California Department of Motor Vehicles

Electronic Insurance Reporting

EXTERNAL PROCESSING MANUAL

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1. REVISIONS TO 2006 DOCUMENT:

The 2006 implementation guide has been revised to reflect changes required to implement mandatory electronic insurance reporting by private passenger and commercial automobile liability carriers.

There are changes to the process to improve the accuracy and integrity of the insurance database information. Changes include such things as a receipt of the "Check Digit error in VIN" error (R204 for X12 companies) is no longer optional and insurance companies will always receive an email notification with each update file that is returned after processing.

2.   AUTO LIABILITY NOTIFICATION (ALN)

2.1.   Introduction

Under Senate Bill (SB) 652 (CH 880, 1999) an insurance verification system was created based on voluntary reporting of policy information. The Auto Liability Notification (ALN) was one of many programs that the California Department of Motor Vehicles (DMV) designed to support our ongoing commitment of continuously improving the quality of our services to the public. This program specifically focused on the insurance industry and the registration renewal process. To support this program DMV designed an insurance database to store liability insurance information for vehicles registered in the State of California.

The goal of ALN was to replace the paper evidence of liability insurance provided by vehicle owners renewing vehicles with an electronic file that identifies insured vehicles. Participating insurance companies provided the policy information, which was stored in the insurance database.

DMV used the database in its vehicle registration renewal process to determine:

- Whether or not to request evidence of insurance when billing for vehicle renewal.
- When a customer is eligible to participate in the Vehicle Registration Internet Renewal process.
- When insurance is in effect while processing a vehicle renewal application.

As a result of this cooperative partnership, of the approximately 34 million vehicles registered in California on which owners are required to provide evidence of financial responsibility, more than 31 million of these vehicles currently have this information electronically reported to the DMV by insurance companies.

SB 1500, enacted in 2006, re-characterizes the ALN program, requiring mandatory electronic reporting of all private passenger automobile liability policies and coverage, including those issued by an automobile assigned risk plan. Electronic reporting of commercial policies will be required effective January 1, 2023. This updated manual addresses the changes to the program, as a result of the legislation.

2.2.   Background

Under Section 4000.37 of the California Vehicle Code, vehicle owners are required to submit evidence of financial responsibility to DMV when renewing their vehicle registration. Trailers, off-highway vehicles, and vessels are excluded from this requirement.

The evidence of financial responsibility requirement affects approximately 34 million vehicles in California. DMV processes approximately 70,000 paper insurance documents each day at headquarters. At the inception of the program, nearly twenty percent of the renewals received did not contain any form of evidence of financial responsibility. Many of these renewals were for insured vehicles. This volume has been greatly reduced.

SB 1500 (Chapter [CH] 920, 2004) became effective January 1, 2006. This bill required the mandatory electronic insurance reporting of all private passenger automobile liability (PPAL) policies. Since January 1, 2006, each insurer has been required to electronically report all issued private passenger automobile liability policies or coverage within 30 days of the effective date of the coverage; and all terminations of a reported policy or any change of information previously reported, within 45 days of the termination or change.

AB 174 (Chapter 706, 2021) will go into effect January 1, 2023. This bill requires mandatory electronic insurance reporting of commercial and fleet vehicles. Each insurer will be required to electronically report all issued commercial and fleet policies or coverage within 30 days of the effective date of the coverage; and all terminations of a reported policy or any change of information previously reported, within 45 days of the termination or change.

SB 1500 established a Vehicle Registration (VR) suspension program for impacted vehicle owners who:

- Fail to maintain liability insurance coverage;

- Fail to provide evidence of financial responsibility within 30 days after the issuance of the registration certificate upon initial registration or transfer of ownership; or
- Provide fraudulent evidence of financial responsibility.

The Budget Act of 2005 extended the implementation of the suspension portion of SB 1500 until October 1, 2006.

Assembly Bill (AB) 2709 (CH 948, 2004) became effective July 1, 2006. This bill required the DMV to establish a method through which law enforcement agencies may electronically verify that minimum financial responsibility requirements are satisfied.

2.3.   Processing

To enable insurance companies to participate in the State of California's ALN Program, DMV has established an insurance company Implementation Process. This process includes steps for initial contact with the DMV and all of the testing and implementation procedures that must be successfully completed in order for an insurance company to participate in the program. This document contains the rules and processing procedures related to the Implementation Process.

2.4   Establish Contact

An Insurance Company must contact the department's Vehicle Insurance Program Administrator (VIP Admin) (see 2.5) to begin the Implementation Process. This guide should be thoroughly reviewed prior to initiating that contact.

The insurance company will need to provide:

1. Business and technical contact names, phone numbers and e-mail addresses.

2. Processing preferences:

   - The desired data record format: ANSI ASC X12.811 or California (CALI) Format.

   - The option for DMV to provide functional acknowledgement for those companies choosing to use the X12 data record format.

   - For companies choosing to use the X12 data record format, the option to receive specific error types.

   - Method of file transport: Secure File Transfer (SFT). Login credentials will be sent to the insurance company through a secure email.

   - The desired frequency the insurance company will send their files to meet the legislatively mandated time frames (e.g. daily, weekly, monthly). Companies must report no less frequently than monthly unless there is no business to report.

Once companies are established as participants in the program, the VIP Admin will also serve as a liaison to resolve issues regarding policyholders, statistical analysis, ongoing program changes, etc.

2.5.   DMV Initial Contact – Vehicle Insurance Program Administrator

Department	Title	E-MAIL	Phone
Registration Operations Division (ROD)	Vehicle Insurance Program Administrator (VIP Admin)	vipA@dmv.ca.gov	916-657-8181

3. BUSINESS RULES

3.1. Insurance Companies

Insurance companies are be required to submit information for each motor vehicle covered by a private passenger automobile liability policy, and commercial/fleet policies effective 1/1/2023.

The following are the business rules for submitting information to DMV:

1. All insurance companies must send insurance information electronically within 30 days after an insurance policy is issued.

2. All insurance companies must send insurance information electronically within 45 days after termination or non-renewal of insurance coverage. These should only be sent after policy coverage is no longer in force.

3. All insurance companies must report no less frequently than every 30 days unless there is no information to report. If there is no information to report within those 30 days, we ask that an email notification be sent to the VIP ADMIN stating "no activity" for that period.

4. When an insurance company changes policy information, the insurance company will delete the original record and submit a new policy record. This requires two separate records to be sent to DMV, a delete (XLC) transaction followed by a new business (NBS) transaction.

5. All electronic transmissions shall be sent and received using a transport method approved by the DMV.

6. The insurance company shall transmit insurance information to DMV using one of two formats:

    • ANSI ASC X12 standards, Transaction set 811.

    • California (CALI) Format.

