



CONNECTICUT INSURANCE VERIFICATION SYSTEM (CTIVS)

Implementation Guide for Insurance Companies

**Version 1.1
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Table of Contents

1. INTRODUCTION	3
2. BOOK OF BUSINESS REPORTING	5
2.1 BOB DATA TO BE REPORTED	5
2.2 BOB FILE STRUCTURE	5
2.3 BOB FILE SUBMISSION.....	7
2.4 BOB RETURN FILES GENERATED FOR INSURANCE CARRIERS.....	7
2.5 FTP ACCOUNTS.....	8
2.6 BOB FILE TESTING PROCESS	9
3. INSURANCE COMPANY WEB SERVICES.....	10
3.1 WEB SERVICE STRUCTURE	10
3.2 EXPECTED LEVEL OF SERVICE.....	11
3.3 THE VERIFICATION REQUEST AND RESPONSE	11
3.4 WEB SERVICE TESTING	12
3.5 VIN BROADCASTING.....	13
4. REPORTING BY SMALLER INSURERS.....	15
5. REGISTRATION PROCESS.....	15
5.1 INSURANCE COMPANY REGISTRATION	15
5.2 ACCESSING HELP.....	15
5.3 LOGIN FOR REGISTERED AND APPROVED INSURANCE COMPANY USERS.....	16
5.4 INSURANCE COMPANY PROFILE MANAGEMENT	16
5.5 INSURANCE COMPANY REPORTS	16
6. SUPPORT	16
APPENDIX A: SAMPLE VERIFICATION REQUEST AND RESPONSE MESSAGES	17
APPENDIX B: UNCONFIRMED REASON CODES.....	18
APPENDIX C: VEHICLE TYPES TO BE REPORTED	20
APPENDIX D: ERROR CODES IN ROW ERROR FILES	21

1. Introduction

The Connecticut Legislature enacted a law (Sections 229-232 of Public Act No. 15-5) requiring the Connecticut Department of Motor Vehicles (DMV) to establish an Online Insurance Verification System. The DMV is implementing the Connecticut Insurance Verification System (CTIVS) in order to meet the law's requirements and provide the DMV, State Courts, Law Enforcement Agencies, and other State Agencies with the ability to perform real-time insurance verification, identify insurance policy cancellations, and verify insurance at events such as registration renewal. CTIVS will utilize the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) standards for Insurance Company reporting.

The DMV has partnered with a private vendor, MV Solutions Inc., to implement CTIVS. This new system will interact and share data with various State computer systems and networks, providing law enforcement officers and DMV agents with automated verification of a vehicle's current insurance status.

As a part of this system, insurers will submit automobile insurance records to CTIVS and, if required, establish web services capable of verifying mandatory insurance coverage for vehicles registered in Connecticut.

This Implementation Guide includes details for insurance company participation in CTIVS. Key concepts and components of CTIVS participation are also summarized here:

- All insurers writing private passenger and commercial auto policies in Connecticut are required to report specified policy, vehicle, and customer information (sometimes referred as Book of Business (BOB)) to CTIVS.
 - Insurers must submit BOB data to CTIVS at least once a calendar month. Insurers whose web services do not support VIN broadcasting or are not hosting a web service must provide BOB data on a weekly basis. This data will be used by CTIVS to route instant or real-time verification queries.
 - Unless an insurer provides coverage for less than 500 vehicles registered in Connecticut, insurers must submit BOB data to CTIVS via the file transfer protocol (FTP) process outlined in this Guide. A web transaction will be provided for BOB reporting by small insurers (less than 500 vehicles).
 - The Vehicle Identification Number (VIN) will not be required for Non-vehicle specific policies in the BOB file.
- Insurers covering 500 or more vehicles registered in Connecticut must set up a web service that will allow CTIVS instant direct verification of coverage.
 - Contact the CTIVS Help Desk as soon as possible after your web service is up. The CTIVS Help Desk will then work with you to get the proper connections in place so the data can be shared via the web service.
 - The web services should be in compliance with the specifications and standards of the Insurance Industry Committee on Motor Vehicle Administration (IICMVA).
 - Insurance companies are not required to make commercial policies available through this web service although it is recommended.

