

## THE BACKGROUND

The State of New York Department of Motor Vehicles now requires all automobile insurance providers to communicate their insured data (policies and vehicles) to the DMV electronically and interactively. The purpose of this automated and interactive exchange is to provide better service to the residents within New York.

In the future, the DMV will be able to automatically verify insurance coverage when a vehicle is registered as well as obtain immediate notification when a policy lapses. The result will be fewer uninsured motorists in the State of New York and a much easier process for vehicle registration. Future plans also include allowing New York residents to register their vehicles over the web without coming into a DMV center.

## THE PROBLEM

Country-Wide Insurance had to overcome several challenges to accommodate the DMV's compliance requirements.

- The data the DMV required was fragmented across several DB2 databases on Country-Wide's AS/400 systems.
- Moreover, the DMV would send requests for insurance verification that contained extra data not stored in Country-Wide's AS/400 databases, yet this data was required in the electronic response to the DMV.
- Large volumes of policy information must be transmitted to the DMV regularly and the processing of this data cannot be allowed to create performance problems for the AS/400 applications.
- Last, the DMV specifications were in flux during the implementation of these new processes, creating a need for adaptability, flexibility and change.

## THE SOLUTION

The DMV required the data to be transmitted through a Value Added Network (VAN). AT&T was chosen because it allowed access to TCP/IP or computer-to-networks without a modem. Country-Wide's data is extremely sensitive and the AT&T VAN addressed all of the security concerns involved with the exchange of data with the DMV. Moreover, AT&T does not charge for interconnecting to other VANs and has a much smaller usage fee than its competitors.

Country-Wide Insurance selected ACOM's EZConnect AIR\* product (formerly known as Paragon) to fulfill the DMV's requirements. The EZConnect AIR product was chosen because it could access Country-Wide's DB2 files directly to

extract and merge the data into the EDI 811 format required by the DMV. No intermediate flat files are required. EZConnect also allowed Country-Wide to store data not accessible in Country-Wide's application, as well as to update DB2 files directly and return the merged data in a response.

## SUCCESS!

The flexibility that EZConnect AIR provided meant that as the DMV's specification and dates changed, Country-Wide would not have to rewrite programs on the AS/400. All data mapping is self-contained within the EZConnect AIR product, which has excellent data management capabilities and is surprisingly inexpensive. It was truly a winning proposition for Country-Wide, in view of the extreme complexity of the DMV's compliance requirements.

Without EZConnect AIR, the integration effort would have been very costly and time consuming for Country-Wide. For one low fixed cost, ACOM provided the EZConnect AIR product, on-site training, setup of the value added network and complete integration of the Country-Wide solution through final certification with the New York Department of Motor Vehicles.

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\* AIR = Auto Insurance Reporting