7. If there are any changes in formatting, contact the DMV technical analyst to ensure proper testing is completed before moving forward. (ISDEPPUMailAcct@dmv.ca.gov)

8. Characters other than "A-Z" and "0-9" will not be accepted by DMV. The VIN must have at least three distinct characters and must not contain imbedded spaces.

9. The necessary information will be submitted within 30 days of the origination of new business, and within 45 days following termination or non-renewal of liability coverage.

10. The required fields for ANSI ASC X12.811 or CALI format processing are as follows:

• File Creation Date	• Version Identification (ID)
• Sender Name	• Insurance Name
• Sender Identification (ID)	• Insurance Identification (ID) Number
• Receiver Name	• Insurance Submitted Date
	• State Name

3.2. DMV Processing

DMV has established a set of rules by which it will setup a processing schedule and administer the use of the ALN process to benefit insurance companies and their customers.

1. DMV will accept transaction sets (ANSI ASC X12.811 and CALI Format) electronically using Secure File Transfer (SFT). DMV picks up files every hour on the hour from the SFT server and moves them to the mainframe filename. The last pick up time for same day processing is 2:00 PM PST, Monday through Saturday, including holidays. All SFT electronic insurance files are processed on the mainframe beginning at 2:30 PM PST Monday through Saturday, including holidays. Transaction sets sent after this time frame will not be processed until the following day with the exception of Sunday when no transaction sets are processed.

2. DMV can only process one update file per day and the return error file will be reviewed by the insurance company (see 12.1).

3. The insurance company will receive an Activity Report (email notification) when the update file has been processed. The email notification is a courtesy email that can also be used as a receipt for the insurance company to ensure the file has been processed. If the email notification is not received, this may be an indication that the file was not received or processed. In this case, before sending another file, the insurance company should contact the DMV technical analyst at ISDEPPUMailAcct@dmv.ca.gov to ensure the file was processed and prevent files from being processed out of order. Update files processed out of order may cause the insurance database to become out of sync.

4. To ensure proper delivery of email notifications sent by DMV, the **Insurer Contacts** form must be kept up to date by the insurance company. Any changes in Business contacts or Technical contacts must be promptly submitted to the DMV (see 15.1).

5. DMV will provide prompt notification of processing delays and will notify the insurance company of acknowledgment and error management.

6. Insurance data will be stored only in the California insurance database and accessed by vehicle registration programs as specified.

3.3.   Vehicle Reporting

Because motor vehicle departments and insurance companies often use different terminology in describing the vehicles they register or insure, the lists below are provided as a guideline. Specific examples of more 'unusual' vehicle types should be addressed by contacting DMV.

3.3.1.   Reported
- Passenger Vehicles
- Automobiles
- Trucks
- Motorcycles
- Amphibious Vehicles
- Golf Carts
- Motorhomes
- Commercial/Fleet Vehicles (**Effective 1/1/23**)

3.3.2.   Not Reported
- Trailer Coaches
- Trailers
- Boats and other Vessels
- Off Highway Vehicles (OHV)
- Snow Mobile
- All Terrain Vehicle (ATV)
- Special Equipment

3.4.   Transmission and Receipt of Insurance Company Data

The following business rules apply to the transmission of the initial insurance company data and subsequent updates to that data.

1. All VINs must be sent through a check digit validation program prior to being sent to the DMV. This process can identify VINs that have obvious errors, which should not be forwarded to the DMV. VINs that do not successfully pass check digit validation should be verified with the customer to ensure that it was reported correctly to the insurance company. Valid VINs will ensure faster placement of the records on the insurance database.

2. The file information submitted must meet the mapping standards established for California reporting, ANSI ASC X12.811 or CALI format.

3. Insurance information will be installed as a one-time initial load (LOD) in the Implementation Process, and as new business (NBS) or termination (XLC) in the ongoing process. Suspended policies and reinstatements shall be handled by sending a termination (XLC) when the policy is suspended and a NBS when the policy is reinstated. DMV does not accept renewal policies.

4. DMV will verify all transmissions against a table of authorized senders and insurance companies (with associated NAIC/Sender ID numbers). Each name and number must be unique however, multiple reporting of the same NAIC is available with a four- digit number appended to the NAIC, provided by the DMV. Each insurance company can only be reported through one entity (sole source reporting). This table will be used to validate authorized users.

   The data elements of the table are:

   - NAIC Number
   - Sender ID
   - Name of Insurance Company

5. When a termination (XLC) transaction is received, it will be matched to an existing record by NAIC number, policy number and VIN. Terminations that do not match an existing record by NAIC number, policy number, and VIN are returned as hard errors. The associated record file with DMV will not be deleted. This means that the record will remain on the insurance database and be reported as insured until a corrected termination (XLC) transaction is sent.

6. If the termination (XLC) transaction matches an existing record, the existing record will be removed from DMV's database.

7. If an LOD or new business (NBS) transaction is received and an existing NBS or LOD record matches the NAIC number, policy number, and VIN submitted, the new record will not be loaded and will be returned as a hard error. The existing information for the associated record file will be retained on DMV's database.

8. An activity report email message will be sent to notify the insurance company that the update file has been processed. This activity report summarizes the errors resulting from the file processing and must be reviewed by the insurance company to ensure that the entire file sent was processed.

3.5.   Error Processing

The following business rules apply to the processing of errors in the insurance company data.

1. For detailed element descriptions for each error code:

   - ANSI ASC X12.811 Users
   - CALI users

2. When a record is returned as a hard or soft error, the entire record will be returned with error explanations.

3. There are two types of errors:

   a) HARD errors are those records rejected by DMV. They will **not** be placed on the insurance database and will be returned to the insurance company. Hard errors that are returned to insurance companies must be corrected and returned to DMV to have the insurance information present on the insurance database. **IMPORTANT NOTE**: In October 2006, the DMV began the vehicle registration suspension program. Vehicles that are being registered in California for the first time or that have been transferred to a new owner, must provide proof of financial responsibility to the DMV within specified time frame (30-days). Additionally, replacement financial responsibility must be provided when the DMV has been notified by an insurance company that financial responsibility has been canceled. If financial responsibility is not present within the time frame allowed (45-days), these customers are subject to notification of vehicle registration suspension.

   b) SOFT errors appear on those records accepted by DMV, but there is one or more discrepancy, such as a VIN discrepancy. Records with soft errors will be placed on the insurance database. The receipt of these errors by the insurance company is optional. Companies can also select to receive certain types of soft errors, while not receiving others. Note: Receipt of the "Check Digit error in VIN" error (R204 for X12 companies) is no longer optional. This soft error should be treated with the same level of attention as a hard error, since there is a high likelihood the VIN provided is incorrect.

   VINs returned to an insurance company as soft errors should be verified with the vehicle owner.

