



**State of Idaho
Transportations Department
Online Insurance Verification System
User Guide For Insurance Companies
(Version 1.2)**

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INTRODUCTION

Background

The Idaho Transportation Department (ITD) is responsible for implementing Idaho Statute 49-1234. The law was established to provide a method to verify a personal automobile insurance policy online.

The purpose of the OIVS is to assist in the enforcement of motor vehicle liability insurance requirements. The OIVS allows requesting parties to go directly to the source of insurance information – the insurance companies. The OIVS allows a real time response to be provided to an insurance inquiry that contains standardized request information.

The purpose of this guide is to provide insurance companies the information needed to implement the OIVS.

Exemptions

Vehicles covered by a blanket liability insurance policy or commercial automobile liability insurance policies are exempt. Also exempt are implements of husbandry as well as golf carts.

Participation

Insurers shall cooperate with ITD in establishing and operating the OIVS. The system requires that an insurer implement processes which allow verification of insurance status. There are two processes which need to be implemented. The first is transferring a Book of Business file containing only current policy information on a regular basis to the Idaho Transportation Department. The second is allowing access to an insurance company's web service.

OIVS WEBSITE

Preparation

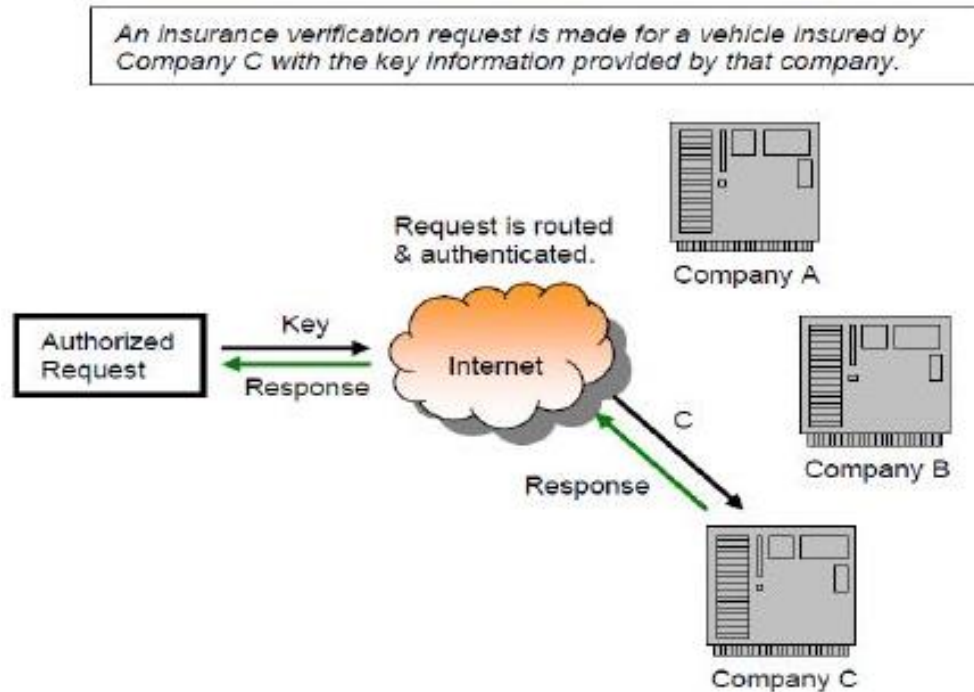
The ITD has created a website to allow end-users such as ITD, courts and law enforcement to determine whether a specific motor vehicle has liability insurance.

The website will be available through any computer with Internet access. This website represents the end-user interface of the OIVS.

To initiate and continue participation in OIVS, ITD will work with each insurance company to ensure the company's data can be queried and they have the ability to transfer data to ITD. Prior to utilizing the OIVS, each insurer must submit an Insurer Information Form as recommended by the IICMVA. The Insurer Information Form is included in the appendix. It will be the responsibility of the insurer to submit a revised Insurer Information Form to ITD when the insurer makes a contact or company change. The revised form should be submitted to ITD within ten (10) calendar days of such change.

Web Service

An authorized requesting party submits a request to verify evidence of insurance through the OIVS. The system will respond with either a “confirmed” or “unconfirmed” result.



