

Insurance Data Transfer Guide

Model User Guide Requirements for the transmission of supplemental insurance policy data to support the verification of mandatory auto insurance using the IICMVA Online Insurance Verification model.

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Table of Contents

Section One	1
Introduction to the Model User Guide Requirements for transmitting insurance policy data	1
Program Purpose	1
User Guide Purpose	1
Section Two	2
Data File Transfer Guidelines	2
Data Transfer Process	2
Submission of Data Files	2
State's System – Receipt of Insurance Data Files	2
State's System – File Format Validation	2
State's System – File Process	2
State Jurisdiction – Insurance Verification Process	2
Data File Format	3
<i>Detail Record</i>	3
<i>Trailer Record</i>	4

Section One

Introduction to the Model User Guide Requirements for transmitting insurance policy data

The IICMVA supports the use of the IICMVA Online Insurance Verification Model using web services technology. However, the IICMVA also recognizes that business models for insurance verification may vary to some degree for each state jurisdiction. If a state jurisdiction determines there is a need for insurance carriers to provide the Department with additional insurance information, the IICMVA has established this guide for the implementation and use of providing supplemental data.

Program Purpose

State jurisdictions may not have the necessary insurance carrier of record information which allows them to send an online insurance verification query to the appropriate insurer.

The purpose of the IICMVA Data Transfer Guidelines is to define a standard approach for insurance companies to transmit insurance policy information to jurisdictions. The data transmitted is intended to facilitate a jurisdiction's efforts to send an online insurance verification query to the current carrier of record.

User Guide Purpose

The purpose of this guide is to define for insurers and state jurisdictions, or their respective agents the recommended standard method of transmission and data format which will give them the information necessary to successfully implement the online verification system.

Section Two

Data File Transfer Guidelines

Data Transfer Process

This section provides guidance for supporting the online insurance verification model. If a state implements the following process, IICMVA suggests a one-time data transfer. In some circumstances, data transfers may occur on a periodic basis.

This process eliminates the need for the industry to resolve unmatched vehicle records.

Implementation of this process, meets the following objectives:

- Enables states to determine when evidence of insurance is obtained.
- Enables states to determine when evidence of insurance is no longer present.
- Provides states with updates on the carrier of record for each policy/vehicle.

Submission of Data Files

Each insurer will send a data file via agreed upon electronic method of transmission. File Transfer Protocol (FTP) with Pretty Good Privacy (PGP) compatible encryption is the recommended method for submitting data to the state's designated Internet Protocol (IP) address.

State's System – Receipt of Insurance Data Files

The state's application will verify that each company has sent an insurance data file. If a file has not been received from a specific insurance company, the company's designated contacts should be notified immediately via e-mail or other agreed upon electronic notification method.

State's System – File Format Validation

Upon receiving data files, the state or its designated vendor will validate the file format to ensure that it adheres to the standard as outlined in this document.

Files that fail to meet the set standard will be rejected by the state's system. The rejection can be conveyed in the form of an e-mail or automated electronic notification to the respective company's designated contact. An option for insurance carriers to receive a notification of the file's acceptance will also be available. The impacted insurance company will then have an opportunity to resubmit the filing.

State's System – File Process

The state's system will incorporate a merge/match process of incoming files to identify those vehicles that are no longer tied to an insurance policy. By merging the incoming files, the system can derive new issuances, terminations, and determine when the carrier of record is unknown.

