

Maryland's Automated Compulsory Insurance System (ACIS)



User's Guide

Version 2.4

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1.0 Introduction to the Maryland's ACIS System

1.1 Maryland User Implementation Guide Purpose

The purpose of this guide is to provide insurance companies with the necessary information needed to comply with the Maryland 1998 Legislative Session, Senate Bill 776, now referred to as Maryland's Automated Compulsory Insurance System (ACIS). Senate Bill 776 authorizes Maryland Motor Vehicle Administration (MVA) to establish and implement a system for each insurer or provider of the required security to report to the Administration all policies issued, but does not require mandatory participation before July 1, 2000.

This guide will provide a mix of business and technical information to define when and how insurance information will be transmitted between the Maryland MVA and the Insurance Industry.

The user guide is available for download from the ACIS web page at <http://www.mstechnologies.com/acis.htm>. The user guide is currently available in Word 97 or .PDF format. If you did not download this copy of the user guide from the web page, please check the web page to ensure you have the most current version. Questions regarding the user guide may be submitted via e-mail to acis@mdot.state.md.us or by contacting the Insurance Compliance Division; contact information is listed in Section 8.1.

1.2 Program Goal

The Maryland MVA is committed to providing excellent customer service, promoting a safe driving environment and protecting consumer interests. As part of our commitment to excellence, our goal is to create an atmosphere where customer interaction with MVA is as smooth and transparent as possible. ACIS will establish a system that takes advantage of current technology to communicate and partner with the insurance industry through a positive reporting system to reduce the necessity for vehicle owners to verify insurance coverage each time they change insurance companies.

1.3 Program Purpose

Maryland's ACIS will be operated by the Maryland MVA. Although the MVA has contracted with an outside entity for the design, development, implementation and maintenance of the system, the operation of the system will not be contracted with any outside entity. The MVA will not disclose or allow the bulk purchase of any insurance information submitted by insurers or other providers in conjunction with ACIS.

ACIS will permit the transmission of data through multiple methods such as Electronic Data Interchange (EDI) or magnetic media (cartridge tape or diskette). Requests for insurance verification will be drastically reduced, as the system will look for a match from the new policies reported before generating a request for insurance verification. Paperless electronic access to

accurate insurance enforcement data will be available throughout the State, allowing MVA customer service representatives to deliver quality service. ACIS will include an Interactive Voice Response Telephone system to provide callers with 24-hour access to their insurance compliance case information and pay uninsured motorist penalty fees by phone. Through computer telephone integration, operators will have access to vehicle owners case information when they accept a call. System architecture will be developed in a modular format to permit compliance with all current legislative requirements and adapt to future legislative initiatives.

1.4 Program Background

Maryland's current insurance enforcement systems were developed independently over the course of the last 25 years. Legislative changes have resulted in insurers being required to report 100% of insurance cancellations as they did in 1972; however the system that processes the cancellations has not been modified to handle the increase in vehicle populations and transaction, compounded by three additional programs that have evolved since 1983. Insured vehicles represent 80-90% of Maryland's vehicle population and vehicle owners are inconvenienced by the necessity to verify insurance each time they change insurance companies to take advantage of the competitive market.

1.5 Preliminary Design

ACIS is a client/server system. All data specific to the needs of ACIS will be maintained in a local database. Other information will be retrieved from external systems, such as the MVA mainframe (MVA/MF) as necessary. A real time interface will exist between ACIS and the MVA/MF. This will provide access to both legacy information and real-time data that is and will be maintained on the MVA/MF. The Customer Service Representatives (CSR) will use screens to interface between the customer and the ACIS data stores. Processes will run on server machines to provide real time and scheduled time updates of data. The database is centralized and can be accessed from any of the remote MVA branch locations.

2.0 Electronic Data Interchange Overview

2.1 EDI Background

Electronic Data Interchange, commonly referred to as EDI, is computer to computer transmission of business data. Information can be exchanged within minutes or hours. Data is in a computer readable format and available for analysis, control and distribution at any point along its path. Large amounts of data can be exchanged. Message acknowledgments validate delivery. Large numbers of trading partners are easily managed by commercial EDI software.

Becoming an EDI trading partner requires a computer (either PC, mini or mainframe) and the following:

- Communication hardware
- Communication software
- Translation software

There are many companies marketing EDI software/hardware. There are packages that will run on all sizes of computers (personal computers, minicomputers, and mainframes) and on most operating systems (DOS, Windows, OS/2, Macintosh, UNIX, AIX, etc.). Prices vary widely, usually based on the size of the computer, but the EDI software market is very competitive from a price standpoint.

A Company can develop its own software translator package. One source for obtaining more information is by attending EDI trade shows, contacting insurance trade associations or organizations and reviewing the ANSI X-12 Set 811, Release 003050 Version 3.0 implementation guide.

2.2 Electronic mailbox

An electronic mailbox is a unique "address" that provides you with the ability to receive and send information from your trading partners. It works very much like a mail envelope received or sent from the post office. There is an address of the sender and receiver on each envelope. When you receive your envelope, you open it, handle the contents and can then repackage it and send something back through the same mailbox.

Your mailbox may have the capability to archive (store) a file received by you for a short period of time. By using this capability, you can receive a file, run it through your translation software and if you determine that something is wrong, you will not have to request MVA to resend that file to you, because you have the file stored for a specific number of days.

2.3 ANSI ASC X12 Standard

The ANSI ASC X12 Standard, Transaction Set 811, Release 003050 Version 3.0 implementation guide, was developed for Auto Liability Insurance Reporting. Insurers reporting electronically should obtain a copy of this guide. It will be used as a reference manual for identifying the American National Standards Institute (ANSI) Accredited Standards Committee (ASC) X12 conventions currently used. The authors of the document believe the document will provide your company and MVA with the information that will facilitate a quick and efficient implementation of EDI. The ALIR implementation guide enables the use of EDI for the notification of the status of automobile liability insurance coverage on motor vehicles. MVA has identified data elements out of the ALIR implementation guide.

You can obtain a complete copy of the 3.0 version X12 guide by contacting Washington Publishing at 1-800-972-4334 or through the Internet address, www.wpc-edi.com.

Maryland MVA's EDI VAN Account Information

VAN Provider: Sterling Commerce (COMMERCE:Network)

EDI Qualifier: **ZZ**

EDI Code (ID): **MVAACIS**

NOTE: The following EDI Delimiters are suggested

| | |
|-------------------------------------|---------------|
| Subelement Delimiter | N/A |
| Data Element Delimiter * (asterisk) | |
| Segment Delimiter | ~ (tilde) |
| Element Separator | Text * Hex 2A |
| Sub-Element Separator Text > | Hex 3E |
| Segment Terminator | Text ~ Hex 7E |

3.0 System Architecture

3.1 Overview

The Maryland MVA's ACIS processes automotive policy information reported to the state by all insurance companies who provide automobile liability insurance in Maryland. ACIS is being developed to simplify the sending and receiving of the aforementioned policy information.

Policy information is reported using one of the following media types:

- Electronic (EDI)
- Magnetic (Diskettes and cartridge tapes)
- Manual (Paper.)

The processes for reporting the information differ slightly for each of the media types, but the data that is reported is the same.

Two types of information are passed between the MVA and insurance companies. FR-13 information is used to report new business and cancellations, while FR-19 information contains verification request and responses to verification requests. Both of these record types can be reported using the media listed above.

