Forms Experts Program

Domain Name: Insurance Identification Card

Document Control Information

Document Information

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1. Functional Domain

Insurance Identification Card

2. Business Justification

Identification cards are required for each vehicle by each states Department of Insurance as a proof of insurance. The ID cards contain all details of the insured and the vehicle along with the contact numbers of AAA in case of emergency.ID cards are vehicle specific and may have slight variations form state to state.

ID cards are given to the insured upon policy bind. The ID cards are also generated as part of the New Business, Endorsement and Renewal Packet. In some states a temporary ID card is given to the insured until the New Business Packet is sent out.

The ID card is a two sided document.Fields for the named insured details, vehicle details and policy details are on the front side and the instructions to the insured/ AAA contact details are on the rear side.

Based on certain state mandates, certain fields may/ may not appear on the ID card. For example, NY state requires each ID card to have a scannable bar code containing Effective date of coverage, Issuance date, Registrant name and address, Vehicle description, Insurer details etc.

The insured is required to keep a copy of the ID card in his/ her vehicle at all times and produce upon request. ID card also acts as a proof of insurance.

ID card can be generated form PAS UI(GODD Page) and in packets. The ID card generated from GODD Page is slightly different from the ID card generated in packets. Also, the data attributes may vary form state to state. In most states ID cards for 3 vehicles are printed on one page. In case of more than 3 vehicles, a new document is generated.

State laws also require ID card to be printed on special anti counterfeit paper. The dimensions of 1 ID, across most states is 3’ X 3’.

ID cards are not generated for any vehicle without liability coverage.

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AA10XX | CL | INSURANCE IDENTIFICATION CARD |
| AA10XX | ID | ID INSURANCE IDENTIFICATION CARD |
| AA10XX | DC | DC INSURANCE IDENTIFICATION CARD |
| AA10KY | KY | COMMONWEALTH OF KENTUCKY PROOF OF INSURANCE |
| AA10XX | CT | INSURANCE IDENTIFICATION CARD |
| AA10DE | DE | DELAWARE INSURANCE IDENTIFICATION CARD |
| FS20 | NY | NEW YORK STATE INSURANCE IDENTIFICATION CARD |
| AA10NJT | NJ | STATE OF NEW JERSEY TEMPORARY INSURANCE IDENTIFICATION CARD |
| AA10NJ | NJ | STATE OF NEW JERSEY INSURANCE IDENTIFICATION CARD |
| AA10XX | MD | MD INSURANCE IDENTIFICATION CARD |
| AA10PA | PA | FINANCIAL RESPONSIBILITY IDENTIFICATION CARD |
| AA10XX | WY | WY INSURANCE IDENTIFICATION CARD |
| AA10XX | MT | MT INSURANCE IDENTIFICATION CARD |

4. Analysis of Business Requirements

## Common Requirements

*This section contains all general information about the form which is common to all the states*

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| AA10XX | INSURANCE IDENTIFICATION CARD | * ID Card is required for each vehicle that has liability coverage |
| **@ Point-of-Sale**  For all PPA vehicles/ any vehicle with liability coverage   * System generates form at bind. * Upto three ID Cards print on a page * There is one ID card for each vehicle up to three on one page. * If more than three vehicles then print an additional page. * ID cards not generated or trailers or other vehicles with no liability coverage. |
| **@ New Business**  For all PPA vehicles/ any vehicle with liability coverage   * System generates form as part of the new business packet. * Six ID Cards print on a page * There are two ID cards for each vehicle up to three on one page. * If less than three vehicles print VOID across unused cards * If more than three vehicles then print an additional page. * ID cards not generated or trailers or other vehicles with no liability coverage. |
| **@ Amendment**  For all PPA vehicles/ any vehicle with liability coverage that are added by mid term endorsement   * System generates form as part of the amendement packet. * Six ID Cards print on a page * There are two ID cards for each vehicle up to three on one page. * If less than three vehicles print VOID across unused cards * If more than three vehicles then print an additional page. * ID cards not generated or trailers or other vehicles with no liability coverage. |
| **@ Renewal Offer**  For all PPA vehicles/ any vehicle with liability coverage that exist on the policy   * System generate form as part of the renewal offer packet. * Six ID Cards print on a page * There are two ID cards for each vehicle up to three on one page. * If less than three vehicles print VOID across unused cards * If more than three vehicles then print an additional page. * ID cards not generated or trailers or other vehicles with no liability coverage. |

