THE DISTRICT OF COLUMBIA INSURANCE VERIFICATION SYSTEM (DC IVS)

IMPLEMENTATION GUIDE FOR INSURANCE COMPANIES

Version 5
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1. Introduction

The District of Columbia Department of Motor Vehicles (DC DMV) operates an insurance verification system (DC IVS) which is used to verify insurance for vehicles registered in DC. This Guide covers the reporting requirements for insurance companies providing vehicle liability insurance in DC.

DC IVS identifies uninsured vehicles by using insurance data made available by insurance companies. Any vehicle that is shown as uninsured by DC IVS may result in a notice sent to the registered owner of the vehicle and subsequent suspension action if the owner does not respond in a timely manner.

DC IVS utilizes the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) model for insurance company reporting. Insurance companies have the following reporting requirements:

- Submit weekly full **Book of Business (BOB) files** to DC IVS via File Transfer Protocol (FTP). The BOB files must contain all actively insured DC vehicles carrying liability coverage. BOB files should contain both personal and commercial policies and vehicles.

- Make **Online Insurance Verification (OLV) Web Services** available to DC IVS. Only companies insuring more than 500 DC vehicles are required to make Web Services available. The web services should follow the specifications and standards of the IICMVA.

- Submit **SR22 and SR26 transactions** electronically. Insurance companies providing SR22 filings in DC shall submit SR22 and SR26 data to DCIVS electronically using the DCIVS web portal or using text files via FTP. This requirement will become mandatory on December 1, 2023.

2. Book of Business Reporting

2.1 BOB Data To Be Reported

BOB files should contain the following data:

- All actively insured vehicles provided liability coverage by the insurance company.

Vehicles covered under both commercial and personal policies should be included in the BOB file. BOB files should be submitted every week.

2.2 BOB Data Elements

The following data elements should be included in the BOB files.

- **Insurance Company NAIC number**: the number assigned by the National Association of Insurance Commissioners that uniquely identifies the insurance company that is reporting.
- **Vehicle VIN**: the vehicle identification number.
- **Policy Number**: the insurance policy number.
- **Effective Begin Date**: the date coverage was added for the vehicle. There should not be any time out of force between the Effective Begin Date and the transmission date. If the vehicle had any time out of force, then the effective date coverage was resumed or reinstated should be reported.
    - Examples
        - If a policy was renewed without a lapse, either the original effective date or the renewal date can be reported.
        - If a vehicle was added to a policy in the middle of a policy term, the date coverage was added for the vehicle should be reported, not the effective date of the policy.
        - If a policy was changed (such as a decreased deductible) but there was no time out of force - then the date coverage was added for the VIN should be reported, not the date the policy was modified.
        - A balance due notice was received by insured on 3/1 for the policy term 1/15 to 7/15. If the balance due was paid by the insured on 3/10 and the insurer resumed coverage effective 3/11 (lapse in coverage), the date the insurer resumed coverage (3/11) should be reported.
        - If the premium due date is 4/15 and a processing period of 15 days is given by the insurer. If the insurer receives payment post marked 4/30 and there was no time out of force the original effective date of the date coverage was added for the vehicle should be reported.
- **Effective End Date**: the future expiration/renewal date of the current policy term
- **First Name**: the first name of the primary policyholder
- **Last Name/Organization Name**: the last name of the primary policyholder or the name of the organization

2.3 BOB File Structure

The DC IVS will accept and generate fixed width text files. The format of the files sent by the insurers and the files sent by the DC IVS will be the same. The BOB text files will have 2 sections: the Header Row and the Detail Rows. All rows should be 220 characters long with spaces being used as filler space. There should be no footer after the Detail rows. Insurance companies can include data for multiple NAIC numbers in the same file – however the files should have only one Header.

The Header Row

Each text file should have one header row at the beginning of the file. The header row should have the following fields listed in the order listed in the table. The length of each field should be equal to the length specified in the table. Trailing spaces should fill the unused length.