Figures 1 and 2 are data flow diagrams, which describes the flow of FR-13 and FR-19 records through the system for Magnetic and Paper Processing. Figures 3 and 4 are data flow diagrams, which describes the flow of FR-13 and FR-19 records through the system for EDI Processing

Incoming Magnetic FR-13 (New Business and Cancellations) or FR-19 (Verifications) Transactions

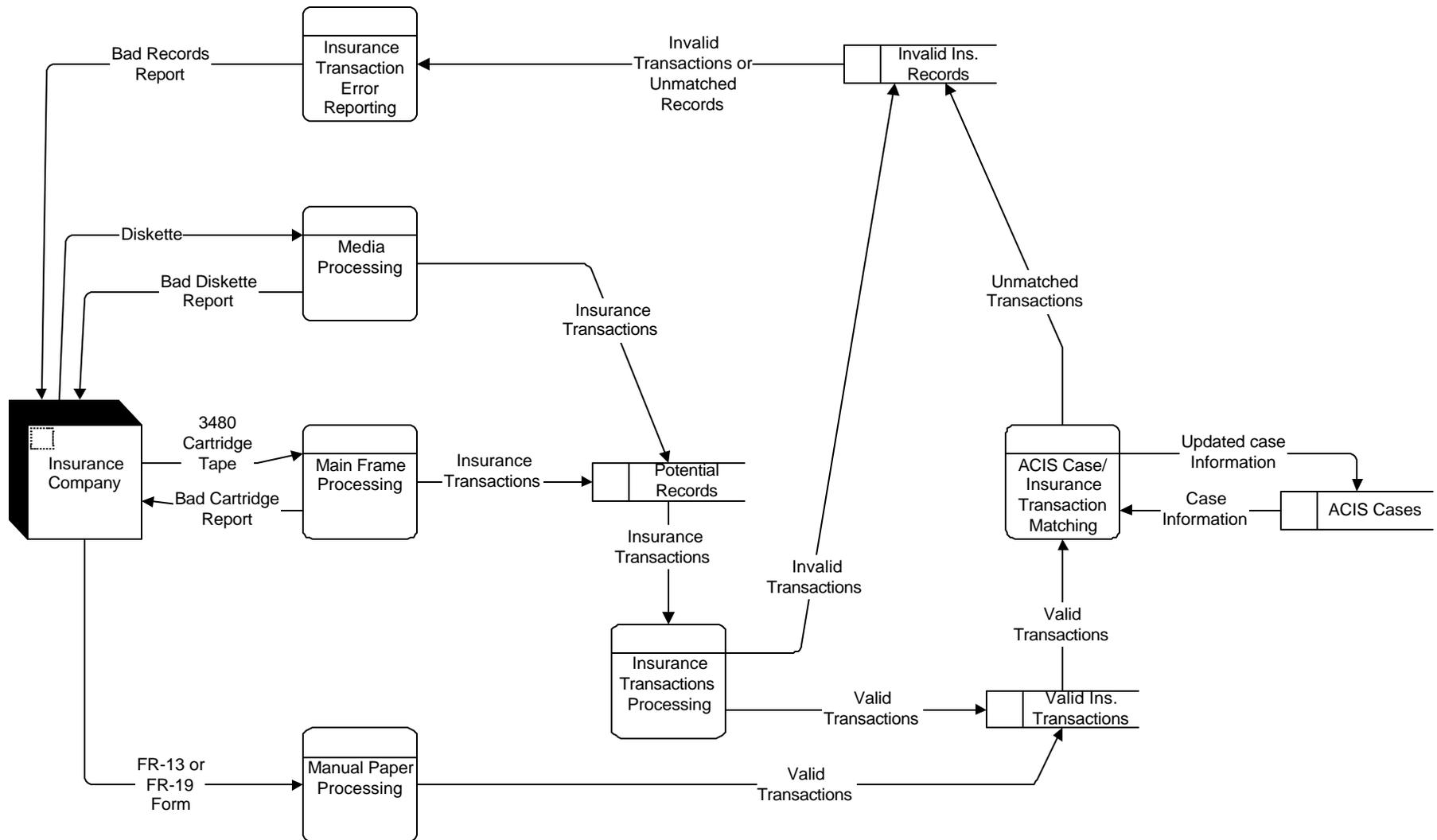


Figure 1

Outgoing Magnetic FR-19 Verification Requests

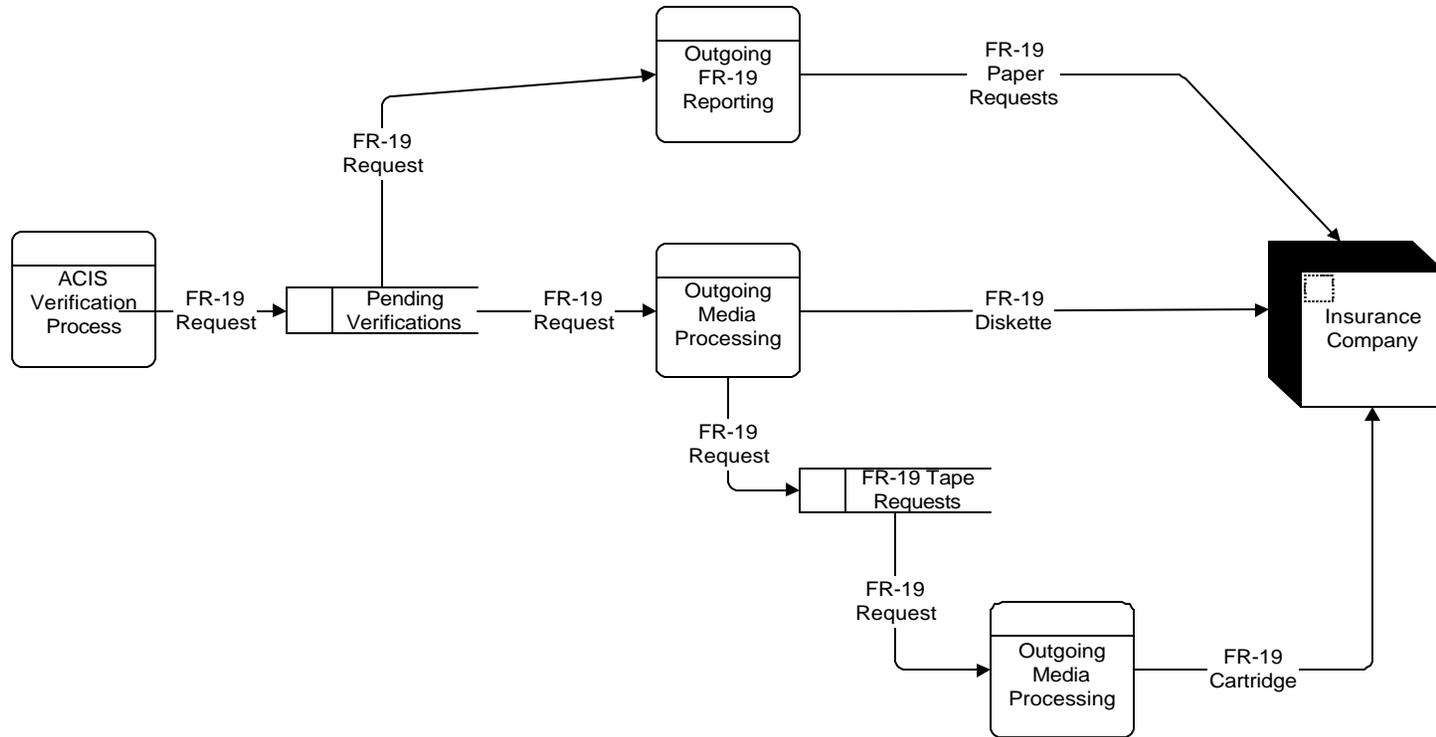


Figure 2

