



MONTANA INSURANCE VERIFICATION SYSTEM (MTIVS)

Implementation Guide for Insurance Companies

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1. Introduction

In 2009, the Montana Legislature enacted a law that required creation of an online motor vehicle liability insurance verification system. Under [Section 61-6-157\(5\)](#) MCA, the Montana Department of Justice must establish an accessible, common-carrier-based motor vehicle insurance verification system to confirm that vehicle owners and operators comply with vehicle liability policy requirements.

The Motor Vehicle Division (MVD) has partnered with a private vendor, MV Solutions Inc., to implement the Montana Insurance Verification System (MTIVS). This new system will interact and share data with various state computer systems and networks, providing law enforcement officers and MVD agents with automated verification of a vehicle's current insurance status.

As a part of this system, insurers will submit private automobile insurance records to MTIVS and, unless granted an exemption, establish web services capable of verifying mandatory insurance coverage for vehicles registered in Montana.

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

- All insurers writing private passenger auto policies in Montana are required to report specified policy, vehicle, and customer information (sometimes referred as Book of Business (BOB)) to MTIVS.
 - Insurers must submit BOB data to MTIVS at least once a calendar month. BOB data will be used, in conjunction with vehicle registration data from the Division, to periodically determine Montana's uninsured motorist rate. It will also be used by MTIVS to route instant or real-time verification queries. Deleted: weekly
 - Unless an insurer provides coverage for less than 500 private passenger vehicles registered in Montana, insurers must submit BOB data to MV Solutions via the file transfer protocol (FTP) process outlined in the Guide. A web transaction will be provided for BOB reporting by small insurers (less than 500 policies).
- Insurers covering 500 or more private passenger vehicles registered in Montana must set up a web service that will allow MTIVS instant direct verification of coverage.
 - Contact the MTIVS Help Desk as soon as possible after your web service is up. The MTIVS Help Desk will then work with you to get the proper connections in place so the data can be shared via the web service. MTIVS will also utilize the BOB data for those situations when insurer's web services are unavailable. Deleted: weekly
 - The web services should be in compliance with the specifications and standards of the Insurance Industry Committee on Motor Vehicle Administration (IICMVA).
- Vehicles insured by commercial policies are exempt from the program, but may be included at the insurer's option. This may be most helpful for customers who have their normal daily use vehicles under a commercial policy.

To meet expectations discussed during the 2011 Legislative Session, MVD wants to have real-time access to vehicle insurance information available for the Montana Highway Patrol to begin piloting in January 2012. To help us achieve this goal, we request that insurers meet the following deadlines:

- By September 15, 2011 – Register on the MTIVS website (<https://www.mtivs.com>).
- By December 16, 2011 – Submit a test BOB file to MTIVS and begin web services testing.

- By January 27, 2012 – Move to production, BOB data submission and web services (if applicable).

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

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

2. Book of Business Reporting

Insurers must submit Book of Business (BOB) files to MTIVS at least once a month. At their option, insurers may submit BOB files more frequently. Insurance companies that provide coverage for less than 500 private passenger vehicles in Montana are exempt from the requirement and can report data using the MTIVS web portal. Follow the guidelines and procedures explained in the sections below when providing the BOB files to MTIVS.

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2.1 BOB Data To Be Reported

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

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- All active Montana auto insurance policies and the associated vehicles and customers with the minimum liability coverage required by the State of Montana.
- Reporting of commercial automobile insurance policies is not mandatory but is highly encouraged. If an insurer elects to report commercial policies, the VIN is not required but should be included if available.
- Binder data, if available.

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:

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- 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/PERSONAL INDICATOR | 1 | 278 | 278 | AN | O | "C" for commercial policies, "P" for Personal Policies |
| 17 | POLICY EXPIRATION DATE | 8 | 279 | 286 | N | O | Future expiration/renewal date of the current policy term. Format is YYYYMMDD. |
| 18 | MT DRIVER'S LICENSE NUMBER | 13 | 287 | 299 | AN | O | |
| 19 | FILLER | 1 | 300 | 300 | AN | M | Space Filled |

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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 MTIVS 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 MTIVS 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 MTIVS:

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 MTIVS 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').

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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 MTIVS 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".

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 MT. The VIN No-Match file will include all the rows where the VIN did not match. 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 MTIVS using File Transfer Protocol (FTP). FTP accounts will be created for each insurer after they register with MTIVS. 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 MTIVS and insurers will be encrypted by the Pretty Good Privacy (PGP) digital data encryption program. Public PGP keys will be exchanged with the MTIVS Help Desk prior to exchanging insurance data.