   When a driver license number is used to match a record, DMV's associated VIN will be returned to the insurance company with a soft error. This will aid the insurance company in identifying the proper VIN for the vehicle. It is important that this soft error be verified with the vehicle owner to ensure that the VIN on insurance company records and the VIN on DMV records are the same.

   If the insurance company record was incorrect, the record can be corrected by sending a termination (XLC) of the original record, followed by a new business transaction (NBS). If the original report was correct, the customer should be advised to contact DMV to have the vehicle registration and title corrected.

3.6.   Record Matching Process

The following rules will be applied when matching the insurance company VIN against California DMV data.

1. All initial load (LOD) and new business (NBS) transactions will be checked for a match against DMV's Vehicle Registration database.

2. Each transaction with a VIN that has 10 or more positions will be checked for a matching VIN on the DMV's registration database. If a matching VIN is found, the DMV will load the appropriate matching code in the matching code field of the insurance record.

3. Each VIN that is less than 10 positions in length will be checked against the vehicle driver file, *if a California driver license is provided*.

4. EXTENDED SEARCH:

   - The DL match process will be performed using each California driver license number provided by the insurance company. If a matching VIN record is not present or the VIN has less than 10 positions, and a California driver license number(s) has been received from the insurance company, the California driver license number(s) along with the last three positions of the VIN will be used to access the vehicle driver file with the potentiality of finding a matching VIN record.
   - During the DL match process, if a record is found in which the last three positions of a full VIN match the last three positions of the reported VIN, the full VIN found in the matching process, as well as the VIN submitted by the insurance company, will be loaded onto the Insurance database with the appropriate matching code. This will result in a soft error that DMV will return to the insurance company with a message containing the full VIN found.
   - The full VIN found in the matching process is a "suggested" VIN and the insurance company should verify the full VIN found in the matching process with the customer to ensure that the VIN is correct. The insurance company can either leave the DMV database with both VIN's or if the insurance company corrects their records, they must send an XLC transaction on the original VIN submitted and an NBS transaction on the found VIN. Due to the coding associated with the original and found VIN, when an XLC is sent on the original VIN, both the original and found VIN are removed from the insurance database. XLC transactions can only be sent on the original VINs submitted by the insurance company.

5. If a VIN is not matched to a DMV record through the VIN search and the VIN is 17 positions, a check digit calculation will be performed.

   - If the VIN does not pass the check digit calculation, DMV will load the record but create a soft error to the insurance company with a message that the VIN failed to pass the calculation and there was no match on the VIN. **IMPORTANT NOTE**: This soft error (R204 for X12 companies) cannot be suppressed by the insurance company and should be treated with the same level of attention as a hard error, as either the VIN provided by the insurance company or the VIN residing on the VR database is incorrect and should be corrected to avoid problems for the customer.

   - If the VIN passes the check digit calculation, DMV will load the record and create a soft error to the insurance company indicating that there was no match on the VIN. Insurance companies may wish to suppress this soft error (R203 for X12 companies).

6. When a record is matched by the DL match process, both reported and retrieved VINs will be stored in DMV's database.

7. Each record will contain an identifier indicating the record was matched by the VIN or driver license. An indicator will also identify a record that was not matched.

8. VIN numbers with less than six positions in length will not be used in DMV's renewal process due to the likelihood that multiple vehicles share the reported VIN. These VIN numbers will require paper proof of insurance.

   a. VIN numbers with less than three characters will generate an E200 error for X12 format.

9. VIN number z values are "A-Z", "0-9", hex '40' (spaces). Only the values shown are acceptable by DMV. Leading or embedded spaces are not allowed. VINs must be a minimum of three characters. VINs must have at least three unique characters (121, 999, for example, are unacceptable).

3.7.   California VIN Re-Matching Process

The Department strongly advises that companies participate in the VIN Re-Matching Process. The majority of unmatched vehicles are new vehicles where there is a delay in getting the information from the dealer to the DMV, and the electronic insurance information has been reported by the insurance company. As a result, the DMV developed a re-match process. This process runs as a weekly update to the entire insurance database. The process finds all unmatched VINs (R206 for the X12 companies) that are 45 to 52 days older than the original match date and attempts to rematch these to a registration record. If there is no match on the second attempt, the errors are returned to the insurance company. Insurance companies may want to filter the original "NM" (R206 for the X12 companies) warnings from their error and warning file, if they participate in the rematch process. The following is the flat file format. Refer to the VIN Rematch 811 Implementation Guide for the X12 file format.

3.7.1.   CALI Rematch From DMV

FILE NAME:
  CALI REMATCH

FORMAT - Fixed

R = REQUIRED
O = OPTIONAL

ITEM #	ITEM DESCRIPTION	OPTIONAL/REQ . FIELD	CLASS	LENGTH
1.	TRANSACTION CODE (EID02)	R	AN	5
2.	INSURER IDENTIFICATION NUMBER (5 POS NAIC# AND 4 ZEROS, OR, 5 POS NAIC# AND 4 POS GROUP#)	R	AN	9
3.	POLICY NUMBER	R	AN	30
4.	INSURED VIN	R	AN	25
5.	INSURED LAST NAME OR ORGANIZATION FULL NAME	R	AN	35
6.	POLICY SUBMISSION DATE (CCYYMMDD)	R	D	8
7.	POLICY ORIGINAL PROCESS DATE (CCYYMMDD)	R	D	8
8.	POLICY REMATCH DATE (CCYYMMDD)	R	D	8
9.	VEHICLE MODEL YEAR (CCYY)	O	AN	4
10.	VEHICLE MAKE	O	AN	5
11.	POLICY EFFECTIVE DATE (CCYYMMDD)	R	D	8
12.	POLICY TRANSACTION CODE (LOD or NBS)	R	AN	3
13.	FILLER	O	AN	2
	TOTAL RECORD SIZE			150

3.8.   X12 – 811 Rematch from DMV Sample X12 transaction

The X12.811 Rematch manual is available upon request for companies sending in the X12-811 format. This is a sample of what rematch information may be returned.

NOTE: The information provided in this sample represents all of the data that is available from the State of California for the rematch file.