Incoming EDI 811 (New Business, Cancellation, or Verification) Transactions

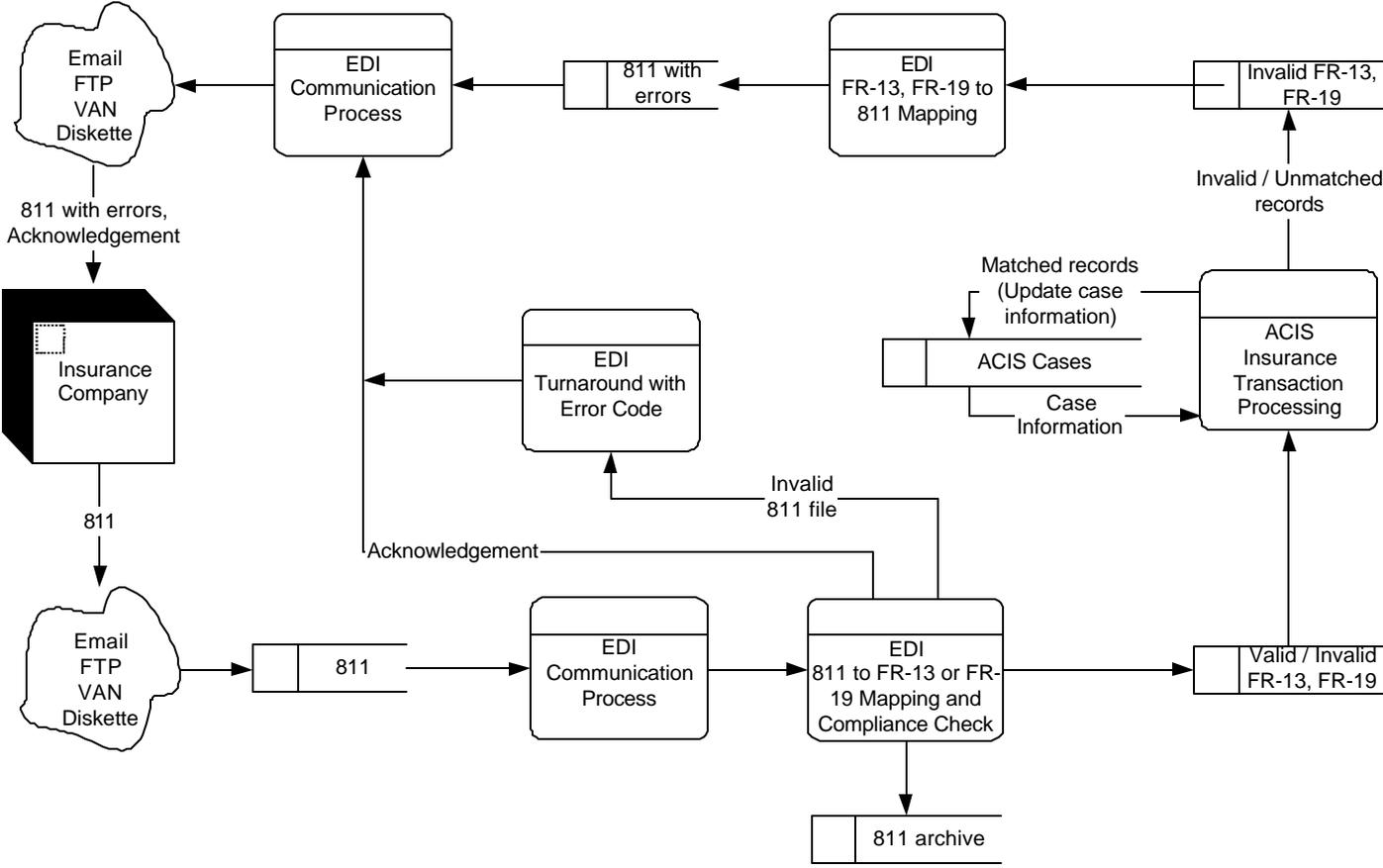


Figure 3

Outgoing EDI 811 Verification

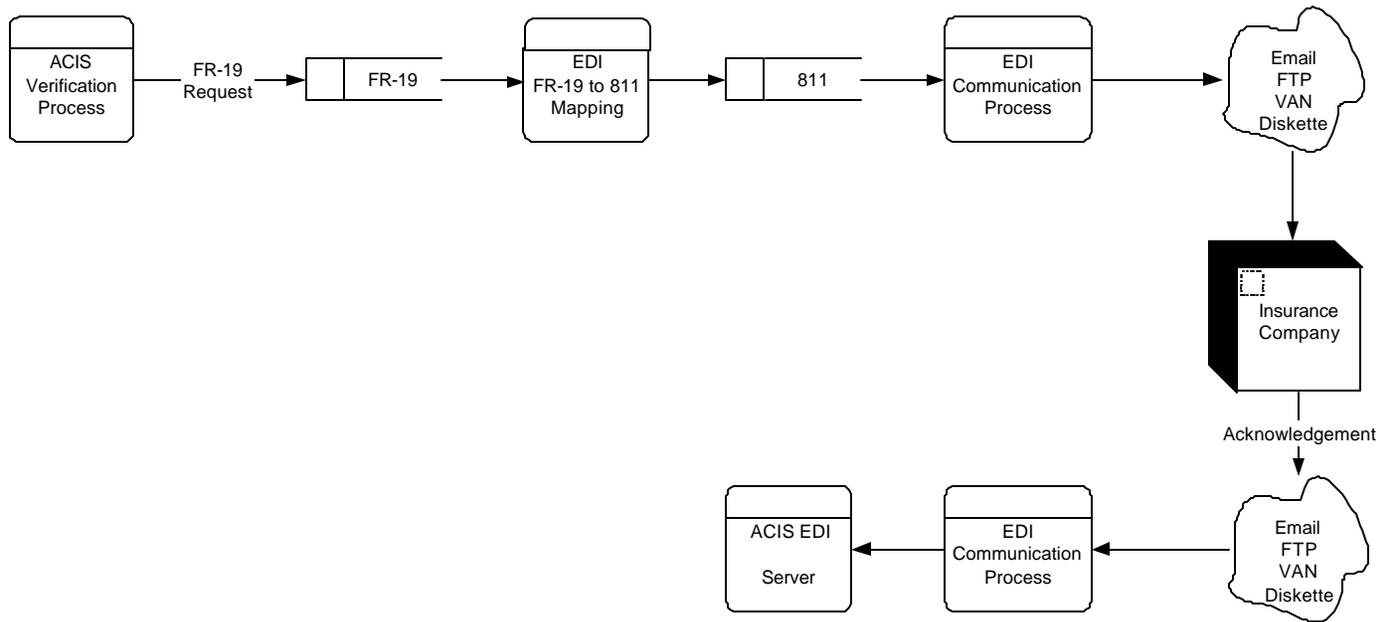


Figure 4

3.2 Electronic Reporting

EDI (Electronic Data Interchange) documents are delivered to MVA's "mailbox" on the MVA's EDI server. Once received, the data is examined for accuracy and if found to be in error, is returned to the insurer with appropriate error information. Valid records are allowed to enter ACIS where they are processed.