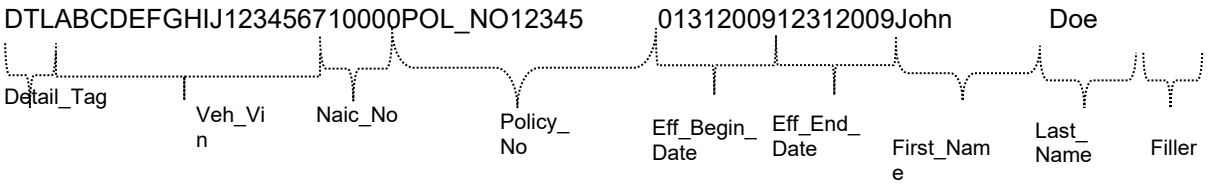
Data Fields	Field names for DC IVS	Data Type/Length	Description
Header Tag	HDR_TAG	Alphanumeric(3)	This field indicates a Header row. The value of this field should be "HDR"
Sender of the File	SENDER	Alphanumeric (5)	- FTP User Name for files being sent by insurance companies (the NAIC Number can also be used) -"DCIVS" for files being sent by DC IVS to insurance companies
Receiver of the file	RECEIVER	Alphanumeric(5)	-"DCIVS" for files being sent by insurance companies -The FTP User Name for files being sent by DC IVS to insurance companies
Environment	ENV	Alphanumeric(1)	This field identifies if the file being sent is a test file or a production file. The valid values are "T" (for test files) and "P" (for production files).
Transmission Date	TRANS_DATE	Alphanumeric(8)	This is the date that the file was sent. It should be in the MMDDYYYY format. For example, 14th of July, 2009 will be represented as 07142009
Filler	-	Alpha (198) 198 blank spaces	This is the filler used to make the length of the Header row equal to Detail Row. It is filled with blank spaces. It is okay to put an X for the last character.

Example of Header Row being sent by insurer with NAIC Number "10000"

Detail Rows
The detail rows should contain the transaction data being submitted by the insurance companies. There should be at least one row for each vehicle transaction being submitted.
Each row should contain the following fields in the order in which they appear in the table below. The length of each field should be equal to the specified length with any unused length filled by trailing spaces.

Data Fields	Field names	Data Type/Length	Example
Detail Tag	DTL_TAG	Alphanumeric(3) Value should be "DTL"	"DTL"
Vehicle Identification Number	VEH_VIN	Alphanumeric(17)	
Insurer's NAIC Number	NAIC_NO	Numeric(5)	"10000"
Insurer's Policy Number	POLICY_NO	Alphanumeric(25)	
Effective Begin Date	EFF_BEGIN_DATE	Numeric(8)	"01312009" (MMDDYYYY)
Effective End Date	EFF_END_DATE	Numeric(8)	"12312009" (MMDDYYYY)
First Name	FIRST_NAME	Alphanumeric(50)	
Last Name/ Organization Name	LAST_NAME	Alphanumeric(100)	
Transaction Return Error Indicator	TX_RETURN_ERROR_IND	Alphanumeric(4)	" " (Filler - Insurers will add 4 blank spaces. DC IVS will send "EROR")

The following is an example of Detail Row being sent by insurer with NAIC Number "10000" for VIN "ABCDEFGHIJ1234567".



2.4 BOB File Submission

Each insurance company will be assigned an FTP account (see Section 5). There will be multiple folders under each FTP account. All BOB files submitted by insurers should be put into the BOB_Inbound folder. All return files created by the DC IVS in response to the BOB files will be put into the BOB_Outbound folder by the DC IVS.

2.5 BOB Return Files Generated for Insurance Companies

The following types of files may be generated by the DC IVS and placed in the in the BOB_Outbound folder of the insurance company. These files are to inform insurance companies if their files were successfully processed or if any errors were encountered in the processing.

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_*FTPUserName_DatetimeStamp*.TXT (e.g. OK_Fabcd_08062005121501.TXT).

There are two types of errors that may be reported. The primary one, or Hard error, involves successful or unsuccessful receipt of the FTP file. If there are any Hard errors in the files submitted by insurance companies, the DC IVS will generate a return file to the insurance company in question. Based on the type of error, the insurance company may receive a Decryption Error file, a Reject file or an Error File. These files are described below.

2. **Decryption Error file:** This file will be generated if a PGP decryption error occurs. Decryption error 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.