## State-specific Requirements (if any)

*This section contains the state specific deltas of the ID card.*

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| FS20 | NEW YORK STATE INSURANCE IDENTIFICATION CARD | Based on certain regulations of the NY state, this form is different from most states ID cards and does not follow the standard form number of AA10XX.  Most important feature of this ID card is that it has a bar code that contains information like- Effective date of coverage, Issuance date, Registrant name and address, Vehicle description, Insurer of the I.D. card.  DELTAS   1. Data Attributes and placement of data 2. Form Number 3. Triggers   **@ Point of Sale**   * Each document must have two identical ID cards per vehicle * Encrypted bar codes on I.D. cards * Form generation is the same as CL.   **@ New Business**   * Encrypted bar codes on I.D. cards * Form generation is the same as CL.   **@ Amendment**   * If a vehicle is newly added or is a replacement vehicle then system generate with Amendment packet. * “REPLACEMENT VEHICLE” prints on the ID card generated for a replacement vehicle. * Encrypted 2D bar codes on I.D. cards   **@ Renewal Offer**   * Encrypted 2D bar codes on I.D. cards * Form generation is the same as CL. |
| AA10NJT and AA10NJ | STATE OF NEW JERSEY TEMPORARY INSURANCE IDENTIFICATION CARD  and  STATE OF NEW JERSEY INSURANCE IDENTIFICATION CARD | New Jersey has a temporary version of the ID card for point-of-sale (bind), as well as an “official” version that is included in the New Business, Amendment, Renewal or Revised Renewal Declaration Packets.  DELTAS   1. Data Attributes and placement of data 2. Form Number and name 3. Triggers   **@ Bind/ Point-of-Sale (temporary ID card version)**   * The temporary version of the ID card(AA10NJT) will print only at bind. * One ID card per vehicle will print per document. * Each vehicle will have its own document. * This version of the ID card will also generate form the GODD Page after an endorsement is bound   **@ New Business**   * Three cards print on a page. * One ID card will print for each vehicle up to three vehicles on one page. * Form generation is the same as CL.   **@ Amendment**   * Three cards print on a page. * One ID card will print for each vehicle up to three vehicles on one page. * Form generation is the same as CL.   **@ Renewal Offer**   * Three cards print on a page. * One ID card will print for each vehicle up to three vehicles on one page. * Form generation is the same as CL. |
| AA10DE | DELAWARE INSURANCE IDENTIFICATION CARD | Two templates have been provided to for the ID card; point-of-sale (bind) and the “official” policy version that is included in the New Business, Amendment, Renewal or Revised Renewal Declaration Packets.  DELTAS   1. Data Attributes and placement of data 2. Form Number 3. Triggers   **@ Point-of-Sale**   * One ID card document is generated per vehicle per page. * Back” of card will print below the “front” of card   **@ New Business**   * Up to three (3) cards print on a page. * One ID card will print for each vehicle up to three vehicles on one page.   **@ Amendment**   * Up to three (3) cards print on a page. * One ID card will print for each vehicle up to three vehicles on one page.   **@ Renewal Offer**   * Up to three (3) cards print on a page. * One ID card will print for each vehicle up to three vehicles on one page. |
| AA10XX  (form for CT) | INSURANCE IDENTIFICATION CARD | * Form attributes and placement of data elements is different form CL. * Triggers are the same as CL. |
| AA10KY | COMMONWEALTH OF KENTUCKY PROOF OF INSURANCE | DELTAS   1. Data Attributes and placement of data 2. Form Number 3. Triggers   **@ Point-of-Sale (temporary ID card version)**   * If less than 3 vehicles, print VOID on unused cards * Form generation is the same as CL   All other triggers are same as CL   1. ID card notices are also generated to provide extra information to the insured. |
| AA10PA | FINANCIAL RESPONSIBILITY IDENTIFICATION CARD | * Form attributes and placement of data elements is deifferent form CL. * Triggers are the same as CL. |
| AA10XX | MT INSURANCE IDENTIFICATION CARD | Data attributes and placement of data is different form CL  Form Generation is the same as CL |
| AA10XX | ID INSURANCE IDENTIFICATION CARD | Same as CL |
| AA10XX | WY INSURANCE IDENTIFICATION CARD | Same as CL |
| AA10XX | DC INSURANCE IDENTIFICATION CARD | Same as CL |
| AA10XX | MD INSURANCE IDENTIFICATION CARD | Same as CL |