Reporting information is sent to MVA using a standardized format defined by the American National Standards Institute (ANSI). The standard is known as the ASC X12 Transaction Set 811 (Consolidated Service Invoice or Statement). This standard will be referred to as X12-811 in further discussion. The insurance industry subcommittee has further defined a standard usage of the X12-811 for use by insurance companies. This is referred to as the Transaction Set 811 for Automobile Liability Insurance Reporting (ALIR).

The following steps describe an overview of how insurance liability information is received and processed via X12-811.

1. The EDI software on the MVA server retrieves the documents, removes the documents from their electronic envelopes, and translates the 811 documents to individual records in ACIS's application data format. A Functional Acknowledgment document (ASC X12 Transaction Set 997) is prepared for returning to the sender. The translator checks to ensure that the document follows the rules of the 811 ALIR standard and that certain data elements are correct according to Maryland's MVA rules. If an error is detected, it is noted in the 997 acknowledgment and the 811 document is not processed any further. If no errors were found, the MVA data records are allowed to continue through the system.
2. The 997 acknowledgment is sent to the insurance company's mailbox. A 997 is always sent, whether or not any translation errors were detected or not.
3. The data records are validated for content errors. Each field is checked to insure it contains correct information. Validation errors are described in another section of this document. Records that do not pass validation are written to a file for subsequent error processing. Good records are passed onto ACIS for matching.
4. Valid records are checked against ACIS Cases/Insurance Transactions for matched records and information is updated
5. Unmatched and Error records are translated into an 811 document, placed into an EDI envelope, and are sent to the insurance company's mailbox. If there were no errors found in the incoming document, nothing is sent to the insurance company.
6. Information regarding the document (from whom, number of records, number of errors, etc.) is written to a file for processing by ACIS. A report is generated outlining

validation statistics for use by MVA staff. The above steps will not only be used for periodic reporting, but also for initial loading of policy information, and for testing. Depending on volume, insurance companies with large policy volume may be required to submit their initial loads on magnetic tape.

3.3 Magnetic Reporting

Insurers with lower reporting volumes may use magnetic means to report to MVA. The format of the magnetic records is described in section 5.1. MVA will also provide, to those who desire it, a computer program (ACIS-INCO) which will facilitate the reporting of FR-13 and FR-19 information. Details of this program are described in section 4.3.

Magnetic media is sent to MVA on either 3.5" PC (IBM) formatted diskettes or on 3480 magnetic tapes. The specific requirements for diskette and magnetic tapes are in section 5.1 of this document. The path the data takes into ACIS varies slightly for both media types, but eventually the data is processed the same.

3.4 Diskettes

This section describes the steps that are taken to process diskettes received by MVA. Diskettes are processed directly by ACIS.

1. Diskettes are received by MVA staff, who enters them into a program. If the diskette is unreadable, then the entire diskette is rejected and the diskette is returned to the insurance company.
2. When data can be read, it is processed for accuracy and content. Any errors detected are written to an ACIS database table for subsequent reporting. Valid records are retained and processed further by the system.
3. A report is generated that outlines specific errors that were encountered for each record processed. A diskette with records that have errors is returned to the insurance company.
4. Diskettes with no errors are not returned to the reporting company.

3.5 Manual Reporting

In certain circumstances, some insurance companies will be permitted to report on paper. This section outlines the steps involved with processing paper reporting

1. FR-13 or FR-19 forms are received at MVA via mail, fax, etc.
2. MVA personnel enter the information from each form into ACIS. The data is instantly validated for content errors. The MVA personnel can attempt to correct the problem or can reject the submission.
3. Only valid records are allowed into the system with this method. MVA personnel will attempt to correct any problems associated with the submission.
4. Valid records are processed by ACIS.

3.6 FTP Reporting

A secure FTP server has been established to provide an additional method to transmit data to and from insurance companies in accordance with Maryland's Automated Compulsory Insurance System

Insurers who choose to transmit data via FTP will be required to complete a contract which defines the terms and conditions that access to the MDOT network will be granted; specifically, for lawful purposes only, limited to the scope of the service that is being provided and consistent with the Federal Driver Privacy Protection Act.

The MVA FTP Remote Access Request Form included as appendix D shall be completed for assignment of a userid and password for at least a primary and back-up user. The user id will be assigned by the MVA upon receipt and approval of the original signed MVA FTP Remote Access Request form.

The various methods of FTP that MVA will support include:

- (a). HyperText Transfer Protocol Secure (the preferred method for providing the ability for transactions to take place on the World Wide Web).
- (b). Firewall-to-firewall using VPN that employ IPSEC encapsulation, triple DES data privacy algorithm and SHA1 hashing algorithm. (requires MDOT technical assistance to setup)
- (c). Approved VPN client software to MDOT firewall; (MVA is currently using CISCO Securid Internet Access, which also requires MDOT technical assistance to setup)

Insurers interested in using FTP to transmit data must notify the Insurance Compliance Division via e-mail at acis@mdot.state.md.us. The e-mail should include the name of the insurer, NAIC code, contact (person) name, e-mail address and phone number and the preferred method of FTP.

4.0 Business Reporting Specifications

This section describes the initial load and on-going file reporting specifications for information exchange between an insurance company and MVA.

The business specifications described are for:

- Insurance Business Plan
- Creating the initial insurance data base
- Ongoing reporting of insurance records
- Ongoing manual reporting
- Error reporting

You will find the technical specifications in Section 5.

4.1 Insurance Business Plan Requirements

In order to implement the ACIS EDI, diskette, tape cartridge, or manual paper process for submitting insurance transaction records, each insurance company needs to create some in-house procedures and decide what is best for you. One possible way for you to do this is for your company should develop a business and technical plan.

The following should be included in your plan:

1. Identify your project managers and technical contacts for MVA during the development and implementation.
2. Develop a project management time line for implementation that includes specific benchmark dates.
3. Review this entire document to see if and how each section applies to you.
4. Determine your reporting and initial load method, based on reporting specifications found in this section and Section 5.
5. Determine your EDI readiness and resources. If your company is not currently using EDI technology, this may involve contacting software vendors for additional information. There are several companies marketing EDI solutions.
6. Develop an overview of the development of your system architecture including a process to handle records that are being returned for errors.
7. If you are using EDI, and if E-mail is a supported transport method, then you will have to establish a mail account for use by MVA to send correspondence.

8. If you will be using EDI, you will need to identify which of the supported transport methods (E-mail, FTP, etc.) best suits your needs.
9. You will need to select what software you will be using for your EDI application.
10. You will need to identify what platform you will be using for your EDI application (mainframe, midrange, PC, etc.).
11. The first step of testing will be to complete the ACIS Trading Partner Information Sheet. This form is available in the back of this document in Appendix A, or you may download it from the ACIS web page at <http://www.mstechnologies.com/acis.htm>. You may photo copy the form if you need additional copies. Submit this a minimum of one month prior to your company conducting the certification tests. Information requested includes:
 - Your official insurance company name and NAIC code.
 - The name of your business contact responsible for the business and policy decisions.
 - The name of your technical contact responsible for conducting the tests.
 - Identify your preferred method to submit the initial load.
 - Identify your method of on-going reporting.