    This error is only applicable to the insurance companies who selected PGP as the security type. Decryption error file will be identified based on the file name prefix DE. The file will be named DE_*OriginalFileName_DatetimeStamp*.TXT (e.g. DE_FileNameSentByInsurer_08062009121501.TXT)

3. **Reject file**: This file will be generated if the DC IVS cannot read the file or if the file is improperly formatted and the whole file is being rejected. File may be rejected for the following reasons:
    a. File is not formatted properly.
    b. Header of the file is missing.
    c. Detail part of the file is missing.
    d. Length of each record (line) is not up to the length specified in the implementation guide.
    e. End of a record missing carriage return and line feed.

    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_ *FTPUserName _DatetimeStamp*.TXT (e.g. REJ_Fabcd_08062009121501.TXT).

A second type of error involves data in the individual records. This Soft error is reported for general information purposes only and does not require a response from the insurance company.

4. Soft error files are generated when the overall file format sent by insurance company is okay, but some of the rows have errors such as:
    a. Mandatory fields missing.
    b. Invalid date formats.

    The error file will contain only the records that are in error. The remaining records sent with the original file will be processed by the DC IVS and will not appear in the Error file. Each error record will have “EROR” in the Transaction Return Error Indicator (the last field of the row).

    Error files are sent for informational purposes. Insurance companies are not required to take any action based on the errors.

    The Error file can be identified based on the file name prefix ERR. File will be named ERR_ *FTPUserName _DatetimeStamp*.TXT (e.g. ERR_Fabcd_08062005121501.TXT).

2.6 BOB File Testing

Following registration, the insurance company will be contacted by the DC IVS team to schedule a conference call to discuss the testing process and address any questions about the DC reporting requirements. FTP User Ids and passwords will be provided, and PGP keys will be exchanged with insurance companies.

The testing process includes the following:

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

The insurance company must pass the above tests before submitting production data. The DC IVS team will work with the insurance company and provide them information to assist in resolution of any errors. Insurance company must successfully complete the testing process and transmit data that meets the requirements defined in this guide. Once the testing is completed successfully, the insurance company will be set to production and can start submitting production files.

3. Insurance Company Web Services

Insurance company web services must be capable of verifying the existence of mandatory liability insurance for vehicles registered/rated in DC.

3.1 Web Service Structure

The DC IVS Online Verification client is based upon the model developed by the 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 insurance companies.

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, DC IVS uses these WSDL files and does not attempt to read the WSDL file for each web service every time a verification request is initiated. DCIVS manages the endpoints, which are Uniform Resource Locators (URLs), from a local configuration file.

Insurance companies are required to use one of the WSDLs published by the IICMVA. These WSDLs can be found at http://www.iicmva.com/IICMVAPublications.html.

Schema

An XML schema describes the structure of an XML message. DC IVS currently supports the ANSI ASC X12 Insurance Committee's XML Schema for Online Insurance Verification. Case is not specified in the schema. If an insurance company 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/Transport Layer Security (SSL/TLS). DC IVS 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 insurance company can authenticate the client.

3.2 Expected Level of Service

- Insurance companies' 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, the web service availability, measured on a monthly basis, shall be at least 99%.
- Scheduled downtime must be reported via e-mail to help@DCIVS.org 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 help@DCIVS.org immediately, describing the reason for the downtime, the time the web service became unavailable, and the estimated time it will become available again.
- Insurance companies should design their web services to provide a response within 2 seconds of receipt of an inquiry. Contributing factors to slow responses outside the control of the insurance companies, 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 insurance company's web services performance.
- Accuracy is critical to the success of the program. Therefore, each insurance company's web service must 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

DC IVS supports the current and previous versions of the IICMVA specifications 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 insurance company by DC IVS in the XML message format that is valid for the schema employed by the insurance company's web service. Verification that the request is from an authorized entity can be established from the certificate that DC IVS 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 insurance company)
- 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. Insurance companies are required to verify insurance for dates up to one year in the past.

3.3.2 The Verification Response

For each verification request sent by DC IVS, a verification response should be issued by the insurance company's web service. Because of front end edits, DC IVS will not send inquiries that would result in a response from the insurance company that the request was invalid.

If minimum motor vehicle liability coverage is present and active on the requested verification date, the insurance company should respond with the following coverage confirmation result: CONFIRMED.

If minimum motor vehicle liability coverage is not present or is not active on the requested verification date, the insurance company should respond with the following coverage confirmation result: UNCONFIRMED.

The required data elements in a verification response are:

- ResponseCode
- NAIC: This is the NAIC of the insurance company insuring vehicle.