Resources

ITD will devote the software, hardware and personnel resources to administer OIVS, including web services, standard security features and customer support.

Security Certificates

The ITD and insurers will exchange SSL certificates and IP addresses in order to request security access. Information will be exchanged with the insurer contacts provided on the insurer information form. ITD will provide customer support for this process.

XML Schema Version

Insurance companies are required to follow one of the following XML schemas as recommended by the IICMVA. The 00200510 and 00200809 web service schema versions are located on the IICMVA website:

<http://www.iicmva.com/IICMVAPublications.html>

Schema Version 00200809	
Accident	ACC
Traffic Violation with Accident	ACCV
Bodily Injury (BI) Coverage Verification	BIVER
Registration Renewal	REGREN
Registration of Vehicle	VEHREG
Traffic Violation	VIOL

Unconfirmed Response Code (00200510 Schema)	
Incorrect Data Format	1
Missing Unique Key	2
Missing NAIC Code	3
Missing VIN	4
Missing Verification Date	5
Unauthorized Requestor	6
System Cannot Locate Unique Key – Information	7
System Found Unique Key – No coverage on Date Requested	8
System Found Unique Key – VIN Cannot Be Verified	9
System Found VIN – Unique Key Cannot Be Verified	10
System Cannot Locate Policy Information – Manual Search In Progress	11
System Unavailable	12

Data

The ITD will provide the following data elements in each electronic request for liability insurance status:

- NAIC Number
- VIN
- Verification Date
- Policy Number

NAIC Number

The NAIC number is a unique identification number assigned to the insurance company by the National Association of Insurance Commissioners.

VIN

Non-conforming VINs (VINs other than 17-character) should not be a problem as long as the VIN is authentic: that is, the VIN is the one issued by the manufacturer in accordance with the regulations in place at the time of manufacture. These are acceptable in the VIN field.

Verification Date

The verification date will be the “occurrence” date. The date to be verified shall be in the format: YYYYMMDD

Policy Number

A policy number is mandatory for each passenger vehicle. ITD recommends that each insurance company consider how a policy number will be read from the evidence of insurance, and make sure it is consistent with how the policy number is contained in the web service. Non-alphanumeric characters (i.e. dashes, spaces, underscores, etc.) shall not be included in the policy number within the web service to ensure uniformity and ease of comparison and matching to a query. Non-alphanumeric characters will not be submitted by ITD as part of the policy number in a query.

Response to Query

When a query is submitted by an end-user to OIVS, the end-user will receive one of two responses:

- "Confirmed"
- "Unconfirmed"

"Confirmed"

When insurance coverage is confirmed by the insurance company, an empty string or “0” may be included.

"Unconfirmed"

When insurance coverage is unconfirmed by the insurance company, an unconfirmed response will be provided to the end-user.

The following unconfirmed response codes conform to the appropriate IICMVA XML schema:

Unconfirmed Response Code (00200510 Schema)	
Incorrect Data Format	1
Missing Unique Key	2
Missing NAIC Code	3
Missing VIN	4
Missing Verification Date	5
Unauthorized Requestor	6
System Cannot Locate Unique Key – Information	7
System Found Unique Key – No coverage on Date Requested	8
System Found Unique Key – VIN Cannot Be Verified	9
System Found VIN – Unique Key Cannot Be Verified	10
System Cannot Locate Policy Information – Manual Search In Progress	11
System Unavailable	12

Unconfirmed Response Code (00200809 Schema)	
*Incorrect Data Format	IDF
*NAIC Code Not Submitted	NAIC1
**System Cannot Locate NAIC	NAIC2
*Policy Key Not Submitted	PKEY1
**System Cannot Locate Policy Key Information	PKEY2
**System Found Policy Key – Coverage on Verification Date Cannot Be Confirmed	PKEY3
**System Found Policy Key – VIN Cannot Be Verified	PKEY4
**System Cannot Locate Policy Information - Manual Search in Progress	POL1
***System Unavailable	SYSU
*Unauthorized Requestor	UREQ
**Coverage on Verification Date Cannot Be Confirmed	VDT1
*Verification Date Not Submitted	VDT2
**System Cannot Locate VIN	VIN1
**System Found VIN – Coverage on Verification Date Cannot Be Confirmed	VIN2
**System Found VIN – Policy Key Cannot Be Verified	VIN3
*VIN Not Submitted	VIN4

*Codes and descriptions that **would** be used when responding if the requesting party failed to provide data for mandatory elements.