Insurance Company Reporting Timeline:

- By January 30, 2015 – Insurers register on the CTIVS website.
- By April 24, 2015 – Insurers submit a test BOB file to CTIVS and begin web services testing.

- By June 19, 2015 – Insurers move to production, BOB data submission and web services (if applicable).

The current CT insurance reporting system MVICS/IRS (Connecticut Motor Vehicle Insurance Compliance and Reporting System) will be discontinued after CTIVS is implemented and the uninsured identification process is transferred to CTIVS. Until then, insurers should also continue their current reporting to MVICS/IRS.

This Guide is posted on the CTIVS website. Go to www.ctivs.com, click on the HELP link, and then on Help For Insurance Companies. If you have any questions, please contact the CTIVS help desk at support@ctivs.com.

Insurers are encouraged to read this entire guide and to review additional information posted on the www.ctivs.com website.

2. Book of Business Reporting

Insurers must submit Book of Business (BOB) files to CTIVS by the seventh (7th) calendar day of each month. Insurers whose web services do not support VIN broadcasting or are not hosting a web service must provide BOB data on a weekly basis. Insurance companies that provide coverage for less than 500 vehicles in Connecticut are exempt from the requirement to submit BOB files and may report data using the CTIVS web portal instead. Follow the guidelines and procedures explained in the sections below when providing the BOB files to CTIVS.

2.1 BOB Data To Be Reported

Report the following information when submitting the Book of Business (BOB) files:

- All active Connecticut auto insurance policies and the associated vehicles and customers with the minimum liability coverage required by the State of Connecticut.
- Both private passenger and commercial automobile insurance policies should be reported. The VIN is not required for Non-vehicle specific policies.
- Policies with liability coverage are required to be reported. At their option, insurers may also report policies with only comprehensive coverage. If reporting policies with comprehensive coverage only, the COMPREHENSIVE INDICATOR should be set to "Y".
- The vehicle types that should be reported are provided in Appendix C.

2.2 BOB File Structure

The BOB file structure is based upon the Insurance Data Transfer Guide published by the Insurance Industry Committee on Motor Vehicle Administration (IICMVA). The BOB file is a text file with rows of fixed length. All rows will be 300 characters long with spaces used as filler. Follow each row with a carriage return line feed character (Hexadecimal '0D 0A'). Submit a separate file for each NAIC number.

File Name

The file name should include the following fields:

- NAIC Number: Insurer's NAIC Number
- File Creation Date: Date file was created in the YYYYMMDD format
- Environment: "P" – Production; "T" - Test
- Extension: File extension such as "pgp", "asc", "txt" or any other valid 3 character extension

File Name format should be in the *NAIC_Date_Environment.extension* format.

For example: 12345_20110815_P.pgp

Detail Rows

The detail rows show the policy data being submitted by the insurance company. Generate one record per customer, vehicle, and policy combination. For example, if policy number 12345 is associated with customers Jane and John Doe on a 2004 Jeep and a 2005 GMC, then four records with the following combinations should be created:

- Jane Doe, 2004 Jeep, policy 12345
- Jane Doe, 2005 GMC, policy 12345

- John Doe, 2004 Jeep, policy 12345
- John Doe, 2005 GMC, policy 12345

Each field's length is specified in the table below with any unused length filled by trailing spaces. Provide the following fields in each row:

Field Id	Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
1	POLICY TYPE	2	1	2	AN	M	'VS' = Vehicle Specific 'NS' = Non Vehicle Specific
2	NAIC	5	3	7	N	M	NAIC Code
3	POLICY NUMBER	30	8	37	AN	M	Policy Number
4	EFFECTIVE DATE	8	38	45	N	M	Effective Date – YYYYMMDD format Date coverage was added for the vehicle/owner. There should not be any time out of force between the Effective Date and the transmission date. If the vehicle had any time out of force, then the effective date that coverage was resumed or reinstated should be reported.
5	VIN	25	46	70	AN	O	VIN (optional for non-vehicle specific policy)
6	LAST NAME or ORGANIZATION	40	71	110	AN	M	
7	PREFIX NAME ABBR	3	111	113	AN	O	
8	MIDDLE NAME	20	114	133	AN	O	
9	FIRST NAME	40	134	173	AN	O	Mandatory if customer is an individual
10	SUFFIX NAME	3	174	176	AN	O	Abbreviated Name Suffix (JR, SR, etc.)
11	FEIN	9	177	185	AN	O	
12	ADDRESS	50	186	235	AN	M	
13	CITY	35	236	270	AN	M	
14	STATE	2	271	272	AN	M	
15	ZIP	5	273	277	N	M	
16	COMMERCIAL INDICATOR	1	278	278	AN	O	"Y" for commercial policies
17	COMPREHENSIVE INDICATOR	1	279	279	AN	O	"Y" for Comprehensive Coverage Only
18	POLICY EXPIRATION DATE	8	280	287	N	O	Future expiration/renewal date of the current policy term. Format is YYYYMMDD.
19	FILLER	13	288	300	AN	M	Space Filled

Trailer Row

Each file should have one trailer row with the following fields.

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

2.3 BOB File Submission

Each insurance company will be assigned an FTP account (see Section 2.5). There will be two folders under each FTP account. Place all BOB files into the BOB_Inbound folder. All return files created by CTIVS in response to the BOB files will be placed in the BOB_Outbound folder.

2.4 BOB Return Files Generated for Insurance Carriers

This section describes the types of files that may be generated by CTIVS and placed in the BOB_Outbound folder of the insurance company. These files will inform insurance companies if their files were successfully processed, or if any errors were encountered in the processing. For each BOB file submitted by the insurance company, at least one of the following files will be generated by CTIVS:

1. **OK file:** If there are no errors in the BOB file submitted by the insurer, an OK file will be generated. The OK file name will be named *OK_NAIC_DatetimeStamp.pgp* (e.g. *OK_12345_20110806121501.pgp*).
2. **Decryption Error File:** This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons:
 - a. File sent by insurance company was not encrypted.
 - b. File sent by insurance company was improperly encrypted.
 - c. File sent by insurance company was encrypted using the wrong PGP key.

Decryption error file will be identified based on the file name prefix DE. The file will be named *DE_NAIC_DatetimeStamp.pgp* (e.g. *DE_12345_20110806121501.pgp*).

3. **Reject File:** This file will be generated if CTIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected. The file may be rejected for the following reasons:
 - a. File is not formatted properly.
 - b. Trailer has a non-zero record count but detail records of the file are missing.
 - c. Length of each record (line) is not up to the length specified in this guide.
 - d. End of a record missing carriage return and line feed (Hexadecimal '0D 0A').

The reject file will contain the description of the error at the top followed by the contents of the file. The reject file can be identified based on the file name prefix REJ. File will be named REJ_ *NAIC_ DatetimeStamp* (e.g. REJ_12345_20110806121501.pgp)

4. **Row Error File:** Row error files are generated when the overall file format sent by the insurance company is okay but some of the rows have errors including:
 - a. Mandatory fields missing.
 - b. Invalid field formats.

The row error file will contain only the records that are in error. The remaining records sent with the original file will be processed by CTIVS and will not appear in the file. Each error record will have the original row sent by the insurer followed by a 3 digit Error Code. The format of the Error Code will be E followed by the Field ID of the invalid/missing field. For example, the Error Code for a row with an invalid NAIC number will be "E02". A complete list of Error Codes is provided in Appendix D.

The Row Error file can be identified based on the file name prefix ERR. File will be named ERR_ *NAIC_ DatetimeStamp* (e.g. ERR_12345_20110806121501.pgp)

5. **VIN No-Match File:** The VIN No –Match files are generated if any of the VINs submitted by the insurer do not match VINs of vehicles registered in CT. The VIN No-Match file will include all the records where the VIN did not match. Each record will have the original row sent by the insurer followed by "E05", the 3 digit Error Code indicating VIN mismatch. VIN No-Match files are sent to insurers for informational purposes and insurers are not required to take action based on these files.