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)
- VerificationDate
- UniqueKey (policy number)
- PolicyState

3.4 Web Service Testing

Insurance companies should contact the DC IVS Help Desk at Help@DCIVS.org to begin testing. If needed, the DC IVS team will schedule a conference call to discuss the testing process and address any questions about the DC IVS requirements. The following information will be collected during the call:

- NAIC codes that will be supported by the web service.
- The web service URL(s).
- The IICMVA WSDL that is used by the web service.
- A time frame during which insurance companies would like to conduct the testing.

Following the call, the insurance company will be sent the following:

- The SSL certificates that identify the DC IVS web service Client.
- The IP addresses that identify the source of the verification requests.

The testing will consist of the following steps:

Basic connectivity test

- Connectivity between endpoints 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, the insurance company must install the public key from the jurisdiction's certificate and the root certificate from the issuing certificate authority.

Test Cases and Data

DC IVS will run the insurance company's web service through a set of test cases. If required, the insurance company will provide the data necessary for these test cases.

- After all the above testing has been completed, the insurance company can make their production web service available to DC IVS for insurance verification.

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 insurance company's web service should be able to indicate that the vehicle is covered (this is known as "VIN Broadcasting" or "Unknown Carrier Request"). The insurance company 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 insurance company web services support VIN broadcasting.

4. SR22 and SR26 Reporting

4.1 SR22/26 Data To Be Reported

The following SR22s and SR26s should be filed using DCIVS:

- All SR22 filings.
- All SR26s (cancellation of SR22).
- SR22 renewals should not be reported. SR22 filings are considered effective until a corresponding SR26 is reported for them.

Insurance companies have the following options to submit SR22s and SR26s:

- Submit SR22s and SR26s using the DCIVS web portal. Instructions are provided in Section 4.2
- Submit SR22s and SR26s using text files submitted using PGP. Instructions are provided in Section 4.3

4.2 Reporting SR22s and SR26s via web portal

4.2.1 Steps for Submitting a New SR22

- Login to the DCIVS web portal (if not already logged in). You can login as the main insurance company user or as a sub-user. (The main insurance company user can create sub-user accounts)
- Click on SR22/26 button to access the SR22/26 submission web page.
- Select “New SR22 Transaction” as the Transaction Type.
- Enter the First Name, Last Name, DL Number and Customer DOB and click Next to verify that correct customer is displayed. If customer information is not found, you have an option to enter the address information and continue.
- Enter/select the following SR22 information.
    - NAIC: User will be able to submit any NAIC within the insurance group.
    - Policy Number
    - SR22 Filing State (This will default to DC)
    - Effective Begin Date
    - Owner’s Policy (Yes/No)
    - Operators Policy (Yes/No)
- Adding vehicle VINs is optional.
- Electronically sign the SR22 and submit.

4.2.2 Steps for Amending an SR22 Previously Submitted to DCIVS

- Login to the DCIVS web portal (if not already logged in). You can login as the main insurance company user or as a sub-user.
- Click on SR22/26 button to access the SR22/26 submission web page.
- Select “Amend SR22 Transaction” as the Transaction Type.
- Enter the NAIC number , Policy Number and DOB of the previously submitted SR22.
- If the entered NAIC number , Policy Number and DOB match an existing SR22, the following values of the SR22 will be displayed and can be modified
    - SR22 Filing State
    - Effective Begin Date
    - Owner’s Policy (Yes/No)
    - Operators Policy (Yes/No)
- After modifying the appropriate values, electronically sign the amended SR22 and submit.

4.2.3 Steps for Submitting an SR26 for an SR22 Previously Submitted to DCIVS

- Login to the DCIVS web portal (if not already logged in). You can login as the main insurance company user or as a sub-user.
- Click on SR22/26 button to access the SR22/26 submission web page.
- Select “Submit SR26 Transaction” as the Transaction Type.
- Enter the NAIC number, Policy Number and DOB of the previously submitted SR22.
- If the entered NAIC number, Policy Number and DOB match an existing SR22, the SR22 information will be displayed.
- Enter the Cancellation Date
- Electronically sign the SR26 and submit.

4.3 Reporting SR22s and SR26s using Text Files

4.3.1 SR22/26 File Structure

The SR22/26 file should be a text file with rows of fixed length. All rows will be 355 characters long with spaces used as filler. Each row must be followed by a carriage return line feed character (Hexadecimal ‘0D 0A’). A separate file should be submitted for each NAIC number.