Codes and descriptions that **could be used after processing the request which resulted in an unconfirmed response.

***Codes and description indicating that some technical problem caused the system to be unable to return a response.

OIVS only applies to vehicles covered by personal automobile liability insurance policies; therefore, vehicle insurance cannot be verified through OIVS in every situation. Vehicles not subject to OIVS may:

- Be covered by commercial automobile liability insurance policies - Fleet, nonowner, garage, etc. This includes rental vehicles, semis, etc.
- Be covered by a certification of self-insurance.

Response Time

Response time has many determinative variables: bandwidth, speed of connection, congestion, etc. The most important initial factor in the query process is reliable access to the web service; then an acceptable response time can be ascertained. With the verification of insurance not being a stand-alone event - especially in a traffic stop or a vehicle registration - ITD suggests a maximum response time of 5 seconds from a web service.

Maintenance Downtime

The OIVS must be able to verify the insurance status of a motor vehicle 24-hours a day, seven days per week, minus permitted down time for system maintenance.

ITD does expect a return message when a web service is down for maintenance. The message shall be "System Unavailable" or the equivalent.

Record Retention

Insurers should maintain the data necessary to verify insurance status through the OIVS for a period of at least six (6) months from the current date. ITD will maintain historical records of OIVS queries.

Firewall Issues

ITD will address each insurance company, if necessary, to work through any firewall issues with the company.

Security

Data transferred via OIVS will not contain personal information; however, every attempt must be made to ensure that data security is provided for the information transferred. Data secured via the OIVS may not be shared with any party other than those permitted by state or federal privacy laws.

Reports

Every query transaction will be logged.

Book of Business Data Transfer

Purpose

ITD requests that insurance companies doing business in Idaho regularly transfer Book of Business information in the following manner.

Each insurer should submit a data file based on the IICMVA standard to support the verification of mandatory auto insurance using the IICMVA Model User Guide for Implementing Online Insurance Verification (version 4.0). The purpose of the data transfer is to pre-populate mandatory data fields that include:

- Policy Type
- NAIC Code
- Policy Number
- Effective Date
- VIN

The Idaho OIVS Data Upload Guide provides additional details regarding uploading specifications and procedures to transfer insurance data in accordance with the IICMVA Insurance Data Transfer Guide (version 1.0).

Frequency of Submissions

ITD requires that insurance companies upload data at least every month beginning June 8th, 2015. Data uploads should occur by the 10th of the month. If a company prefers to upload data with greater frequency, they may do so at a frequency they desire, as long as it is at least once per month.

Message Upon File Transfer to Database

It is requested that insurers notify ITD before uploading their first insurance data transfer file. Upon receipt of the insurance data transfer file, ITD will notify the insurance company via email of any successful data transmissions. ITD will make every attempt to notify the insurance company regarding unsuccessful transmissions.

Notification of Errors

Upon receipt of each file, ITD will check the file for correct content. If the content is acceptable, ITD will upload the file to the OIVS database and replace the previous file from the company. If the content is not acceptable (corrupt data, field errors, etc.), ITD will send an email error message to the company contacts that will include instructions on how to identify errors in the records sent.

ONLINE INSURANCE VERIFICATION SYSTEM USERS

End-users

The verification system shall be accessible through the internet, world wide web or a similar proprietary or common carrier electronic system by authorized personnel of the department, department of insurance, courts, law enforcement entities and of any other entity authorized by the department.

Methods of Query

There is one method of query/response available to the end-user.

- OIVS Web Interface

Query

An end-user will query OIVS by submitting a vehicle's plate number or all of the following:

- VIN
- Policy Number
- NAIC number/Insurance Company
- Date of insurance coverage to be verified (default will be the current date)

Response

OIVS will return to the user a Confirmed or Unconfirmed depending on the status of the vehicle's insurance coverage. The end-user may continue to query individual vehicles as necessary.