The VIN No-Match file can be identified based on the file name prefix VIN. File will be named VIN_ *NAIC_ DatetimeStamp* (e.g. VIN_12345_20110806121501.pgp)

2.5 FTP Accounts

Insurance companies must send text files to CTIVS using File Transfer Protocol (FTP). FTP accounts will be created for each insurer after they register with CTIVS. If the insurance company prefers, the same FTP account can be shared by companies with different NAIC numbers that are under the same insurance group. Login information and the IP addresses of the FTP servers will be provided after registration.

Each FTP account will have following folders:

- BOB_Inbound
- BOB_Outbound

All files exchanged between CTIVS and insurers will be encrypted by the Pretty Good Privacy (PGP) digital data encryption program. Public PGP keys will be exchanged with the CTIVS Help Desk prior to exchanging insurance data.

2.6 BOB File Testing Process

Before testing begins, each insurance company participating in CTIVS must register on the CTIVS website as described in Section 5. After completing registration, insurance companies will be contacted by the CTIVS team to schedule a conference call to discuss the testing process and address any questions about the CTIVS reporting requirements. FTP User IDs and passwords will be provided and public PGP keys will be exchanged.

The testing process includes the following:

- **Connectivity Testing:** The insurance company should be able to connect to the designated CTIVS FTP server, log in to the insurer's FTP account, and transfer files to the appropriate folders. The insurance company should be able to retrieve CTIVS return files.
- **Decryption:** CTIVS should be able to successfully decrypt files. The insurance company should be able to successfully decrypt CTIVS return files.
- **File Format:** The insurance company files should be formatted according to CTIVS requirements.
- **File Content:** The insurance company file should contain valid data and the data elements should meet the CTIVS rules.

Insurance companies must pass the above tests before submitting production data. The CTIVS team will work with insurance companies and provide information to assist in resolution of any errors.

3. Insurance Company Web Services

All insurers, except those granted an exemption, are required to implement web services capable of correctly verifying the existence of mandatory insurance for vehicles registered in Connecticut. This requirement applies to vehicles covered under private passenger auto insurance policies. Insurers covering less than 500 vehicles registered in Connecticut are not required to provide a web service.

3.1 Web Service Structure

The CTIVS Online Verification client is based upon the model developed by the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) that allows a jurisdiction to use web services hosted by insurance companies to verify insurance. This section describes the overall structure of the web services to be hosted by the insurers.

Web Services Description Language (WSDL) File

A WSDL file is an XML file that describes the public interface to a web service. The IICMVA has created WSDL files for Java, .Net, and Universal web service implementations. To make the verification process as fast as possible, CTIVS uses these WSDL files and does not attempt to read the WSDL file at each web service every time a verification request is initiated. CTIVS manages the endpoints, which are Uniform Resource Locators (URLs), from a local configuration file.

Schema

An XML schema describes the structure of an XML message. CTIVS currently supports the ANSI ASC X12 Insurance Committee's XML Schema for Online Insurance Verification. Case is not specified in the schema. If an insurer has particular requirements for upper or lower case, the message payload must be converted to the required case. Also, the policy number must be converted to the required format.

Extensible Markup Language (XML) Messages

The XML messages for the insurance verification request and response are derived from the schema. Appendix B contains a sample verification request message and a sample verification response message.

Simple Object Access Protocol (SOAP)

SOAP is an XML based protocol that is used by web services to wrap around the XML messages making them platform and language independent. SOAP 1.1 is required.

Hypertext Transfer Protocol (HTTP) over Transmission Control Protocol/Internet Protocol (TCP/IP)

The XML messages will be transported over the internet via HTTP. Verification requests will utilize HTTP 1.1 and it is strongly suggested that it be used for the verification responses as well.

Security

The XML messages will be encrypted via the Secure Sockets Layer (SSL). CTIVS will maintain Class 3 X.509 certificates identifying both the test and production environments. The certificate will be presented in each connection handshake so that the insurer can authenticate the client.