Line #	Segment	Comment
1.	ISA*00* *00* *ZZ*<sender id> *ZZ*<receiver id>*010116*0828*U*00305*000000001*0*T*¬~	
2.	GS*CI*<sender id>*<receive id>*010116*0828*1*X*003050~	
3.	ST*811*0001~	
4.	BIG*yymmdd*1~	BIG01 = Date the rematch file was processed.
5.	N1*IN**NI*11111~	Insurance Company NAIC
6.	N1*2F*CA~	Identifies the State of California
7.	HL*1**1*1~	HL Level 1 - Insurer
8.	NM1*IN*2******NI*11111~	Insurance Company NAIC
9.	HL*2*1*2*0~	HL Level 2 - State
10.	NM1*2F*2*CA~	Identifies the State of California
11.	HL*3*2*4*1~	HL Level 4 - Policy
12.	LX*1~	
13.	NM1*IL*3*DOE~	Insured Last Name
14.	IT1**1*IP*0~	
15.	SI*ZZ*11*NBS~	Policy Trans Code
16.	REF*IG*A00000000~	Policy Number
17.	DTM*007*yymmdd***20~	Policy Effective Date
18.	DTM*432*yymmdd***20~	Policy Submission Date
19.	DTM*703*yymmdd***20~	Original Processing Date
20.	HL*4*3*5*0~	HL Level 5 - Vehicle
21.	LX*1~	
22.	VEH**ABC123D456789*19*76*NA*CHEV~	VIN
		Vehicle Model Century
		Vehicle Model Year
		Vehicle Make
23.	REF*1Q*U500~	Unmatched Record / No VIN or Name Hit.
24.	TDS*1~	
25.	SE*23*0001~	
26.	GE*1*1~	
27.	IEA*1*000000001~	

3.9.   Department Use of the Insurance Database for Renewal Processing

As mentioned earlier, DMV will use the database in its business of vehicle registration renewal. This includes Registration Billing Notices and Incoming Registration Renewal Notices. The following information is provided to illustrate how that process is affected and will impact the insurance database.

3.9.1.   Registration Billing Notices

Prior to generating a registration billing notice, the insurance database will be checked for a matching VIN. Only VINs with six or more positions are checked.

- If a matching insurance record exists, no request for evidence of insurance is generated on the billing notice. An invitation to renew through DMV's Internet website, [along with an access code], will be printed on the billing notice. The customer will also receive additional information in the billing envelope regarding DMV's Vehicle Registration Internet Renewal program.

- A message on the reverse side of all billing notices indicates that if evidence of insurance is not requested, it has been received from the insurance company and is not required.

- If no matching insurance record exists, a message is generated on the billing notice requesting evidence of insurance.

3.9.2.   Incoming Registration Renewal Notices

3.9.2.1 Mail Items

If an incoming renewal notice is accompanied by paper evidence of insurance, the insurance database is not accessed. If an incoming renewal notice is not accompanied by evidence of insurance, the insurance database will be checked for an NBS or LOD record with a matching VIN. This is true even for those renewals for which evidence of insurance was not originally requested, so that customers obtaining insurance shortly before renewal of their registration can benefit from the program.

3.9.2.2 Over-The-Counter Items

Approximately forty percent of Californians choose to renew their vehicle registration in person at a local DMV office. When these customers present their application, an automatic inquiry will be made to DMV's insurance database. If the vehicle is not present on the database, the customer will be asked to present acceptable evidence to the technician assisting them.

3.9.2.3 Internet Renewal

As mentioned earlier, billing records are compared to the insurance database for Internet renewal eligibility. Eligible vehicles will receive a Renewal Identification Number (RIN) that is used to access DMV's renewal website. At the time of Internet renewal, the insurance status is checked once again against the database before a renewal is processed. If the renewal does not have evidence of liability coverage on the insurance database, then the customer is asked to provide evidence of liability coverage.

3.10.   Department Use of the Insurance Database for Non-Renewal Transactions

3.10.1   Original and Transfer Transactions

To comply with the SB 1500 mandate, the DMV will check for the presence of insurance on the database after issuance of a registration card when a vehicle is being registered in California for the first time or when a vehicle is transferred. If no insurance information is present at the time the database is checked, the vehicle is placed on the Vehicle Insurance Program tracking database, and after 30 days, a Notice of Intent to Suspend will be mailed instructing the customer how to resolve the matter.

Following a period for the customer to respond, a second check will be made against the database. If insurance information still has not been received, these customers will receive a Notice of Suspension. This Notice of Suspension will require the customer to pay a reinstatement fee and provide proof of insurance coverage, prior to the vehicle registration being reinstated.

3.10.2.   Cancellation of Insurance Reported by Insurance Company

DMV will check for the presence of insurance on the database 45 days after being notified by an insurance carrier that insurance has been canceled. If no insurance information is present at the time the database is checked, a Notice of Intent to Suspend will be mailed, instructing the customer how to resolve the matter.

Following a period for the customer to respond, a second check will be made against the database. If insurance information still has not been received, these customers will receive a Notice of Suspension. This Notice of Suspension will require the customer to pay a reinstatement fee and provide proof of insurance coverage, prior to the vehicle registration being reinstated.

4. IMPLEMENTATION PROCESS

An insurance company must contact the department's Vehicle Insurance Program Administrator (see 2.5) to begin the Implementation Process. This guide should be thoroughly reviewed prior to initiating that contact.

Insurance companies wishing to participate in California DMV's ALN Program will be required to successfully complete the DMV Implementation Process.

The steps of this process include:

- Select Processing Options
    - CALI
        - CADMV CALI Format User Guide
    - X12.811
        - CADMV 811 TO DMV Implementation Guideline
        - CADMV 811 FROM DMV Implementation Guideline
- Provide Information on the following forms:
    - Insurer Technical Specifications
    - Insurer Contacts
    - NAIC Book of Business
- Letter of Authorization (when sending data on behalf of another insurance company)
- Complete Processing and Validation

5. ESTABLISH TECHNICAL CONTACT

The Vehicle Insurance Program Administrator (see 2.5) will notify the department's technical staff to begin the Testing and Implementation Phases. During this step, DMV will address any technical questions that the insurance company might have, finalize any of the remaining processing preferences and develop an initial processing and validation schedule. In addition, the insurance company will be expected to provide detailed technical information related to the processing of insurance company data. This will be accomplished through email or during one or more calls between DMV and the insurance company.

The boarding schedule is predicated upon the number of companies currently participating in the Implementation Process. Companies should be prepared for the potential of delays during this period.

6.   TESTING AND IMPLEMENTATION PHASES

Once an insurance company enters the processing and validation schedule, they should be prepared to proceed through the following phases leading to production:

- Phase 1 - Format Validation   (25-50 LOD records)

- Phase 2 - Data Validation   (2,000 LOD records)

- Tier 1 Pseudo-Production Phase   (Book of Business)

- Operational Production Phase   (Data is available for the Registration Renewal Process)

All records (LOD, NBS, and XLC) must be the insurance company's live production data for the NAIC they are reporting.

7.   PHASE 1 - FORMAT VALIDATION

The purpose of Phase 1 is two-fold:

1.   The insurance company must send a test file, of LOD transactions only, to DMV to determine how closely the data being sent meets the requirements of the CALI database. The emphasis will be on the following:

   - Identification of LOD Data
   - Structure of LOD File
   - Inbound Transaction File
   - Outbound Transaction File

2.   An inbound communications test to DMV will be conducted to prove that data can be successfully transmitted. DMV will also verify the required data and structure of the file.