2.6 BOB File Testing Process

Before testing begins, each insurance company participating in MTIVS must register on the MTIVS website as described in Section 5. After completing registration, insurance companies will be contacted by the MTIVS team to schedule a conference call to discuss the testing process and address any questions about the MTIVS 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 MTIVS 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 MTIVS return files.
- **Decryption:** MTIVS should be able to successfully decrypt files. The insurance company should be able to successfully decrypt MTIVS return files.
- **File Format:** The insurance company files should be formatted according to MTIVS requirements.
- **File Content:** The insurance company file should contain valid data and the data elements should meet the MTIVS rules.

Insurance companies must pass the above tests before submitting production data. The MTIVS 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 Montana. This requirement applies to vehicles covered under private passenger auto insurance policies.

3.1 Web Service Structure

The MTIVS 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 and .Net web service implementations. To make the verification process as fast as possible, MTIVS uses these WSDL files and does not attempt to read the WSDL file at each web service every time a verification request is initiated. MTIVS 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. MTIVS 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.

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). MTIVS 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@MTIVS.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@MTIVS.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 MTIVS 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

MTIVS 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 MTIVS 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 MTIVS 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
- Owner's First and Last Names (if available)

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, MTIVS 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 MTIVS, a verification response is issued by the insurer's web service. Because of front end edits, MTIVS 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 elements in a verification response (based on the ASC X12 00200510, 00200510 and 00200809 schemas) are:

- ResponseCode
- NAIC
- VerificationDate
- UniqueKey (policy number)
- PolicyState

The following data elements also are required by the system:

- TrackingNumber (return the number received in the verification request)

Although the UnconfirmedReasoncode is not mandatory, it is recommended that insurers return it where possible. (See Appendix B for a list of reason codes). If possible, **UNCONFIRMED** results for valid coverage requests for which either the VIN or the Policy Number matches should be supplemented with the following reason messages taken from the ASC X12/XML standard specifications:

- In response to a VIN/policy request or a VIN-only request, a value of "UNCONFIRMED" in the ResponseCode field and a value of "10" or "VIN3" in the UnconfirmedReasonCode field of the CoverageResponse document.
- In response to a policy-only request, a value of "UNCONFIRMED" in the ResponseCode field and a value of "9" or "PKEY4" in the UnconfirmedReasonCode field of the CoverageResponse document.

3.4 Web Service Testing

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

MTIVS will run the Insurer's Web service through a set of test cases. If required, 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.

4. Reporting By Smaller Insurers

Smaller insurers providing coverage for less than 500 private passenger vehicles are not required to host insurance verification web services and report BOB files via FTP. They can report data using one of the following alternative methods:

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- Upload a weekly BOB file (in text or Microsoft Excel format) directly to the MTIVS website

OR

- Perform a one-time entry of all policies via the MTIVS website. After the initial entry, insurers will only be required to update their policies on the MTIVS website whenever a policy is added, modified or cancelled/expired.

Details of these reporting options will be provided after the insurance companies register with MTIVS.

5. Registration Process

Insurance companies must register on the MTIVS website before testing with MTIVS. The MTIVS website can be accessed at <https://www.mtivs.com>. Cookies should be enabled for the website to properly function after the user has logged in. The MTIVS 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 MTIVS 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 Montana. 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 MTIVS Help Desk.
- Provide the User name and 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 MTIVS 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 an MTIVS representative to start the testing process.

5.2 Accessing Help

The MTIVS 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 MTIVS Implementation Guide that provides detailed information on interacting with MTIVS.
- A Glossary of Terms provides definitions of commonly used terms.
- A Frequently Asked Questions section will be populated based on queries that the MTIVS Help Desk receives most often.
- If these sources listed above are not sufficient, click on the “Contact” link to write an email to the MTIVS Help Desk.

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

5.3 Login for Registered and Approved Insurance Company Users

The insurance company must be registered with the MTIVS website and the account must be activated before a user can log in. To log in, enter the user name and password on the MTIVS 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 MTIVS or needing any clarification about information provided in this guide should send an email to support@mtivs.com.

Appendix A: Sample Verification Request and Response Messages

Please Note: The schemas included in this guide are for illustrative purposes and do not necessarily reflect the latest version. MTIVS supports both versions of the ASC X12 schema and will include future versions as they are issued. Prior to implementation of a schema, a WSDL created from the schema must be tested and approved.