Acronyms

IICMVA – Insurance Industry Committee on Motor Vehicle Administration

ITD – Idaho Transportation Department

FTP – File Transfer Protocol

NAIC – National Association of Insurance Commissioners

OIVS – Online Insurance Verification System

SFTP – Secure File Transfer Protocol

SOAP – Simple Object Access Protocol

VIN – Vehicle Identification Number

XML – Extensible Markup Language

Program Contacts

Idaho Transportation Department
Department of Motor Vehicles
3311 W. State Street, Boise Idaho 83707

DMV Help Desk Number: (800) 634-7790

Organization Help Box: ITDDMVHelpDesk@itd.idaho.gov

www.ltd.idaho.gov/dmv

Idaho OIVS Data Upload Guide

1. Purpose

This document will cover the steps needed to upload Book of Business data to the Idaho Department of Transportation secure FTP site for use in updating department records utilized to request verification of policy information from insurers.

2. Connection Information

Server: [itdftp.idaho.gov](ftp://itdftp.idaho.gov)

Port: 21 for FTP using TLS Explicit encryption

Dynamic Port Range: 41000-41500

Each insurance company will have their own username/password. Please contact ITDDMVHelpDesk@itd.idaho.gov to get your account setup.

3. File Uploading

CompanyName_Date.txt

A file for Allstate might be **Allstate_20110913.txt** (Date format is YYYYMMDD). Spaces are not allowed in the company name. Name length isn't a real issue but must stay in the realm of allowable filename lengths (256 characters). As per the specification, multiple different NAIC numbers are allowed in a single file and this will still be supported. The NAIC number in the file name is just to have an additional general company identifying field. The files will be processed within a few hours of upload and removed from the secure site after the upload completes when the backend system is up and running.

If there are any errors while processing the file an email will be sent to the contact with a list of the errors and a location where the error report can be retrieved from the FTP site. The error file type will be a .txt file.

4. File Format

Data files uploaded to the site need to be conformant to the IICMVA Insurance Data Transfer Guide, which is available here:

<http://www.iicmva.com/Data Transfer Guide 1.1.pdf>

Idaho will only need the first 5 fields from the above guide. These fields are:

Policy Type

NAIC

Policy Number

Effective date: (Date the policy became active)

VIN

The record length needs to be 300 characters long. All remaining characters after the required first 5 fields can be filled with spaces.

Additionally, the guide doesn't specify the record row delimiter, but we will be standardizing on carriage return + line feed (CRLF – ASCII 0D0A). So each record row needs to be delimited by a carriage return +

line feed. Line feed (LF – ASCII 0A) is also an acceptable record delimiter and we will be supporting both so that the file format will be friendly to Windows, Linux, and Unix systems.

We will not be using PGP and no encryption on the file is required. Instead, we are required an encrypted transmission of the file and the file will be immediately processed when the backend system is up and running. This eliminates the need for key exchanges associated with encryption techniques like PGP.

IMPORTANT NOTE:

You may include more than 1 NAIC number in a given file, but you may NOT upload 2 different files with the same NAIC number (vehicles from the same NAIC number split between 2 files). The specification document does not cover this, but in order to delete old records, we have to treat a file with an NAIC number in it as the 'new' master file for that NAIC number.

5. Optional Free Upload Client

There are a number of free FTP clients that can be downloaded from the internet and used to upload your files.

6. Optional Methods of Book of Business file upload

For Insurance companies who are not able to upload book of business file to the FTP server above we have developed 2 additional methods for upload files. You can request an account for the Idaho OIVS system. We will create your account. Once you have an account you can log into the system and manually upload a file. Or you can programmatically send your file to a WebAPI using the account we created for you. We have sample .net c# code we can provide to assist in your development.

Idaho Transportation Department

Insurance Verification Program Insurer Information Form

Please complete a separate form for each NAIC code and submit via email to ITDDMVHelpDesk@itd.idaho.gov

Insurer Name _____

NAIC Code _____

Mailing

Address _____

City _____ **State** _____

Zip _____

Contact Type	Contact Name	Email Address	Phone Number
Business Practices (BP)			
Alternate BP			
Information Technology (IT)			
Alternate IT			

Please place a check by each technical methodology which your company can support.

Web Services **2005 X12 Schema** **2008 X12 Schema** **ACORD Schema**

Alternative – only allowed for companies that insure 100 or fewer vehicles in Idaho