3.2 Expected Level of Service

- Insurers' web services are required to respond to verification requests on a 24/7/365 basis. Although a reasonable amount of downtime to maintain and upgrade systems may occur, insurers are encouraged to design their systems to minimize or eliminate downtime wherever possible. Overall web service availability, measured on a monthly basis, should be at least 99%.
- Scheduled downtime must be reported via e-mail to support@CTIVS.com as early as possible, describing the reason for the downtime, the time the web service will become unavailable, and the time it is expected to become available again.
- Unscheduled downtime must be reported via e-mail to support@CTIVS.com as soon as possible after it occurs, describing the reason for the downtime, the time the web service became unavailable, and the time it became available again.
- Each online CTIVS transaction should take no more than 5 seconds from the time that the verification request message is initiated by the user's system until the response reaches the user's system. In order to achieve the overall 5 second response time, each insurer should design its web service to provide a response within 2 seconds of receipt of an inquiry. Contributing factors to slow responses outside the control of the insurers, such as Internet response time, will be taken into account. Responses not received in a timely manner will be logged and used for evaluating the insurer's web services performance.
- Accuracy is critical to the success of the program. Therefore, each insurer's web service must be designed to provide the correct response to an inquiry. Each web service will be monitored and tested for accurate responses, including testing for false confirmations.

3.3 The Verification Request and Response

CTIVS supports the current versions of ASC X12 schema and plans to include future versions as they are issued. Prior to implementation of a schema, a WSDL created from the schema must be tested and approved.

3.3.1 The Verification Request

The verification request is sent to the appropriate insurer by CTIVS in the XML message format that is valid for the schema employed by the insurer's web service. Verification that the request is from an authorized entity can be established from the certificate that CTIVS will present when the connection is initiated.

The following data elements will be in the verification request message:

- Tracking/Reference Number (ties the request to the response)
- National Association of Insurance Commissioners (NAIC) Code (identifies insurer)
- Vehicle Identification Number (VIN)
- Policy Number ("UNKNOWN" will be provided, if not available)
- Verification Date

The Verification Date may be the current date or a date in the past. Insurers are required to maintain at least six months history. When a data element is required by the schema, if that data element is not available, CTIVS will send the following default value:

- “UNKNOWN” in any mandatory field where text is expected.
- Zeroes in any mandatory field where numbers are expected.

3.3.2 The Verification Response

For each verification request sent by CTIVS, a verification response is issued by the insurer’s web service. Because of front end edits, CTIVS will not send inquiries that would result in a response from the insurer that the request was invalid.

If minimum financial responsibility coverage is present and the policy is active on the requested verification date, the insurance company responds with the following coverage confirmation result: CONFIRMED.

If minimum financial responsibility coverage is not present or the policy is not active on the requested verification date, the insurance company responds with the following coverage confirmation result: UNCONFIRMED.

The required data element in a verification response is:

- ResponseCode

We also recommend including the following data elements. However, these data elements are not mandatory.

- UnconfirmedReasonCode
- TrackingNumber (return the number received in the verification request)
- NAIC
- VerificationDate
- UniqueKey (policy number)
- PolicyState

3.4 Web Service Testing

Before testing begins, each insurance company will have to register on the CTIVS website as described in Section 5. After registration is complete, the insurance company will be contacted by the CTIVS team to schedule a conference call to discuss the testing process and address any questions about the CTIVS requirements. The following information will be collected during the call:

- NAIC codes and the corresponding company names of the underwriting companies that will be responding to verification requests through the web service
- The web service URL(s)
- A time frame during which insurers would like to conduct the testing

Following the call, the insurer will be sent the following:

- The SSL certificates that identify the CTIVS Web Service Client
- The IP addresses that identify the source of the verification requests

Although it is not required, the insurer can also send its SSL certificate for installation in the CTIVS trust store.

The testing will consist of the following steps:

Basic connectivity test

- Connectivity between endpoints is tested via “ping” to ensure that endpoints are reachable.

Test ability to send and receive messages

- Test verification requests and responses formatted in XML and wrapped in SOAP are exchanged.

Testing with security

- The SSL encryption and authentication via the X.509 certificates will be enabled. Testing will be done to ensure that the functionality is not impacted. To properly authenticate the certificate from the jurisdiction, each insurer must install the public key from the jurisdiction’s certificate and the root certificate from the issuing certificate authority.

Test Cases and Data

CTIVS will run the Insurer’s Web service through a set of test cases. If required, the insurer will provide the data necessary for these test cases.

- After all the above testing has been completed, the insurance company can be moved to production for Web Services.

