Insurance

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 1st
- 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 mange 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.

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

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.

Policy Type Menu

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

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.

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

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

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.

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

Registration Action: [Plate Change ⌄] *

Add Duplicate: [No ⌄]

Registration Length: ○ Short   ○ Long *

Insurance Status: Uninsured

Proof Type: [Card ⌄] *

Policy Type: [Personal ⌄] *

Company Code: [20133] *

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

Last Registration Date: 07/17/2023

Prior Expiration Date: 01/31/2024

Expiration Date:

a.

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.

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

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.

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.

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

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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
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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 ...
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