File Name
The file name should include the following fields:

- NAIC Number: Insurance company’s NAIC Number
- File Creation Date: Date file was created in the YYYYMMDD format
- Environment: “P” – Production; “T” – Test
- File Indicator: “SR” indicating it is an SR22/26 file (and to differentiate it from BOB files)
- Counter: Although only daily files are required, an insurance company may submit multiple files per day. If an insurance company decides to submit multiple files in a day, they have to use the

Counter indicating the number of file. If an insurance company is only submitting one file per day, the Counter should always be "1".
- Extension: File extension such as "pgp", "asc", "txt" or any other 3 character file extension

File Name format should be in the *NAIC_ Date_Environment*_SR_*Counter*.*extension* format.
For example: A daily production SR22/26 file submitted by NAIC 12345 on 08/15/2022 will be named **12345_20220815_P_SR_1.pgp**

Detail Rows
The detail rows show the SR22/26 transactions being submitted by the insurance company. One record should be generated per each SR22 or SR26.

Each field's length is specified in the table below with any unused length filled by trailing spaces. Any fields for which a value is not being provided should be filled with spaces. Provide the following fields in each row:

Field Id	Field Name	Length	Begin	End	Type (AN – Alpha numeric N- Numeric)	Mandatory/Optional	Description
1	TRANSACTION TYPE	4	1	4	AN	M	'SR22' = SR22 Filing 'SR26' = SR26 Filing
2	NAIC	5	5	9	N	M	NAIC Code
3	POLICY NUMBER	30	10	39	AN	M	Policy Number
4	SR22 EFFECTIVE DATE	8	40	47	N	M	Effective Date – MMDDYYYY format The date from which the SR22 Filing is effective.
5	SR22 FILING STATE	2	48	49	AN	M	State Code for SR22 Filing State. For example, for District of Columiba, the code should be 'DC'
6	SR26 CANCELLATION DATE	8	50	57	N	M (for SR26 transactions)	Effective Date of cancellation or termination – MMDDYYYY format This field should be left empty for SR22 transactions. It should only be supplied for SR26 transactions.
7	OWNER'S POLICY	1	58	58	AN	M	"Y" for Owner's Policy "N" - if not an Owner's Policy
8	OPERATOR'S POLICY	1	59	59	AN	M	"Y" for Operator's Policy (applicable to any Non-owner vehicle) "N" - if not an Operator's Policy
9	VIN	25	60	84	AN	O	VIN (optional). Should not be

							provided for SR26 Filings.
10	FIRST NAME	45	85	129	AN	M	
11	LAST NAME	45	130	174	AN	M	
12	DATE OF BIRTH	8	175	182	N	M	Customer's Date of Birth– MMDDYYYY format
13	DRIVER'S LICENSE NUMBER	25	183	207	AN	O	Customer's Driver's License Number. If Customer does not have a DC Drivers's License, this can be blank.
14	STREET ADDRESS	80	208	287	AN	M	Customer Address - Street
15	CITY	35	288	322	AN	M	Customer Address - City
16	STATE	2	323	324	AN	M	Customer Address - State
17	ZIP	5	325	329	N	M	Customer Address - Zip
18	PROCESSING INDICATOR	3	330	332	AN	O	This field should be left blank by insurance companies. It will be filled by DCIVS in the return files. Values will be: 'SUC' - Successfully Processed. 'ERR' - Error in Processing
19	ERROR CODE	3	333	335	AN	O	This field should be left blank by insurance companies. It will be filled by DCIVS in the return files. If there was an error in processing the record, this will be a 3 digit code indicating the field that had error. Values are provided in Appendix D
20	MATCHING STATUS	3	336	338	AN	O	This field should be left blank by insurance companies. It will be filled by DCIVS in the return files. This will be a code indicating if DCIVS was able to match the record submitted by insurance company. For SR22 transactions, the matching will be based on Customer Date of Birth, Name, and Driver's License Number. For SR26 transactions, the matching will be based on NAIC Number and Policy Number (of a previously filed SR22). Values will be: "MAT" - Matched "UNM" - Unmatched
21	FILLER	17	339	355	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 – MMDDYYYY Format
FILLER	333	23	355	AN	M	Space Filled

4.3.2 SR22/26 File Submission

Each insurance company will be assigned an FTP account (see Section 5). There will be two folders under each FTP account for exchanging SR22/26 files. Insurance company should place all SR22/26 files into the SR_Inbound folder. All return files created by DCIVS in response to the SR22/26 files will be placed in the SR_Outbound folder.