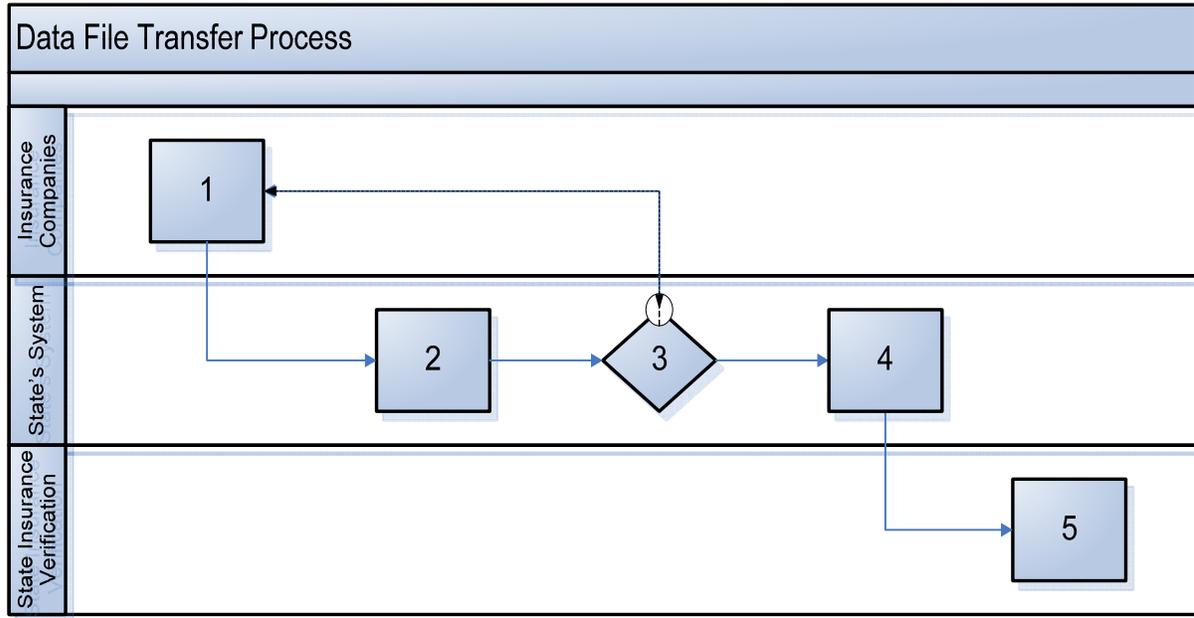
Note: The return of individual records to the submitting insurance carrier for further processing is not within the scope of this process.

State Jurisdiction – Insurance Verification Process

Upon receiving notification of vehicles from the file processing system, the state has the option to request proof of insurance directly from the registrants of those vehicles. If the state so chooses, it

can use the information provided by the vehicle registrants to verify evidence of auto liability insurance directly with the insurance carrier by using the IICMVA standard for an insurance verification web service.

The following process flow diagram has been provided to illustrate the electronic data transfer process:



Data File Format

The data in each record shall always be recorded in fixed length fields using the 7-bit American Standard Code for Information Interchange (ASCII).

Records can be replicated for policies containing multiple insured names.

Transmission methods and security processes allow for the identification of sender and receiver of data which eliminates the need for a header record. The trailer record was included to allow the receiver to validate all data sent was received.

Each record shall consist of a record size of 300 bytes and adhere to the following structures:

Detail Record

Field Name	Length	Begin	End	Type	Mandatory /Optional	Description
POLICY TYPE	2	1	2	AN	M	'VS' = Vehicle Specific 'NS' = Non Vehicle Specific
NAIC	5	3	7	N	M	NAIC Code
POLICY NUMBER	30	8	37	AN	M	Policy Number
EFFECTIVE DATE	8	38	45	N	M	Effective Date – YYYYMMDD format

Field Name	Length	Begin	End	Type	Mandatory /Optional	Description
VIN	25	46	70	AN	O	VIN (optional for non-vehicle specific policy)
LAST NAME or ORGANIZATION	40	71	110	AN	O	
PREFIX NAME ABBR	3	111	113	AN	O	
MIDDLE NAME	20	114	133	AN	O	
FIRST NAME	40	134	173	AN	O	
SUFFIX NAME	3	174	176	AN	O	Abbreviated Name Suffix (JR, SR, etc)
FEIN	9	177	185	AN	O	
ADDRESS	50	186	235	AN	O	
CITY	35	236	270	AN	O	
STATE	2	271	272	AN	O	
ZIP	5	273	277	N	O	
FILLER	23	278	300	AN	M	Space Filled

Trailer Record

Field Name	Length	Begin	End	Type	Mandatory /Optional	Description
TYPE	2	1	2	AN	M	'TR' = Trailer
RECORD COUNT	12	3	14	N	M	Record count not including Trailer Record
PROCESS DATE	8	15	22	N	M	Date the file was created – YYYYMMDD Format
FILLER	278	23	300	AN	M	Space Filled