12. You will need the following information from MVA:

Business Contact: Jean Schaffner, ACIS System Administrator
 Maryland Motor Vehicle Administration
 6601 Ritchie Highway, NE, Room 140
 Glen Burnie, MD 21062
 Jschaffner@mdot.state.md.us
 (410) 787-7744

Technical Support: MS Technologies
 18572 Office Park Drive
 Montgomery Village, MD 20886
 Support@mstechnologies.com

MVA's EDI VAN Account Information:

VAN Provider: Sterling Commerce (COMMERCE:Network)
 EDI Qualifier : **ZZ**
 EDI Code (ID) : **MVAACIS**

MVA's FTP address for submitting data:

Will be provided upon approval and issuance of a user-id and password. Refer to Section 3.6 for additional information on FTP Reporting.

4.2 Initial Insurance Data Base Load

To incorporate existing insurance information into the ACIS program, insurance companies must send a copy of their existing database to the Maryland MVA. The data should include all information that is specified in the FR-13 as described in the Record Descriptions of Section 6.0 of this document. This data may be delivered using the format all future transactions will be reported or on a cartridge data tape that can be uploaded to the existing mainframe. The records on the tape can be submitted using the ALIR X12 811 format for EDI reporting detailed in Section 6.0 of this document. Once the data is uploaded to the mainframe, it will be checked and verified against all existing data in accordance with the FR-13 and an error report will be generated. The error report will contain error codes that are described in section 6.3 of this document. The error report will be generated in the format it was transmitted to MVA. Errors will be corrected by insurers and resubmitted to achieve an acceptable error tolerance level, which will be determined after completion of phase II testing.

4.3 Insurance Record Reporting Process

The following list addresses some of the data reporting requirements for insurance providers.

- Insurers shall report vehicle specific and non-vehicle specific policies.
- Insurers may report via EDI, Cartridge tape, diskette, or paper (in special circumstances).
- Insurers will report new business and cancellations (FR-13), and will respond to verification inquiries (FR-19) from MD MVA.
- Insurers will follow the record layout reporting requirements for diskette and tape cartridge submissions.
- Insurers will submit media files to MVA using a unique Media Control Number (MCN).
- Complete VIN information will be submitted for vehicles with model year after 1981. Prior to this, a partial VIN and vehicle make and model year must be provided
- VIN information is not required for non-vehicle specific policies.
- Insurers will submit an initial "data load" (FR_00) of existing active policies.
- Insurers will submit a "No Business" (FR-88) transaction at the end of the month if there is no activity to report

Data to be reported to MVA can be submitted on various forms of media. This includes diskette, cartridge tape, and EDI. Paper will be accepted only in uncommon circumstances, such as emergency faxes, etc. The choice of media will be based on the amount of data expected from the reporting company.

| Number of Maryland Policies | Media Choices |
|-----------------------------|-------------------------------|
| Less than 4000 | Diskette, tape cartridge, EDI |
| 4000 or greater | Tape cartridge, EDI |

A software program ACIS-INCO is available to those companies whose volume is small enough where manual entry of insurance business would benefit from an automated process. ACIS-INCO will collect data from an insurer for FR-13 records. It will produce FR-13 diskettes (and optionally FTP transfer) for submission back to MVA for processing. It will

process FR-19 verification request diskettes received from MVA and will provide the insurer a method to report verifications. The verifications will either be transferred back to MVA via diskette or optionally via FTP. Currently, the ACIS-INCO program may be downloaded from <http://www.mstechnologies.com> with the username “acisinc0” and the password “mdmva”.

4.4 Manual Reporting Specifications

The revised Maryland FR-13, which includes reporting for New Business (NBS) transactions is available as Appendix B.

4.5 Administrative Rules/Reporting Requirements

| REPORT TYPE | FREQUENCY | REPORT LEVEL |
|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| NBS - New Business | Within 30 days of issuance of policy or binder. Reports accepted daily, weekly, or bi-weekly. | Vehicle |
| XLC - Cancellations | Final Cancellations only shall be reported Within 15 days of final cancellation date. Reports accepted daily, weekly, or bi-weekly | Vehicle |
| No Business Report | Required monthly if no NBS or XLC report. | N/A |
| Error Report from MD MVA | Within 10 days after receipt of incoming data | Vehicle |
| Reply to Error Report from Insurer | Resubmits required within 15 days | Vehicle |
| FR-19 Verification Requests by MD MVA | Generated once a month | Vehicle |
| FR-19 Verification Response by Insurer | Response required within 30 days of receipt | Vehicle |

Reporting Requirements:

- **What shall be reported?**

- Primary Vehicle Liability Insurance Only
- New policy issuance (all self-propelled vehicles required to be registered)
- Vehicle added to an in force policy
- Vehicle deleted from policy
- Vehicle substituted for an existing car
- All reports should reflect primary insured
- Policy cancelled by insurer/insured (all vehicles)

- **What shall not be reported?**

- Insureds added or deleted from a policy
- Trailers, snowmobiles, road graders, golf carts
- Policy renewals. All policies are considered active until a XLC is received
- Advance XLC and NBS dates (Transactions submitted with Advance dates will be rejected as error code 115 or 125)
- Address changes
- Surplus Lines or Re-insurance Coverage
- Garage Liability policies will continue to be reported manually on the FR-13 (Appendix B)

Error/Tolerance Ratio:

Data Files transmitted with an error ratio greater than 10 % will be rejected.

Fines:

No penalties are imposed for failure to report or for those that have poor data quality. Non-compliance will be reported to the Maryland Insurance Administration for administrative action. Continued non-compliance will result in insurer being reported as an invalid insurer for motor vehicle registration purposes.

Miscellaneous Requirements:

Garage liability policies and policies covering dealer, recycler, and transporter tags will continue to be processed manually. These policies will be incorporated into ACIS at a later date.

New Business Reporting

New business transactions which pass the VIN validation routine will be maintained for 60 days prior to being rejected as no match with the Maryland MVA database to allow new vehicle transactions to be posted.

VIN Match Criteria:

1st=VIN, 2nd=driver's license number, 3rd=name

4.6 No Business Report

The insurance companies need to send in a **No Business Report (FR-88)** if there is no FR-13 insurance transaction in that month. The magnetic format of this report will have the same media requirements specified in 5.1 for FR-13. However it should only include the media control number (MCN) record (6.1.2) in the media and the letter 'Z' should be used in the field of the business type. The EDI format of this report should contain the header section specified in 6.2.1 for FR-13 and FR-19. However the 'FR-88' should be used in the Business Type field. To comply with the ALIR X12 811 standard at least one of the HL segment and the TDS segment are also required. Any other segments can also be included, however, ACIS will only use the information in the header segments.

Non-EDI "No Business Reports" may be transmitted via e-mail to acis@mdot.state.md.us

5.0 Technical Specifications

5.1 Magnetic Cartridge Tape & Diskette/INCO

Media (diskettes and tapes) will be externally labeled using a Media Control Number (MCN Section 6.1.2). This number will uniquely identify the media being submitted. The overall format of the MCN is identical for both diskettes and tape cartridges, but differs slightly in content. The MCN is used by MVA to track data that is submitted. When MVA submits data to the industry, it too will use a MCN.