3.5 VIN Broadcasting

If the VIN in the verification request message matches an insured vehicle but the policy number in the request does not match the insurance policy number, then the insurer’s web service should be able to indicate that the vehicle is covered (this is known as “VIN Broadcasting”). The insurer can indicate that the vehicle is covered in one of the following ways:

- Returning a value of “UNCONFIRMED” in the ResponseCode field and a value of “10” or “VIN3” in the UnconfirmedReasonCode field of the CoverageResponse document.
- Returning a value of “CONFIRMED” in the ResponseCode field of the CoverageResponse document.

It is recommended that insurer web services support VIN broadcasting. If an insurer web service does not support VIN broadcasting, then they are required to provide BOB data on a weekly basis.

4. Reporting By Smaller Insurers

Smaller insurers providing coverage for less than 500 vehicles are not required to host insurance verification web services and report BOB files via FTP. They can perform a one-time entry of all policies via the CTIVS website. After the initial entry, insurers will only be required to update their policies on the CTIVS website whenever a policy is added, modified or cancelled/expired.

5. Registration Process

Insurance companies must register on the CTIVS website before testing with CTIVS. The CTIVS website can be accessed at <https://www.ctivs.com>. Cookies should be enabled for the website to properly function after the user has logged in. The CTIVS website is used for user registration, account management, reporting, user management, and providing help to insurance companies.

5.1 Insurance Company Registration

To register, go to the CTIVS website home page and click on the “Register” link in the menu on the left side. Self-registration is only available to insurance companies that are licensed in Connecticut. Please follow the instructions below:

- Fill in all the company information and functional contact details.
- Fill in the technical contact details.
- Fill in the compliance contact details. The compliance contact is used to verify insurance by the CTIVS Help Desk.
- Provide the password in the Web Login Section.
- Provide a secret question and answer which will be used with the Forgot Password functionality.

After the insurance company submits the registration request, the web account is created and the CTIVS team will review and verify it. If the registration requirements are not met, the contact information submitted during registration will be used to notify the registrant and collect any missing/incorrect information. Once verification is complete, the insurance company will be contacted by a CTIVS representative to start the testing process.

5.2 Accessing Help

The CTIVS website help function is available to users at all times and does not require the user to log in to the website. In order to get help, click on the “Help” link from the left menu on any screen. The following information is available through the help function:

- Users can download the latest version of the CTIVS Implementation Guide that provides detailed information on interacting with CTIVS.
- A Frequently Asked Questions section will be populated based on queries that the CTIVS Help Desk receives most often.
- If these sources listed above are not sufficient, click on the “Contact” link to write an email to the CTIVS Help Desk.

The CTIVS Help Desk can be contacted directly at support@CTIVS.com

5.3 Login for Registered and Approved Insurance Company Users

The insurance company must be registered with the CTIVS website and the account must be activated before a user can log in. To log in, enter the user name and password on the CTIVS website home page, and then click the Login button.

5.4 Insurance Company Profile Management

Once logged in, the User can click on the Account Information link to access the company profile information. The User can change the address, contact, and password information.

5.5 Insurance Company Reports

This section will provide reports that will allow the insurers to determine the processing status of the files that were submitted. Users will be able to sort and search by the various fields in the reports, and will also be able to export data to Microsoft Excel.

6. Support

Insurance companies with questions about CTIVS or needing any clarification about information provided in this guide should send an email to support@ctivs.com.

Appendix A: Sample Verification Request and Response Messages

Please Note: The sample request and response messages included in this guide are for illustrative purposes and do not necessarily reflect the latest version. Prior to implementation of a schema, a WSDL created from the IICMVA schema must be tested and approved.