This test can be run as many times as necessary and must be completed successfully to prove the inbound transport method works and before proceeding to the next step.

It is difficult to predict how long the format validation process will take. It is possible, based on the transport mechanism, record format and number of other companies being validated, etc., for this phase to be completed in less than two weeks.

If repeated problems occur that defy resolution or depart greatly from DMV's specified processing criteria, the processing and validation schedule could be postponed indefinitely.

It will take approval from DMV staff to proceed to the next phase.

7.1.   Identification of LOD Data

As stated in the business rules, certain insurance company information is required, for example Sender, NAIC and State. If this data is missing or incorrect the process will not complete successfully. This first test file determines that the necessary fields are populated before larger files are transmitted to the DMV.

7.2.   Structure of LOD File

If X12 was selected as the preferred data record format, a structure defined by the Automotive Liability Insurance Reporting (ALIR) committee, must be adhered to for the mapping to work properly. This first test file provides the ability to determine that the proper structure has been used before larger files are transmitted to DMV.

7.3.   Inbound Transaction File

The insurance company will send at least 25-50 LOD vehicle transactions containing valid VINs. The Phase 1 file name will be a specific name determined by the tester. These records will be loaded into DMV's test database and will allow DMV to verify that the transport mechanism is functioning and that the information is correctly defined. Although the Phase 1 test file records are loaded on the test insurance database, the VINs are checked for a match on the Vehicle Registration database.

This process will be repeated until the inbound transport process and format validation are successfully configured. When both DMV and the insurance company are satisfied with the results, testing will move to the next phase. An exception to skip phases will be determined by the size of the Book of Business and approved by the DMV tester.

7.4.   Outbound Transaction File

A return error file is created and sent to the insurance company's SFT account. X12 uses a functional acknowledgment that will be returned if that option was selected as a preference by the insurance company.

This process will be repeated until the data validation is successful. When both DMV and the insurance company are satisfied with the results, testing will move to the next phase.

7.5.   Phase 1 File Test Process Summary

DMV will contact the insurance company to begin the Phase 1 test. The testing summary below will guide the insurance company with the testing requirements.

1. The file should contain 25-50 total LOD transactions.
2. The file should contain all NAICs being reported by the insurance company for the NAIC they are reporting.
3. The file must contain the insurance company's valid production VINs.
4. All VINs must be sent through a check digit validation program prior to being sent to the DMV.
5. The file must use a non-production filename approved by the DMV tester.
6. The file will be uploaded into the insurance company's SFT account.
7. The file will be tested by the programmer.
8. Any errors will be returned in an error file to the insurance company's SFT account.
9. The test results will be emailed to the insurance company.
10. If Phase 1 is successful, DMV will approve the next phase.

8.   PHASE 2 - DATA VALIDATION

When DMV successfully returns a file to the insurance company, it can establish that the data validation of the transport method was satisfactorily completed.

This is a critical step in fulfilling the implementation schedule and the emphasis will be on:

- Data Validation
- Error Handling
- Inbound Transaction File
- Outbound Transaction File

It will take approval from the DMV staff to proceed to the next phase.

8.1.   Data Validation

The data sent is processed using the DMV validation routines. Records are flagged with HARD and SOFT error codes to inform the insurance company as to why the transaction is being returned.

8.2.   Error Handling

The error handling will be the same for all phases. We will return an error file with each file we test. For X12 users a functional acknowledgment will be returned if that option was selected as a preference by the insurance company.

8.3.   Inbound Transaction File

The insurance company will send at least 2,000 LOD vehicle transactions containing valid VINs. These records will be loaded into DMV's test database and will allow DMV to verify that the transport mechanism is functioning and that the information is correctly defined. Although the Phase 2 test file records are loaded on the test insurance database, the VINs are checked for a match on the Vehicle Registration database.

This process will be repeated until the inbound transport process and format validation are successful. When both DMV and the insurance company are satisfied with the results, testing will move to the next phase.

8.4.   Outbound Transaction File

A return error file is created and sent back to the insurance company for review using a specific file name provided by the DMV tester.

This process will be repeated until the data validation is successful. When both DMV and the insurance company are satisfied with the results, testing will move to the next phase.

8.5.   Phase 2 File Test Process Summary

DMV will contact the insurance company if Phase 2 testing is required. The testing summary below will guide the insurance company with the testing requirements.

1. The file should contain 2,000 total LOD transactions. If the Book of Business contains less than 2,000 VIN's, DMV may ask for the complete Book of Business.
2. The file should contain all NAIC's being reported by the insurance company.
3. The file must contain the insurance company's valid production VINs.
4. All VINs must be sent through a check digit validation program prior to being sent to the DMV.
5. The file must use a non-production filename approved by the DMV tester.
6. The file will be uploaded into the insurance company's SFT account.
7. The file will be tested by the programmer.
8. Any errors will be returned in an error file to the insurance company's SFT account.

9. The test results will be emailed to the insurance company.
10. If Phase 2 is successful, DMV will approve the next phase or Tier 1 Pseudo-Production, based on the size of the book of business.

9.   TIER 1 PSEUDO-PRODUCTION PHASE

During the Tier 1 Pseudo-Production Phase, the Book of Business will be loaded on the insurance database but will not be available for registration billing, registration renewal, suspension programs under SB 1500, or law enforcement inquiry. The data will be made available at the Operational Production Phase.

During the Tier 1 Production Phase, the emphasis will be on:

- Loading the Book of Business
- XLC / NBS Processing
- Review of Errors

All processes and procedures will continue unchanged when moved from Tier 1 Production to Operational Production phases and will not require another load of the insurance company's Book of Business.

There is no anticipated time frame for this phase. DMV will accept a new insurance company into the Operational Production Phase only when DMV's Information Systems Division and Registration Operations Division approve such a move.

9.1.   Loading the Book of Business

Once an insurance company supplies DMV with their Book of Business (LOD Transactions only) the data is loaded into the Pseudo Production insurance database, but the data will remain unavailable for registration billing, registration renewal, suspension programs under SB 1500, or law enforcement inquiry. DMV will not use this data until all phases of testing are complete, and the expected Match rate and Hard Error rate is within limits and approved. If the requirements of the load file are not met, another Book of Business will be required.

9.2.   XLC / NBS Processing

After sending a successful Book of Business (LOD transactions), the insurance company should be prepared to send DMV all transactions that affect the Book of Business. Insurance companies should capture updates (XLC and NBS transactions) at the point when the Book of Business was extracted. This will keep the database current when going to the Operational Production Phase. Before moving to Operation Production, DMV requires at least two consecutively good update files where the Hard Error Rate does not exceed 2%. If the updates do not meet the requirements after several attempts, a new Book of Business may be required.