4.3.3 SR22/26 Return Files Generated for Insurance Companies

This section describes the types of files that may be generated by DCIVS and placed in the SR_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. The files will be generated within 48 hours of the file submission by insurance company. For each SR22/26 file submitted by the insurance company, at least one of the following files will be generated by DCIVS:

1. 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 can be identified based on the file name prefix DE_SR. The file will be named DE_SR_NAIC_ DatetimeStamp.pgp (e.g. DE_SR_12345_ 20220806121501.pgp).

2. Reject File: This file will be generated if DCIVS 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 (row) is not up to the length specified in this guide.

d. End of a record (row) 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_SR. File will be named REJ_SR_NAIC_ DatetimeStamp.pgp (e.g. REJ_SR_12345_ 20220806121501.pgp).

3. SR22/26 Return File: If the file submitted by insurance company is not rejected, then the SR22/26 data is processed and a Return file is generated. The format of the Return file is the same as the format of the SR22/26 files submitted by the insurance companies (as specified in Section 6.2).

Each record in the Return file will have the original row sent by the insurance company with the following fields populated.

- PROCESSING INDICATOR: This field will indicate if the row was successfully processed or errored out. Values will be:

'SUC' - Successfully Processed.

'ERR' - Error in Processing

- ERROR CODE: If there was an error in processing the record, this will be a 3 digit code indicating the field that had error. Values are provided in Appendix E.

- MATCHING STATUS: This field will indicate if DCIVS was able to match the record submitted by insurance company. Values will be:

"MAT" - Matched

"UNM" – Unmatched

Records with errors and unmatched records should be corrected and resubmitted.

The return file can be identified based on the file name prefix RET_SR. File will be named RET_SR_NAIC_ DatetimeStamp.pgp (e.g. RET_SR_12345_ 20220806121501.pgp).

5. FTP Accounts

Insurance companies will send text files to the DC IVS using Secure File Transfer Protocol (SFTP – FTP over SSH). Secure FTP accounts will be created for each insurer after they register with the DC IVS. 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 to insurers to allow access to their accounts.

Each FTP account will have the following folders:
- BOB_Inbound
- BOB_Outbound
- SR_Inbound
- SR_Outbound

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

Prior to September 2020, DC IVS allowed insurers to send unencrypted files over FTPS (FTP over SSL). Beginning September 30th 2020, all files should be encrypted using PGP. Companies previously exchanging unencrypted files should contact the DC IVS Help Desk at help@DCIVS.org to coordinate the switchover to PGP.

6. Registration Process

Insurance companies will register on the DC IVS website before beginning testing with the DC IVS. The DC IVS website can be accessed by entering https://www.dcivs.org on the address field of an Internet browser. Cookies should be enabled for the website to properly function after the user has logged in. The DC IVS website is used for user registration, account management, reporting, and providing help to insurance companies.

6.1 Insurance Company Registration

To register, go to DC IVS Home Page and click on 'Register' link in the menu on the left side. Self registration is only available to DC licensed insurance companies.

- Fill in all the company information and functional contact details.
- If insurance company has a separate technical contact, check the 'Do you want to add a technical contact?' check box and more fields will become available to add the technical contact information.
- If insurance company has a separate compliance contact, check the "Do you want to add a compliance contact?" checkbox and more fields will become available. The compliance contact is used to verify insurance by the DC DMV.
- 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 companies submit the registration request, the web account for the insurance company is created and the DC IVS team will review and verify it. The insurance company must be DC licensed insurance company. 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 the verification is complete, the insurance company will be contacted by a DC IVS representative to start the testing process.

6.2 Accessing Help

DC IVS help functions are available to users at all times and do not require the user to log in to the website. In order to get help, click on 'Help' link from the left menu on any screen.

Users can download the DC IVS guide that provides detailed information on interacting with the DC IVS. The Glossary of Terms provides definitions of commonly used terms. The Frequently Asked Question sections will be populated based on queries that the DC IVS Help Desk receives most often. If these sources are not sufficient, click on the Contact link to write an email to the DC IVS Help Desk.