The table below outlines the media requirements.

| Media Type | Media Control Number | Media Constraints/ File Contents | Media Requirements | Media External Labels |
|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Diskette or CD | Db-nnnn-ccyymmddhhmmss See Section 6.1.2 for specifics of this format. 'b' is Business Type 'N' = FR-13 – NBS REI and XLC 'V' = FR-19 – INQ ACK NIS 'T' = FR-00 – LOD 'Z' =FR-88 – No Business 'nnnn' = NAIC 'ccyymmddmmss' = media date. NOTE: media date must be unique if multiple media is submitted on the same day | The file may contain either FR-13 or FR-19 information (format Section 6.1.3), but each file can only have only one business type of record, business types cannot be intermixed. The first record of the file must contain the MCN record. The record length of this record will match the type of records being submitted <i>Returned Errors shall reflect a new MCN based on the date the errors are resubmitted.</i> | 3.5" DSHD 1.44Mb IBM Format ASCII characters Diskettes will not be returned to the reporting agency unless it is impossible to read any information from it. CD's may be submitted, but error files will be returned on a diskette along with the original CD | 1. Data File Name = MCN (See Section 6.1.2) 2. Number of Records 3. Contact Person 4. Contact Person's Phone Number 5. Address to return error File INDICATE TEST OR PRODUCTION |

| Media Type | Media Control Number | Media Constraints/ File Contents | Media Requirements | Media External Labels |
|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tape Cartridge submitted by Insurer | Tb-nnnnn-ccyymmddhhmmss See Section 6.1.2 for specifics of this format. 'b' is Business Type 'N' = FR-13 – NBS REI and XLC 'V' = FR-19 – INQ ACK NIS 'T' = FR-00 – LOD 'Z' =FR-88 – No Business 'nnnnn' = NAIC 'ccyymmddmmss' = media date. NOTE: media date must be unique if multiple media is submitted on the same day | Same as above. | 3480 Cartridge tape 18 track, not 36 track EBCDIC format No data compression IBM Standard label Record Layout: 300 Char Block size: 20 records Internal IBM Tape Label: TEST: VVRACIMS.OS.VFLG010S.Tb nnnnXX PRODUCTION VVRACIPS.OS.VFLG010S.Tb nnnnnX Where: T=Tape 'b' is Business Type: 'N' = FR-13 – NBS REI and XLC 'V' = FR-19 – INQ ACK NIS 'T' = FR-00 – LOD 'Z' =FR-88 – No Business nnnnn = NAIC Code X=filler | 1. Data File Name = MCN (See Section 6.1.2) 2. Number of Records 3. Contact Person 4. Contact Person's Phone Number 5. Address to return error File INDICATE TEST OR PRODUCTION |
| Tape Cartridge Error File returned by MVA | Same as above | Same as above | 3480 Cartridge tape 18 track EBCDIC format No data compression IBM Standard label Record Layout: 300 Char Block size: 20 records Internal IBM Tape Label: TEST & Production: VVRFLGPS.DA.XXXXXXXXXX. CNNNNN Where XXXXXXXX = Abbreviated company name assigned by MVA and NNNNN=Insurer NAIC code | 1. Internal IBM Tape Label Name 2. Data File Name = MCN (See Section 6.1.2) 3. Number of Records 4. MVA Contact Person 5. MVA Contact Person's Phone Number MARKED AS TEST OR PRODUCTION |

5.2 FR-13 New Business/Insurance Cancellation Submissions

FR-13 records are used to report insurance cancellations and new business for both vehicle specific and non-vehicle specific policies. FR-13 media originates from the insurance industry, therefore it is the responsibility of each company to submit properly named and formatted data. The flow of data for diskette and cartridge tape between an insurance company and MVA for FR-13 data is as follows:

1. Insurer creates FR-13 data records.
2. Insurer packages data records onto media (tape or diskette) and assigns a unique Media Control Number.
3. Insurer submits media to MVA.
4. MVA receives media from Insurer and logs the Media Control Number.
5. MVA processes FR-13 records from media.
6. MVA returns media if media is unreadable.
7. MVA produces error report detailing specific error conditions and returns the error report and media back to the Insurer.
8. Insurer corrects errors and submits corrected records on new media with new media control number. Old media is not reprocessed by MVA.

5.3 FR-19 Insurance Verification Submissions

FR-19 records originate from MVA and are used as a request for insurance verification. Each record contains information about the insured and a single vehicle. These records are used for both vehicle specific and non-vehicle specific policies. There is not a procedure for requesting and responding to a verification request for a "fleet" of vehicles, each vehicle must be verified individually. The Insurer should use the information contained in each record to identify the insured and then will respond by updating the Verification Code field. The Insurer may also modify the Insurance NAIC and the Policy Number fields, if that information from MVA is incorrect or has been updated. The Insurer should not modify any other fields. A new media file will be created with the updated information and will contain a new Media Control Number for that set of data. DO NOT resubmit the media with the same MCN that was sent to you.

6.0 Data Element Specifications

6.1 Magnetic Media Data Element Definitions and Validation Rules

6.1.1 Record Descriptions Overview

- FR-13 records are submitted by insurance companies to MVA to report changes to insurance coverage and to correct errors associated with records previously submitted (XLC, NBS and REI data) .
- FR-19 records originate with MVA and are sent to an insurance company. The insurance company will process them and return them back to MVA (insurance verification data).
- FR-00 records are submitted by insurance companies to MVA to report existing insurance information into the ACIS program (initial load data).
- FR-88 record is required if no activity is reported during a particular month (No Business Report).
- A single media submission can only contain records of one type, that is, a media submission must contain either all FR-13 records or all FR-19 records, not both.
- All characters in each record will be submitted using ASCII characters, no binary information is expected or accepted.
- Both FR-13 and FR-19 record formats are submitted as fixed length records, each being their respective record length.
- Insurers who submit records for multiple NAICs may intermix records for different NAICs in the same file. (See MCN NAIC requirement below).

6.1.2 Media Control Number Record Requirements

The first record of each media file will contain a Media Control Number Record. The format of this record is described in the following table:

This data record mirrors the MCN that is used to externally label the media and is also the file name for media submitted on diskette.

| Character Position | Data Element | Length | Type | Additional Information |
|--------------------|---------------|--------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Media Type | 1 | Character | 'T' – tape or cartridge 'D' – diskette |
| 2 | Business Type | 1 | Character | 'N' = FR-13 records (NBS/XLC/REI) 'V' = FR-19 records 'I' = FR-00 Records - Initial Load (LOD) 'Z' = FR-88 No Business Report |
| 3 | Dash | 1 | Character | '-' a dash |
| 4 | NAIC | 5 | Character | The NAIC of the reporting insurer NOTE: Insurers who are reporting transactions for a single NAIC will use that same NAIC code in this field. Insurers who report multiple NAICs under a group name, should use their group NAIC code in this field. |
| 9 | Dash | 1 | Character | '-' a dash |
| 10 | Date | 8 | Character | CCYYMMDD |
| 18 | Time | 6 | Character | HHMMSS |
| 24 | Filler | 277 | Character | To pad record length to 300 |

The following table explains the relationship between the MCN NAIC code and the NAICs that are reported.

| Insurer Company Name | Insurer's Group NAIC Number | NAICs Reported by Insurer | MCN NAIC Value | NAICs that can be reported in FR-13 or FR-19 records |
|----------------------|-----------------------------|---------------------------|----------------|------------------------------------------------------|
| XYZ Insurance Group | 12345 | 23456 34567 56789 | 12345 | 12345 23456 34567 56789 |
| ABC Insurance Comp | N/A | 33445 | 33445 | 33445 |