Sample Verification Request Message

```
<?xml version="1.0" encoding="UTF-8"?>
<n1:CoverageRequest xsi:schemaLocation="urn:schemas:x12:org:00200510:CoverageRequest
CoverageRequest_00200510.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:n1="urn:schemas:x12:org:00200510:CoverageRequest">
  <RequestorInformation>
    <Individual>
      <ParsedName>
        <Prefix>a</Prefix>
        <GivenName>a</GivenName>
        <MiddleName>a</MiddleName>
        <Surname>a</Surname>
        <Suffix>a</Suffix>
      </ParsedName>
    </Individual>
    <Organization>
      <Name>a</Name>
    </Organization>
    <ReasonDetails>
      <ReasonCode>Accident</ReasonCode>
      <TrackingNumber>a</TrackingNumber>
    </ReasonDetails>
  </RequestorInformation>
  <Detail>
    <PolicyInformation>
      <OrganizationDetails>
        <NAIC>aa</NAIC>
      </OrganizationDetails>
      <PolicyDetails>
        <VerificationDate>2001-12-17T09:30:47.0Z</VerificationDate>
        <UniqueKey>UNKNOWN</UniqueKey>
        <PolicyState>aa</PolicyState>
      </PolicyDetails>
      <BodilyInjuryCoverage>
        <TypeofLimit>PerOccurrence</TypeofLimit>
        <CoverageAmount>12345678.12</CoverageAmount>
      </BodilyInjuryCoverage>
      <PropertyDamageCoverage>
        <TypeofLimit>PerOccurrence</TypeofLimit>
        <CoverageAmount>12345678.12</CoverageAmount>
      </PropertyDamageCoverage>
    </PolicyInformation>
  </Detail>
</CoverageRequest>
```



```

</PolicyInformation>
<InsuredInformation>
  <PrimaryNameInformation>
    <ParsedName>
      <Prefix>a</Prefix>
      <GivenName>a</GivenName>
      <MiddleName>a</MiddleName>
      <Surname>a</Surname>
      <Suffix>a</Suffix>
    </ParsedName>
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    <SocialSecurityNumber>aaaaaaaa</SocialSecurityNumber>
    <DriversLicense>a</DriversLicense>
    <FEIN>a</FEIN>
  </PrimaryNameInformation>
  <AdditionalNamesInformation>
    <ParsedName>
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      <GivenName>a</GivenName>
      <MiddleName>a</MiddleName>
      <Surname>a</Surname>
      <Suffix>a</Suffix>
    </ParsedName>
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  </AdditionalNamesInformation>
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    </SubsiteAddress>
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  <VehicleDetails>
    <VIN>a</VIN>
    <Make>a</Make>
    <Model>a</Model>
    <Year>0000</Year>
  </VehicleDetails>

```

```

    </VehicleInformation>
  </Detail>
</n1:CoverageRequest>

```

Sample Verification Response Message

```

<?xml version="1.0" encoding="UTF-8"?>
<n1:CoverageResponse
xsi:schemaLocation="urn:schemas:x12:org:00200510:CoverageResponse
CoverageResponse_00200510.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
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        <Surname>a</Surname>
        <Suffix>a</Suffix>
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    <Organization>
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    </Organization>
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      <TrackingNumber>a</TrackingNumber>
    </ReasonDetails>
  </RequestorInformation>
  <Detail>
    <PolicyInformation>
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        </ResponseDetails>
      </CoverageStatus>
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      </OrganizationDetails>
      <PolicyDetails>
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        <PolicyState>aa</PolicyState>
      </PolicyDetails>
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      </BodilyInjuryCoverage>
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  </Detail>
</n1:CoverageResponse>

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    <PropertyDamageCoverage>
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      <FEIN>a</FEIN>
    </PrimaryNameInformation>
    <AdditionalNamesInformation>
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        <Building>a</Building>
        <Department>a</Department>
        <Floor>a</Floor>
        <Room>a</Room>
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      <CountrySubdivision>a</CountrySubdivision>
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      <Country>aa</Country>
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    </VehicleDetails>
  </VehicleInformation>

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<Model>a</Model>  
<Year>0000</Year>  
</VehicleDetails>  
</VehicleInformation>  
</Detail>  
</n1:CoverageResponse>
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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 |