## Related Change Requests (if any)

| CR No. | CR Name | CR Description and its Business Use |
| --- | --- | --- |
| CR0511 | NY ID Card Error Report | In NY, ID cards are generated through and external system which PAS calls. Currently, when ID card fails to generate for NY state due to any reason, no other forms are also getting generated in packets.  With this CR,   1. whenever ID card fails to get generated at the external system, an error report is generated providing details of the policy number and reason for the failure to generate ID card. 2. The subsequent forms are also generated for that packet. 3. The ID card that has failed to generate at the external application, is then manually generated and sent to the customer.   Please refer to the assessment in the next section. |

5. Key Understanding of Design requirements, (form wise)

## AA10XX Insurance Identification Card

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | No | Same as CL | |
| Documents | | No | Same as CL | |
| GODD | | Yes | Present in “Policy consolidated view”  Same as CL | |
| Related UW Rule/Task | | No | Same as CL | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-240 Form Content and Triggers - Insurance Identification Card (AA10XX)  • 880-240CL - New Business - Insurance Identification Card  • 880-200CL - Endorsement Document -Insurance Identification Card  • 880-400CL - Renewal Document -Insurance Identification Card |
| Documents Page | N/A |
| GODD Page | 880-840CL Consolidated Form Stories - GODD Page   * 880-220CL - Documents appearing on GODD page * 880-221CL - Available documents-Business rules   Same as CL |
| Forms Page | N/A |
| RFI | N/A |
| Packet/Print Story | 880-880CL Consolidated Form Stories - PRINTED Forms - Packets - Sequence - DCS mapping - BFC specs  Same as CL |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* ID card is generated at point of sale transactions also from GODD page
* Always generated at New Business and Renewal
* Conditionally generated at Endorsement. The ID cards will generate only if a new vehicle has been added/ existing vehicle replaced. The ID card will be generated only for the newly added vehicle or replacement vehicle.
  + 1. **Key pointers to keep in mind**
* Placement of data attributes cannot be clearly defined in the VCs. Hence, reference to the ID card template must be provided .
* Validate data attributes(key attributes like VIN, Registered Owner, agent details, policy details, NI details)
* Validate the number of ID cardsgenerated at every transaction-POS, NB, END, REN.
* Validate if VOID is printed across unused cards.
* All the above points should be validated apart form the actual deltas for every state.
* Most ID cards do not have bar codes. Bar code was a special feature in the NY ID card only.
* The version of the ID card generated form GODD page at END is the same as the version generated form GODD Page before NB packet is generated.
* ID card can be generated form GODD Page Policy Consolidated view only.

# 6. References to Documents

* [880-240CL](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-240CL_New_Business_Document_-_Insurance_Identification_Card)
* [880-200CL](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-200CL_Endorsement_Document_-_Insurance_Identification_Card)
* [880-400CL](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-400CL_Renewal_Documents_-_Insurance_Identification_Card)



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