Sample Verification Request Message

```
<?xml version="1.0" encoding="UTF-8"?>
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <soapenv:Body>
    <CoverageRequest xmlns="http://www.iicmva.com/CoverageVerification/"
PublicationVersion="00200809" PublicationDate="2008-11-05">
      <RequestorInformation>
        <Organization>
          <Name>CTIVS</Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>BIVER</ReasonCode>
          <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <OrganizationDetails>
            <NAIC>12345</NAIC>
          </OrganizationDetails>
          <PolicyDetails>
            <VerificationDate>2015-02-19T00:00:00.000</VerificationDate>
            <PolicyKey>UNKNOWN</PolicyKey>
            <PolicyState>CT</PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>
            <VIN>VINTEST123</VIN>
          </VehicleDetails>
        </VehicleInformation>
      </Detail>
    </CoverageRequest>
  </soapenv:Body>
</soapenv:Envelope>
```

Sample Verification Response Message

```
<?xml version="1.0" encoding="UTF-8"?>
<SOAP-ENV:Envelope xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:SOAP-
ENV="http://schemas.xmlsoap.org/soap/envelope/" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns:SOAP-ENC="http://schemas.xmlsoap.org/soap/encoding/">
  <SOAP-ENV:Body>
```

```

<CoverageResponseDocument PublicationVersion="00200809" PublicationDate="2008-11-05"
xmlns="http://www.iicmva.com/CoverageVerification/">
  <RequestorInformation>
    <!-- this section can be echoed from the request -->
    <Organization>
      <Name>CTIVS</Name>
    </Organization>
    <ReasonDetails>
      <ReasonCode>BIVER</ReasonCode>
      <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
    </ReasonDetails>
  </RequestorInformation>
  <Detail>
    <PolicyInformation>
      <CoverageStatus>
        <ResponseDetails>
          <ResponseCode>Unconfirmed</ResponseCode>
          <UnconfirmedReasonCode>VIN1</UnconfirmedReasonCode>
        </ResponseDetails>
      </CoverageStatus>
      <OrganizationDetails>
        <NAIC>12345</NAIC>
        <!-- this can be echoed from the request or provide the actual NAIC that has evidence of coverage
-->
      </OrganizationDetails>
    <PolicyDetails>
      <!-- this section can be echoed from the request -->
      <VerificationDate>2015-02-19T00:00:00.000</VerificationDate>
      <PolicyKey>UNKNOWN</PolicyKey>
      <PolicyState>CT</PolicyState>
    </PolicyDetails>
  </PolicyInformation>
</Detail>
</CoverageResponseDocument>
</SOAP-ENV:Body>
</SOAP-ENV:Envelope>

```

Appendix B: Unconfirmed Reason Codes

Original Unconfirmed Reason Codes from ASC X12 Schema

- 1 Incorrect Data Format
- 2 Missing Unique Key
- 3 Missing NAIC Code
- 4 Missing VIN
- 5 Missing Verification Date
- 6 Unauthorized Requestor
- 7 System Cannot Locate Unique Key Information
- 8 System Found Unique Key - No Coverage on Date
- 9 System Found Unique Key - VIN Cannot Be Verified
- 10 System Found VIN - Unique Key Cannot Be Verified
- 11 System Cannot Locate Policy Information - Manual Search In Progress
- 12 System Unavailable

Newer Unconfirmed Reason Codes from ASC X12 Schema 00200706 and later

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

Appendix C: Vehicle Types To Be Reported

Vehicle Type	Should be reported to CTIVS?
ATV	No
Boat	No
Bus	Yes
Industrial	No
Manufactured Dwelling	No
Mobile Home	No
Motor Home	Yes
Motorcycle	Yes
Passenger	Yes
Semi Trailer	No
Snowmobile	No
Special Mobile	No
SUV	Yes
Trailer	No
Truck	Yes
Truck Tractor	Yes
Utility Trailer Large	No
Utility Trailer Small	No
Van	Yes

Appendix D: Error Codes in Row Error Files

Error Code	Field Id	Field Name
E01	1	POLICY TYPE
E02	2	NAIC
E03	3	POLICY NUMBER
E04	4	EFFECTIVE DATE
E05	5	VIN
E06	6	LAST NAME or ORGANIZATION
E07	7	PREFIX NAME ABBR
E08	8	MIDDLE NAME
E09	9	FIRST NAME
E10	10	SUFFIX NAME
E11	11	FEIN
E12	12	ADDRESS
E13	13	CITY
E14	14	STATE
E15	15	ZIP
E16	16	COMMERCIAL INDICATOR
E17	17	COMPREHENSIVE INDICATOR
E18	18	POLICY EXPIRATION DATE