If Phase 4 was not performed, this is the first place where the XLC and NBS transactions will be tested and that could affect the length of time this phase must span before both parties are satisfied with the results.

9.3.   Review of Errors

DMV staff will closely monitor any errors produced during this phase to assure that the error rate does not reach undesirable levels. For the Book of Business and the updates in this phase, the Hard Error rate is not to exceed 2%. The Match rate for the initial load of the Book of Business should be 95% or greater.

9.4.   Tier 1 Pseudo-Production Process Summary

DMV will contact the insurance company to begin Tier 1. The summary below will guide the insurance company with the Tier 1 requirements. Note: The loading or reloading of the book of business must be approved by the DMV VIP ADMIN.

1. The Book of Business file must contain only LOD transactions.
2. The file should contain all NAIC's being reported by the insurance company.
3. The file must contain the insurance company's valid production VINs.
4. All VINs must be sent through a check digit validation program prior to being sent to the DMV

5. The file must use a <u>non-production filename</u> approved by the DMV tester.
6. The file will be uploaded into the insurance company's SFT account.
7. The Book of Business will be processed in the Tier 1 Pseudo-Production environment. The results should meet the following criteria:
    a. The hard error rate must not exceed 2%.
    b. The match rate should be 95% or higher.
8. The Tier 1 error file will be returned to the insurance company's SFT account.
9. If the results are acceptable, DMV will notify the insurance company to send the first of at least two update files. The requirement is two consecutively good update files with a match rate that does not exceed 2%.
10. The update files should contain NBS (new business) and XLC (cancellation) transactions only.
11. Do not send renewals. However, if there is a change to the VIN, Policy Number, or NAIC, send an XLC and NBS transaction (see section 3.4).
12. If DMV determines there are problems with the book of business or update files, DMV may ask for a new Book of Business and start over at Tier 1.
13. After receiving two consecutively good update files files, DMV will request approval for Operational Production from the VIP ADMIN.
14. The DMV technical analyst will coordinate with the DMV Database Administrators (DBA's) to have the Book of Business moved from Tier 1 to Operational Production.
    a. A Book of Business with a total LOD count of 450,000 or more will be moved to Operational Production on a Sunday.
15. The DBA's will notify the DMV technical analyst when the move of the Book of Business from Tier 1 to Operational Production has been completed.
16. The DMV technical analyst will notify the insurance company to begin sending update files, using the production file name for the Operational Production.

10. OPERATIONAL PRODUCTION PHASE

Operational Production is the final stage. A new Book of Business is not required for Operational Production. The Book of Business loaded in the Tier 1 Pseudo-Production phase, along with the NBS and XLC transactions applied to the book will be used for Operational Production. These records are made available to customers when renewing their vehicle registration via the Internet (Vehicle Registration Internet Renewal process), to customers sending in their vehicle registration renewal through the mail, over-the-counter registration and for billing notices. These records will be accessed by law enforcement and by the DMV to determine the presence of financial responsibility for the SB 1500 program.

10.1.   Review of Errors

Insurance companies will receive an email notification with each update file that is processed. This notification explains the quantity of each type of error being encountered. It should be carefully examined and analyzed, as it is vital to keeping the insurance information accurate and reliable. Insurance companies can spot error trends and identify if a file was not processed in its entirety. If the email notification is not received, this may be an indication that the file was not received or processed. In this case, the insurance company should contact the DMV before sending the next update file. Update files processed out of order may cause the insurance database to become out-of-sync.

10.2.   Record Format Selection

Insurance companies will send information to DMV using one of two formats: ANSI ASC X12.811 users or the proprietary CALI format developed by the California DMV. Please see the ANSI ASC X12.811 Implementation Users Guideline sections of this document for complete X12 requirements and the CALI Format User Guide section of this document for a complete listing of CALI requirements.

10.3.   Functional Acknowledgements (X12 Users)

If X12 is the selected record format, DMV is set up to provide a functional acknowledgement (997 transaction) upon receipt of X12 data if requested by the insurance company.

10.4.   Processing Acknowledgements (CALI Users)

DMV currently does not have the ability to provide an acknowledgement of receipt of CALI data. However, a return file will be created for every file sent to DMV. If there are no errors in the file sent to DMV, the insurance company would receive a file with only an EID99 record in the file. The return file for CALI users can act as both the acknowledgment of receipt and that the file was processed.

10.5.   Error Selection

DMV has validation processes that provide participating insurance companies with the assurance that every possible step will be taken to add their customers to our database.

As a natural byproduct of the process, messages are generated based on the action taken. These messages are divided into HARD and SOFT errors. Hard errors are those that result in failure to add a customer to the database or to delete a customer from the database. Soft errors are those in which discrepancies occurred, but the customer was added to the database.

Hard errors must be corrected by the insurance company since the records associated with the transaction are not added to (LOD or NBS) or deleted (XLC) from the insurance database. This will allow the insurance company to make the necessary corrections so that customers can be properly loaded into DMV's insurance database. Incorrect records can cause your customer's vehicle registration to be delayed or suspended. At a minimum your customer will receive notification from the DMV, requiring them to interact with the DMV to correct the problem. Renewal customers will not be able to use alternative service methods such as the Internet website.

An NBS transaction that results in a hard error that is not corrected by the insurance company will automatically result with another hard error if a subsequent XLC transaction is transmitted. Hard error rates are monitored by the DMV technical staff. If an insurance company's hard error rate reaches a consistently unacceptable level, DMV reserves the right to require a new Book of Business.

Some insurance companies will not want to receive the soft errors informing them that their customers were added although discrepancies occurred. DMV has filters in place that are NAIC specific and will determine which soft errors will be returned. Insurance companies will be provided the option of choosing error suppression for each NAIC they intend to send with the exception of the "Check Digit Error in VIN Number" error (R204 for X12 users). (See section California DMV Application Error Messages in this document.)

10.6.   Transport Method

Participating companies will be required to use DMV's accepted method and be prepared to transfer test and production records to DMV using this method.

Currently DMV will accept the following transport method:

- Secure File Transfer (SFT)

10.6.1.   Secure File Transfer (SFT)

Secure File Transfer (SFT) provides a cost-effective and secure method of transmitting files to and from the DMV through your own Internet Service Provider. There is no cost to the insurance company for this transport method. SFT allows for HTTPS, SFTP, and FTPS protocols.

The insurance company is responsible for downloading their files in a timely manner and deleting the files within 30 days after they are downloaded.

10.7.   Frequency

The insurance company can send electronic insurance files Monday through Saturday including holidays (see 3.2). DMV staff support will not be available during California State Holidays for the VR Electronic Insurance process. Insurance companies can access DMV's yearly holiday schedule at https://www.dmv.ca.gov and search State Holidays.