6.1.3 Record Description for Magnetic Data (FR-13)

Non-vehicle specific and vehicle specific policy information is reported using the FR-13 record format. Both cancellations and new business are reported. For vehicle specific policies, each record represents a single vehicle, not a complete policy. Therefore, if an owner has 4 vehicles under one policy and cancels the policy, 4 records will be sent one for each vehicle.

| Character Position | Data Element | Length | Type | Additional Information |
|--------------------|--------------------------------------------------------------------------------------------------|--------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Blank | 1 | Character | MUST BE LEFT BLANK |
| 2 | Insurance NAIC | 5 | Character | Insurance Company NAIC |
| 7 | Policy Type | 2 | Character | 'NS' = Non-vehicle specific policy, 'V' = Vehicle Specific policy |
| 9 | Transaction Type | 3 | Character | 'NBS' = New Business 'XLC' = Cancellation 'REI' = Reinstatement 'LOD' = Initial Load |
| 12 | Reserved | 8 | Character | Reserved (use blank) |
| 20 | Vehicle Make | 4 | Character | Make code from NCIC table |
| 24 | Vehicle Year | 4 | Character | CCYY |
| 28 | Vehicle VIN | 17 | Character | Alpha/Numeric |
| 45 | Owner Type | 1 | Character | '1' = Individual, '2' = Organization |
| 46 | Owner Soundex (drivers license number) or Tax ID | 13 | Character | For Owner Type '1': Owner Soundex is provided For Owner Type '2': Pseudo Soundex or Tax ID is provided For data not available: use '0000000000000' (13 0s) |
| 59 | Owner Jurisdiction | 2 | Character | The state code of the Owner Soundex |
| 61 | Owner Name (L) | 35 | Character | Last Name |
| 96 | Owner Name (F) | 20 | Character | First Name |
| 116 | Owner Name (M) | 1 | Character | Middle Initial |
| 117 | Owner Name (S) | 3 | Character | Name Suffix |
| 120 | Owner Address 1 | 30 | Character | First address line |
| 150 | Owner Address 2 | 30 | Character | Additional address line |
| 180 | Owner City | 20 | Character | |
| 200 | Owner State | 2 | Character | 2-digit state abbreviation |
| 202 | Owner Zip | 5 | Character | ZIP |
| 207 | Owner Zip Plus | 4 | Character | +4 |
| 211 | Owner DOB | 8 | Character | CCYYMMDD |
| 219 | Policy Number | 20 | Character | |
| 239 | Policy Effective Date | 8 | Character | CCYYMMDD |
| 247 | Policy Exp-Cancel Date | 8 | Character | CCYYMMDD |
| 255 | Cancellation Reason Code | 3 | Character | A code indicating the reason for the cancellation |
| 258 | Filler (for FR-13 sent from Insurer to MVA) Error codes (for FR-13 returned from MVA to Insurer) | 43 | Character | Blanks to pad record length to 300 Error codes, separated by ',' and blanks to pad record length to 300 |

6.1.4 Field Descriptions for Magnetic Data (FR-13)

Insurance NAIC

This is the unique number that identifies the insurance company. A table is maintained that contains all valid NAIC values. If the NAIC value provided is not in the table, the record is rejected. In addition, if the insurance company has not yet been certified as a trading partner, all media supplied by the insurance company will be rejected.

Policy Type

This field describes the type of policy being reported.

- 'V' Vehicle specific
- 'NS' Non-vehicle specific

All other values are rejected.

A vehicle specific record indicates the record will contain a specific vehicle identification number (VIN).

A Non-vehicle specific (NS) policy record may only be used if the policy covers all owned vehicles and the insurer does not have access to the Vehicle Identification Numbers of the vehicles on the policy.

If vehicle type NS is used, only one record without any vehicle information (VIN, Make, and Year) will be reported.

All currently registered vehicles will be retrieved from the MVA's database based on the Pseudo-soundex number and/or company name provided. The single cancellation or new business record will be applied to all currently registered vehicles retrieved from the MVA database.

Transaction Type

This field indicates the type of processing that will be done against the record. The three possible values for regular FR-13 (Business Type 'FR-13') are:

- 'XLC' Cancellation
- 'NBS' New Business
- 'REI' Reinstatement

For the initial load (Business Type 'FR-00'), the only value may be used is:

- 'LOD' Initial Load

All other values are rejected.

Vehicle Make

This is a code representing the manufacturer of the vehicle. If the policy type is vehicle specific, this value must be present. Likewise, if the vehicle-make is present, then the policy type must be vehicle specific.

The format of the vehicle-make must be in the form of a make code. This make code is obtained from the official NCIC make table.

NOTE: It is recommended that insurers use the make codes from the NCIC table, though the vehicle make will not be validated using this table. Other make code tables are also available and may be acceptable such as the make codes available through ISO

Vehicle Year

This is the model year of the vehicle. For vehicle specific policies, this value is required, and if missing, the record will be rejected. Likewise, if the policy type is non-vehicle specific, then the value should not be provided.

Vehicle VIN

The vehicle identification number. If the policy is vehicle specific, this data element is required or the record is rejected. If the policy is non-vehicle specific, then this field must be left blank.

Include the full 17 characters of the VIN for vehicles with vehicle year 1981 and after.

NOTE: Trailers are not required to be reported.

Owner Type

A single letter code used to describe the type of owner that is being reported. This will represent either an individual or organization.

- '1' Individual
- '2' Organization

This field is mandatory.

Owner Soundex (drivers license number) or Tax ID

If the owner type is individual, then the owner's Soundex or drivers license number. If the owner type is an organization, then the MVA assigned pseudo Soundex or tax ID must be provided. If the data is not available, the special soundex '000000000000' (13 0s) should be used.

Owner Jurisdiction

This field is the state for which the owner's driver license was issued. It must be present if the owner type is individual and the owner soundex is not '000000000000'.

Owner Name

Last Name (L). This is the last name of the owner if the owner type is individual, or it is the name of the organization if the owner type is organization. This data element is required.

First Name (F). The first name of the owner if the owner type is individual, otherwise it is left blank. It is a mandatory field if the owner type is individual, must be blank if owner type is organization.

Middle Initial (M). The middle initial of the owner if the owner type is individual, otherwise it is left blank. This data element is not mandatory, but must be blank if owner type is organization.

Name Suffix (S). The name suffix (Jr, Sr, II, etc.) of the owner when the owner type is individual, otherwise it is left blank. This data element is not mandatory, but must be blank if owner type is organization.

Owner Address

Address 1. This is the address of the owner. It is a mandatory field.

Address 2. This is the second line of the address. It is not mandatory, but if it is not blank, then the Address 1 field must not be blank.

Owner City

This is the resident city for the address of the owner. This data element is mandatory.

Owner State

This is the resident state for the address of the owner. If the data element is missing the record will be rejected. This field must be present in the state table or the record will be rejected.

Owner Zip

Zip. This is the zip code associated with the address of the owner. If this code is not present, the record will be rejected.

Plus 4. This is the plus-4 portion of the zip code. It is not a mandatory field, but if present, then the Zip field must also be present.

Owner DOB

This is the date of birth of the owner. This field is not required but it is recommended that it be present. It should only be provided when the owner type is an individual, but must not be present if owner type is organization. It also must be in the format CCYYMMDD.