6.3 Login for Registered and Approved Insurance Company Users

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

6.4 Insurance Company Home Page

The first page that appears after the User has logged in is the insurance company homepage. From the home page the insurance company can access administration functions, and reports.

6.5 Insurance Company Profile Management

Once logged in, the User can click on the Account Information button to access the page to update profile information. The user can change the address, contact, and password information.

6.6 Insurance Company Reports

This section will provide reports that will allow the insurers to determine the processing status of the files that they submitted. Users will be able to sort and search by the various fields in the reports.

7. Help

If insurance company needs any clarification about this Guide or have any other questions about the DC IVS, they should send an email to Help@dcivs.org.

Users can download the DC IVS guide that provides detailed information on interacting with the DC IVS and access Frequently Ask Questions by selecting the Help link on the DC IVS webpage at https://www.dcivs.org.

Appendix A - DC IVS GLOSSARY

The following is a list of definitions and acronyms used throughout this Guide. These definitions are intended to help clarify the terms used.

DC IVS – District of Columbia Insurance Verification System.

PIER – Program for Insurance Electronic Reporting. The DC PIER system was used by insurance companies to report cancellations prior to the DC IVS going into production. Insurance companies will continue to report cancellations to the DC PIER system until they start reporting cancellation files to the DC IVS. Smaller insurance companies who have less than 100 registered DC vehicles have the option of continuing to use the PIER system.

DC IVS Website – The main website of the DC IVS. Each insurance company will be required to register on the DC IVS website prior to testing. Insurance company contact information will be maintained on the website account. Insurance companies can view reports and FTP information through their DC IVS website account. DC IVS guides and documents such as frequently asked questions will be available on the DC IVS website.

BOB Reporting – Reporting of a text file containing all vehicles insured by the insurance company at the time the file is created. This file is referred to as a Book of Business (BOB) file. This file should be reported to the DC IVS weekly.

DC Vehicles – Vehicles that are registered in the District of Columbia.

Personal Vehicles – Vehicles that are registered to an individual.

Commercial Vehicles – Vehicles that are registered to a business or entity.

FTP – File Transfer Protocol. FTP is a standard network protocol used to exchange files over the Internet. It is used to transfer text files to the DC IVS FTP server by insurance companies.

FTP Account – An FTP account that is created by the DC IVS team for each insurance company. The username and password to access the insurance company's DC IVS FTP account will be provided following registration.

PGP – Pretty Good Privacy. PGP is a technique that is used to encrypt files. Public PGP keys are exchanged between the insurance company and the DC IVS team. Insurance companies encrypt text files being sent to the DC IVS with the DC IVS public key. The DC IVS will encrypt return files with the insurance company public key.

Data Element – Information fields used in insurance information records within a text file.

NAIC – The National Association of Insurance Commissioners.

Insurance Company NAIC number – Number assigned to each insurance company by the NAIC. The NAIC number uniquely identifies the insurance company that is reporting and is a required data element in the text files.

VIN – A Vehicle Identification Number, commonly abbreviated to VIN, is a unique serial number used by the automotive industry to identify individual motor vehicles. Prior to 1981, there was not an accepted standard for these numbers, so different manufacturers used different formats. Since 1981, VINs consist of 17 characters which do not include the letters I, O, or Q (to avoid confusion with numerals 1 and 0).

Policy Number – The unique number assigned by the insurance company to the policy.

Effective Begin Date – The date coverage was added for the vehicle. There should not be any time out of force between the effective begin date and the transmission date. If the vehicle had any time out of force, then the effective date coverage was resumed or reinstated should be reported.

Effective End Date – The future expiration/renewal date of the current policy term.

First Name – The first name of the primary policyholder.

Last Name/Organization Name – The last name of the primary policyholder or the name of the organization.

Hard Error - This error causes rejection of the insurance company's entire file transmission.

Soft Error– This error causes only the rejection of certain rows within the file. The overall file format sent by insurance company is okay, but some of the rows have errors. The error rows are returned to the insurance company.

Web Login - Login user name and password that you will use to access the DC IVS website. This user name and password will be activated after your registration is approved by DMV. Once activated, you will be able to change your password by going to the account information section.