11. CALI FORMAT USERS

To allow for cleaner transport functionality, DMV requires that CALI records must be fixed block with a logical record length of 1135.

For a full description of the CALI file layout, field definitions, and error descriptions please refer to the CALI Format User Guide. For customers using the CALI format, the guide will be emailed to you by the VIP ADMIN. (see 2.5).

Variations from DMV's preferred formats prevent insurance companies from participating

12. ANSI ASC X12.811 USERS

To allow for cleaner transport functionality, DMV requires that ANSI ASC X12.811 records be fixed block and the logical record length be 80 bytes wrapped. However, upon the customer request, DMV accepts 80 bytes unwrapped with the first line required to be wrapped 80 bytes. Customers will need to indicate if the return files will be wrapped or unwrapped.

For a full description of the ANSI ASC X12.811 structure, segment and element definitions and error descriptions please refer to the 811 IMPLEMENTATION GUIDELINE - TO DMV and THE 811 IMPLEMENTATION GUIDELINE-FROM DMV. This guide will be provided by the Vehicle Insurance Program Administrator (see 2.5).

13. CALIFORNIA DMV APPLICATION ERROR MESSAGES

The following table represents the error indicator value being returned by the California DMV application program and its associated meaning to the insurance company in the CALI Format or Outbound 811 Format depending on your choice of formats. Refer to the User Guides for further explanation.

- CALI Users: CALI Item # refers to the field number in CALI that will contain the CALI Value shown.
- X12 Users: X12 Location refers to the HL loop where the X12 Value can be found.

CALI Item #	CALI Value	X12 Location	X12 Value	DMV Meaning
12	E	HL1 LX Loop	E005	File Submit Date Error (X12 Users). Hard Error. None of the records in this submission were processed.
		HL1 LX Loop	E060	Invalid State (X12 Users). Hard Error. None of the records in this submission were processed.
15	E	HL4 IT1 Loop	E075	Invalid Trans Code (Not LOD, NBS or XLC) Hard Error. The information for the policy with the bad trans code was not processed.
15	N	HL5 IT1 Loop	E286	XLC and policy not found. Hard Error. The record sent was not processed.
15	M	HL5 IT1 Loop	E202	NBS or LOD and policy is already on file (Duplicate Policy). Hard Error. The record sent was not processed.
17	E	HL4 IT1 Loop	E085	Invalid lookup on policy number. Hard Error. The information for the policy was not processed.
19	E	No corresponding code.	N/A	Policy Type Code Error. Hard Error. The record sent was not processed.
21	C	HL5 LX Loop	R204	Check Digit error in VIN. A no match (R206) or DL match (R500) 17-byte VIN failed check digit validation. This Soft Error cannot be suppressed. The vehicle will be added to the database.
21	E	HL5 LX Loop	E200	Invalid characters in VIN or VINs with less than 3 positions. Hard Error. The vehicle with invalid VIN was not added to the database. If the policy had additional vehicles with valid VINs, these vehicles will be processed.
21	R**	HL5 LX Loop	R203*	Passed Check Digit validation but VIN was not found. Soft Error. The vehicle will be added to the database.
25	E	HL4 NM1 Loop	E235	Last name was missing. Hard Error. All records associated with the policy will not be added to the database.
33	NM**	HL5 LX Loop	R206*	No match on VIN or Drivers License #, VINs with 6-9 bytes. Soft Error. The vehicle will be added to the database. If the VIN has 17 bytes then the check digit calculation will be done resulting in R203 or R204 soft errors.

CALI Item#	CALI Value	X12 Location	X12 Value	DMV Meaning
33	D0-D6**	HL5 LX Loop	R500*	Matched on Driver #0 - #6 and last three characters of the VIN. Soft Error. The record submitted and the VIN that DMV returned will be placed on the DMV database. This applies to VINs with more than 5 bytes. The correct VIN will be returned to aid in the correction of the data. If the VIN is 17 bytes, then the check digit validation will be done.
34	E	HL4 IT1 Loop	E115	Policy (coverage) effective date error (LOD or NBS). Hard Error. The information associated with the policy with the invalid date will not be processed.
36	E	HL4 IT1 Loop	E125	Policy (coverage) Expiration Date error (XLC). Hard Error. The information associated with the policy with the invalid date will not be processed.

Note: * next to a 'DMV Value' or 'X12 Value' denotes errors that can be suppressed.

13.1.   Reload of Book of Business

After an insurance company goes into Operational Production, a hard error rate of less than 10% **must** be maintained. If during the course of business, the hard error rate exceeds this rate, the DMV maintains the right to ask for a reload of the insurance company's Book of Business.

14. GLOSSARY

TERM	DEFINITION
AAMVA	American Association of Motor Vehicle Administrators. AAMVA is a voluntary, non-profit, tax-exempt, educational organization of state and provincial officials in the United States and Canada responsible for the administration and enforcement of laws pertaining to the motor vehicle and its use.
AAMVANet	A network established by AAMVA to provide cost-effective communication network.
Amphibious Vehicle	A device, which may be propelled, moved, or drawn upon both water and a highway on land.
ANSI ASC X12.811	The American National Standards Institute (ANSI), Accredited Standards Committee (ASC) X12.
CALI	California Automobile Liability Insurance format
EDI	Electronic Data Interchange is inter-company, computer-to-computer transmission of business data in a standard format.
Effective Date	The date on which the insurance coverage becomes valid.
Errors	**Hard Error** - This is an error that rejected the insurance company record or transaction set. The error must be corrected and the document or transaction resubmitted. **Soft Error** - This is an error that indicates a resolved, no hit exception. The information is filed in the insurance database.
IE	Information Exchange Mailbox. A unique "address" that provides an insurance company with an ability to receive and send information from DMV.
Insured	The person or organization covered by the insurance policy.
Insurer	A person or organization providing insurance coverage. Generally an insurance company.
LOD	Load transaction. During the initial loading of the Book-of-Business all transactions must be sent as LOD transactions
NAIC	National Association of Insurance Commissioners. The NAIC code is the national insurance company number.
NBS	New Business Transaction. An NBS transaction adds a record to the insurance database. After the initial load of data (LOD transactions), all new policy/VIN combinations must be added to the database using the NBS transaction.
No Match	A no-match condition exists when a registration record cannot be found in the Vehicle Registration Database.
Non-Vehicle Specific	A transaction type that contains only the "insured" information and does not contain the VIN, make, and year of the vehicle(s) insured.

