PROCESSING
FN - FEE CALC(NEW)
FT - FEE CALC(TRANSFER)
TI - INQUIRY
CO - CHAIN OF OWNERSHIP
LI - ACTIVE LIEN INQ
RL - RELEASED LIEN INQ
TT - TRANS TAX PAYMENT
IR - INACTIVE RESTORE
VH - VIN HISTORY
PI - PROSPECTIVE PCHSR INQ
=====
UD - UDI PERMIT INQUIRY

*** MISCELLANEOUS ***
PA - PRINTER ALIGN
BT - BATCH TRANSMIT
SR - START RJE PRINT
DA - DEALER AUTH
PH - PLT PREFIX HELP
FD - FUND DONATIONS
*** INVENTORY ***
WR - WKLY RPT CORR
RR - REQ CORR RPT
SA - SHIP ORDER ACC
CS - COUNTY STAT INQ
IE - EXCEPTION INQ
ID - DETAIL INQUIRY
IT - TRANSFER
IX - EXCEPT/REACT
=====
B - BOATING SYSTEM

SELECT FUNCTION IU
    
```

- The user will land on the insurance menu and use the function 1. PROCESS PROOF / REINSTATE as they do today to reactivate the registration.

```

DTINSDA DTI9803                INSURANCE MENU                NEXT SCREEN:  __
CLERK:  █
RETRIEVAL OPTIONS:
NOTICE#:  _____ PLATE#:  _____ VIN#:  _____
FUNCTION SELECTION:  __
    1. PROCESS PROOF / REINSTATE          5. SELF-INSURED INQUIRY
    2. RECORD INSURANCE EXEMPTION        6. UNINSURED NOTICE INQUIRY
    3. BACKOUT TRANSACTION                7. REPRINT PROCESS PROOF RECEIPT
    4. INSURANCE INQUIRY                  8. MAINTAIN INSURANCE INFORMATION

PF3: BACK TO AVIS MENU    ENTER: TO PROCESS
    
```

```

DTINSDB DTI9803                INSURANCE VERIFICATION    11/30/2021 13:21:05
                                INSURANCE PROOF                NEXT SCREEN:  __
CLERK:  CRC  (AVIS) VIN: 2FTDX18W6VCA53779 999  MAKE: FORD  MODEL YR: 1997

NAME      :
ADDRESS   :
CITY/STATE:                                ZIP: 40165

----- U N I N S U R E D   D A T E S -----
INITIATED: 03/10/2018  OWNER NOTICE: 10/10/2021  REG. CANCEL:

----- I N S U R A N C E   P R O O F -----
(C)ARD(A)LT  (P)ERS(C)OM  _  COMP CODE  _____  (S)ELF  _  EFF DATE  _____

F3 EXIT                ACTION: RECORD PROOF
I450 - Enter Insurance proof Information ...
    
```