Secret Question - The Secret Question and the Answer provide enhanced security especially in a scenario where username and password are being shared among multiple people within same organization. The answer to the secret question will also be required to reset a forgotten password.

Functional Contact - Functional contact is required for the insurance company's DC IVS web account. The contact at the insurer that deals with functional aspects of insurance reporting. This will be the primary contact.

Technical Contact –The contact at the insurer that deals with the technical aspects of the data exchange between the DMV and the insurer.

OK File – If there are no errors in the BOB file submitted by the insurer, and OK file will be generated and placed in the insurance company's BOB_outbound FTP folder.

Reject Error File – A Hard error file. This will be generated if the DC IVS can not read the BOB file or if the BOB file is improperly formatted and the whole file is being rejected.

Decryption Error File – A Hard error file. This file will be generated if a PGP decryption error occurs.

Error File – A Soft error file. This file will be generated if the overall format of the BOB file is correct, but there are specific rows which contain errors. Only the rows which contain errors will be returned in the error file.

Appendix B: Sample Verification Request and Response Messages

Please Note: The sample request and response messages included in this guide are for illustrative purposes and is based on the IICMVA Web Service WSDL Version Java 1.1 (00200809).

Sample Verification Request Message

```
<soapenv:Envelope xmlsoapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlxsd="http://www.w3.org/2001/XMLSchema" xmlxsi="http://www.w3.org/2001/XMLSchema-instance">
  <soapenv:Body>
    <CoverageRequest PublicationVersion="00200809" PublicationDate="2008-11-05"
xmlns="http://www.iicmva.com/CoverageVerification/">
      <RequestorInformation>
        <Organization>
          <Name>DCDMV</Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>BIVER</ReasonCode>
          <TrackingNumber>WS4146531</TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <OrganizationDetails>
            <NAIC>11111</NAIC>
          </OrganizationDetails>
          <PolicyDetails>
            <VerificationDate>2020-10-08T00:00:00.000</VerificationDate>
            <PolicyKey>1234567</PolicyKey>
            <PolicyState>DC</PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>
            <VIN>KDRBUC8MXJB589324</VIN>
          </VehicleDetails>
        </VehicleInformation>
      </Detail>
    </CoverageRequest>
  </soapenv:Body>
</soapenv:Envelope>
```

Sample Verification Response Message

```
<soapenv:Envelope xmlsoapenv="http://schemas.xmlsoap.org/soap/envelope/">
  <soapenv:Body>
    <CoverageResponseDocument PublicationVersion="00200809" PublicationDate="2008-11-05-05:00"
xmlns="http://www.iicmva.com/CoverageVerification/">
      <RequestorInformation>
        <Organization>
          <Name>DCDMV</Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>BIVER</ReasonCode>
          <TrackingNumber>WS4146531</TrackingNumber>
```

```
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <CoverageStatus>
            <ResponseDetails>
              <ResponseCode>Confirmed</ResponseCode>
            </ResponseDetails>
          </CoverageStatus>
          <OrganizationDetails>
            <NAIC>11111</NAIC>
          </OrganizationDetails>
          <PolicyDetails>
            <VerificationDate>2020-10-08T00:00:00.000-04:00</VerificationDate>
            <PolicyKey>12345</PolicyKey>
            <PolicyState>DC</PolicyState>
          </PolicyDetails>
        </PolicyInformation>
      </Detail>
    </CoverageResponseDocument>
  </soapenv:Body>
</soapenv:Envelope>
```

Appendix C: Unconfirmed Reason Codes for OLV Web Services

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 D: Error Codes in SR22/26 Return Files

Error Code	Field Id	Field Name
E01	1	TRANSACTION TYPE
E02	2	NAIC
E03	3	POLICY NUMBER
E04	4	SR22 EFFECTIVE (CERTIFICATION) DATE
E05	5	SR22 FILING STATE
E06	6	SR26 CANCELLATION DATE
E07	7	OWNER'S POLICY
E08	8	OPERATOR'S POLICY
E09	9	FIRST NAME
E10	10	LAST NAME
E11	11	DATE OF BIRTH
E12	12	DRIVER'S LICENSE NUMBER
E13	13	DRIVER'S LICENSE STATE
E14	14	STREET ADDRESS
E15	15	CITY
E16	16	STATE
E17	17	ZIP