Policy	Motor vehicle liability coverage issued by an insurer. Identified as a specific vehicle policy, non-owner policy or a non-vehicle specific policy.
Primary Insured	The principal person or entity for whom the insurance coverage is written.
Primary Match	This refers to an insurance company record received, which has a registration record of the same VIN on file with the DMV.
Secondary Match	Insurance company record received by DMV but could not be matched by VIN, but matched by other than VIN.
Secure File Transfer (SFT)	SFT provides a cost-effective and secure method of transmitting files to and from the DMV through your own Internet Service Provider. SFT allows for HTTPS, SFTP and FTPS protocols.
Termination of policy	Liability coverage is no longer in effect. This includes situations where insurance is voluntarily canceled by the insured or terminated by the insurance company.
Termination Date	The date a policy or vehicle coverage is no longer valid.
Transaction Type	Identifies the three types of transactions the insurer may process: Initial load (LOD) New business (NBS) Termination (XLC)
Valid Insurance	The most current transaction on the insurance file that is not a termination.
Vehicle Specific	A transaction that identifies the vehicle(s) being insured.
Vessel	Vessel (boat) that is required to be documented by the U.S. Coast Guard and is issued a valid marine certificate. (VC) This includes: A commercial vessel five net tons or more. Any commercial vessel 30 feet or more in length (unless exemption is granted by the U.S. Coast Guard).
VIN	Vehicle Identification Number - This number is unique, generally 17 positions and usually generated by the manufacturer and permanently affixed to the vehicle.
XLC	Cancellation Transaction. An XLC transaction deletes a record from the insurance database. To cancel a policy/VIN after the initial load (LOD transaction) or new business (NBS transaction) has been received, an XLC transaction is used.

15. FORMS

Examples of the required forms are shown on the following pages. Contact the ALN Business Manager (see 2.5) for a complete package.

All forms need to be complete, signed and dated and returned to the ALN Business Manager (see 2.5).

All insurance companies requesting to do business with the Department of Motor Vehicles by electronic medium must complete the following forms:

- **Insurer Contacts**

- **Insurer Technical Specifications**

- **NAIC Book of Business.**

- **Letter of Authorization (if required).**

Any changes to the information on the required forms including technical or business contacts, email addresses, removal of NAICs, etc. must be promptly reported to the DMV.

15.1. Insurer Contacts

VEHICLE INSURANCE PROGRAM   INSURER CONTACTS

INSURER CONTACTS

Please provide the information requested below. **NOTE:** The contacts listed here will be considered your *authorized* company contacts. Anyone not listed *will not be able to contact the department regarding insurance matters on behalf of your company.*

Please Complete and Return to: Vehicle Insurance Program Administrator: **vipA@dmv.ca.gov**

Insurer:	
Address:	
Mode of Transport:	Secure File Transfer ☒	Data Format Selection:	X12 ☐	CALI ☐
Activity Report Group Email:	

Insurance Company Contacts			
Business Contacts		**Technical Contacts**	
Business Contact 1:		Technical Contact 1:	
Email Address:		Email Address:	
Phone Number:		Phone Number:	
Time Zone:		Time Zone:	
Business Contact 2:		Technical Contact 2:	
Email Address:		Email Address:	
Phone Number:		Phone Number:	
Time Zone:		Time Zone:	
Business Contact 3:		Technical Contact 3:	
Email Address:		Email Address:	
Phone Number:		Phone Number:	
Time Zone:		Time Zone:	
Business Contact 4:		Technical Contact 4:	
Email Address:		Email Address:	
Phone Number:		Phone Number:	
Time Zone:		Time Zone:	
Business Contact 5:		Technical Contact 5:	
Email Address:		Email Address:	
Phone Number:		Phone Number:	
Time Zone:		Time Zone:	
Business Contact 6:		Technical Contact 6:	
Email Address:		Email Address:	
Phone Number:		Phone Number:	
Time Zone:		Time Zone:	
Business Contact 7:		Technical Contact 7:	
Email Address:		Email Address:	
Phone Number:		Phone Number:	
Time Zone:		Time Zone:	

Notes:	

Completed by (Name & Title)	Date

15.2.   Insurer Technical Specifications

VEHICLE INSURANCE PROGRAM   INSURER TECHNICAL SPECIFICATIONS

INSURER TECHNICAL SPECIFICATIONS

For the **X12** format, please complete items 1, 2 and 5
For the **CALI** format, please complete item 5
Items 3 and 4 are informational

Please Complete and Return to: Vehicle Insurance Program Administrator: **vipA@dmv.ca.gov**

1. Provide the X12 Identifiers of your insurance company for test and production

	ISA Qualifier	ISA ID	GS ID
Test			
Production			

2. For companies using the X12 format: Does your insurance company require Functional Acknowledgments?

(Check 'x' one)	Yes ( )	No ( )

3. Note: For companies using the X12 format that chose "<u>YES</u>," in item number 2, California DMV <u>does</u> require Functional Acknowledgments.

4. For your information we have listed DMV's identifiers

	ISA Qualifier	ISA ID	GS ID
Test	ZZ	DMVX DMVTS01	DMVX DMVTS01
Production	ZZ	DMVX DMVTS02	DMVX DMVTS02

5. ERROR FILE: error suppression of soft (WARNING) errors returned to the insurance company

Place an 'X' next to "YES" if you want the following error suppressed. This indicates you do <u>not</u> want the error returned in the error file. Otherwise place an 'X' next to "NO". This indicates "do not suppress error," return it in the error file.

"Yes" - Suppress Error or "No" - Do Not Suppress Error		Code	Soft Errors/Warnings
YES ( )	NO ( )	R203	VIN passed check digit validation
THIS ERROR IS LONGER BE SUPPRESSED		R204	VIN failed check digit validation
YES ( )	NO ( )	R206	No match after extended VIN search
YES ( )	NO ( )	R500	Matched after extended VIN search

15.3. NAIC Book of Business

DMV USE ONLY	
DMV Company Number:	**MVCXXX**
Format:	
Transport Method:	**SFT**

NAIC LIST					
Please list the NAIC(s) that will be set to DMV					

Please provide the requested information for each NAIC reported. **NOTE**: you must provide a current Book count, "TBD" will not be accepted.

Note: Update files will be processed Monday thru Saturday

NAIC	Insurance Company Name	Book of Business Size (# of vehicles)	Update Volume Please Indicate Daily/Weekly (Ex: Daily M-F) (Ex: Weekly on Tuesdays)

Completed By (Name & Title)	**Date**

15.4.   Letter of Authorization

California Department of Motor Vehicles
Registration Operations Division
Vehicle Insurance Program Administrator
Email: vipA@dmv.ca.gov

Dear VIP Administrator,

Please accept this letter as notification that **XXXX** will administer the reporting of automobile liability coverage information on behalf of the Insurance Company/NAIC(s) listed below:

Company Name	NAIC(s)

If any additional information is required, please let me know.

Thank You,

Signature Required

Printed Name
Title
Email
Contact Phone Number