Policy Number

This is the insurance policy number. It must be included with each submitted record. If a policy number changes, it must be reported as a cancellation using the existing policy number, and a new business record must be submitted with the new policy number.

Policy Effective Date

The date that insurance coverage takes effect. This value must be provided for both new business and cancellations.

Policy Exp-Cancel Date

This is the date that the insurance coverage is no longer effective. It must be provided for both new business and cancellation records. A policy will be considered valid until a cancellation

record is received. This will avoid having to send renewal records. Advance/Future Cancellation dates are not accepted and will be rejected as error code 125. Only cancellations that are final and will not be considered for reinstatement without a lapse of liability insurance coverage shall be reported.

Cancellation Reason Code

A code used to express the reason vehicle liability insurance was cancelled.

The codes listed below are the valid reason codes accepted by Maryland MVA.

- 'NPP' Non Payment of Premium
- 'COC' Company Cancelled or Underwriting Reason
- 'CRQ' Customer Request, Competition, Voluntary
- 'FRD' Fraud by Insured
- 'NPS' Failure to Pay Surcharge
- 'VOC' Void Cancellation
- 'DIS' Dissatisfaction
- 'SLD' Vehicle Sold
- 'XFR' Transfer
- 'ACT' Financed Account
- 'CAN' Cancel/Rewrite
- 'BDT' Back Dated
- 'OTH' All Other
- 'MAF' MAIF Rejection (used only by Maryland Auto Insurance Fund)

Error Codes

Up to 10 error codes separated by comma (',') will be appended at the end of each record and returned to the insurer after ACIS processing. The error codes and their descriptions are defined in Section 6.3.

6.1.5 Validation Rules for Magnetic Data (FR-13)

The table below describes the various validation conditions that are checked. NOTE: the error codes are subject to change based on the EDI model that is implemented.

| Data Element | Validation | Error Code | Action | Reporting Entity Action |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Insurance NAIC | Must be present Must pass table validation | 016 | Record rejected | Supply valid value, resubmit |
| Policy Type | Must be 'V' or 'NS' only | 107 | Record rejected | Resubmit with valid policy type. |
| Transaction Type | Must be 'NBS', 'XLC', or 'REI' for regular FR-13 (Business Type 'FR-13') Must be 'LOD' for initial load (Business Type 'FR-00') | 075 | Record rejected | Resubmit with valid transaction type |
| Vehicle Make | Must be present if policy type is 'V' | 206 | Record rejected | Verify vehicle make and resubmit with valid data |
| Vehicle Year | Must be present if policy type is 'V' If present, must be valid numeric year (CCYY). | 222 | Record rejected | Verify vehicle year and resubmit with valid data |
| | | 220 | Record rejected | |
| Vehicle VIN | Must be present if policy type is 'V' Must be valid length for Vehicle Years after 1981 No match found in MVA database Incorrect VIN but found match in MVA database Match found in MVA database, but vehicle model = trailer, not required to be reported | 201 | Record rejected | Verify vehicle VIN and policy type, resubmit with valid data |
| | | 200 | Record rejected | |
| | | 501 | Record rejected | |
| | | 505 | Record accepted | No need to resubmit. |
| | | 506 | Record rejected | Do not resubmit |
| Owner Type | Must be '1' or '2' only | 018 | Record rejected | Supply owner type, resubmit |
| Owner Soundex (drivers license number) or Tax ID | Must be present. Owner information of the soundex submitted does not match the MVA database | 260 | Record rejected | Supply Soundex or Tax ID and resubmit |
| | | 261 | Record rejected | Verify the soundex and resubmit with valid data Submit Owner Soundex when owner type is '1'; Pseudo Soundex or Tax ID When owner type is '2', if not available use '000000000000' |
| Owner Jurisdiction | Must be present if owner type is '1' and owner soundex is not '000000000000' Must pass table validation | 231 | Record rejected | Supply valid value, resubmit |
| | | 230 | Record rejected | |

| Data Element | Validation | Error Code | Action | Reporting Entity Action |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------|----------------------------------------------------------------------------------------|
| Owner Name (L) | Must always be present | 235 | Record rejected | Submit Owners Last name if owner type is '1', Organization's name if owner type is '2' |
| Owner Name (F) | Must be present if owner type is '1' Must <u>not</u> be present if owner type is '2' | 240 | Record rejected | Supply first name, resubmit |
| | | 241 | Record rejected | |
| Owner Name (M) | Must <u>not</u> be present if owner type is '2' | 245 | Record rejected | Check middle name requirements, resubmit Optional if owner type is '1' |
| Owner Name (S) | Must <u>not</u> be present if owner type is '2' | 255 | Record rejected | Check name suffix requirements, resubmit Optional if owner type is '1' |
| Owner Address 1 | Must always be present | 265 | Record rejected | Supply an address, resubmit |
| Owner City | Must always be present | 270 | Record rejected | Supply city, resubmit |
| Owner State | Must be present Must pass table validation | 275 | Record rejected | Supply valid value, resubmit |
| Owner Zip | Must always be present and be numeric | 280 | Record rejected | Supply zip, resubmit |
| Owner ZipPlus | Must be number, if present | 281 | Record rejected | Supply valid zip-plus, resubmit |
| Owner DOB | Must <u>not</u> be present if owner type is '2'. Must be valid date value (CCYYMMDD) if present Owner's age is too young or too old | 227 | Record rejected | Supply or remove DOB, resubmit |
| | | 225 | Record rejected | |
| | | 228 | Record rejected | |
| Policy Number | Must always be present | 085 | Record rejected | Resubmit with policy number |
| Policy Effective Date | Must always be present and pass validation (CCYYMMDD) Effective Date is after Expiration Date | 115 | Record rejected | Verify transaction type and policy effective date, resubmit with valid data |
| | | 116 | Record rejected | |
| Policy Exp-Cancel Date | Must always be present and pass validation (CCYYMMDD) Must <u>not</u> be advance date | 125 | Record rejected | Verify transaction type and policy expiration date, resubmit with valid data |
| Cancellation Reason Code | Must be present if transaction type is 'XLC' Must not be present if transaction type is 'NBS' Must pass table validation. | 131 | Record rejected | Supply valid reason code, resubmit. |
| | | 132 | Record rejected | |
| | | 133 | Record rejected | |

6.1.6 Record Description for Magnetic Data (FR-19)

Each data record will consist of the following data fields.

| Character Position | Data Element | Length | Type | Additional Information |
|--------------------|-----------------------------------------------------------------------------------------------------|--------|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Blank | 1 | Character | MUST BE LEFT BLANK |
| 2 | Transaction Type | 3 | Character | 'INQ' = Verification request sent by MVA One of the following codes will be returned by the insurer 'NIS' = Not Insured 'ACK' = Insured |
| 5 | Verification Date | 8 | Character | CCYYMMDD |
| 13 | Insurance NAIC | 5 | Character | |
| 18 | Vehicle Year | 4 | Character | CCYY |
| 22 | Vehicle Make | 4 | Character | |
| 26 | VIN | 17 | Character | |
| 43 | Policy Number | 20 | Character | |
| 63 | Owner Soundex (drivers license number) | 13 | Character | |
| 76 | Owner DOB | 8 | Character | CCYYMMDD |
| 84 | Owner Name | 35 | Character | |
| 119 | Owner Address | 30 | Character | |
| 149 | Owner City | 20 | Character | |
| 169 | Owner State | 2 | Character | 2-digit state abbreviation |
| 171 | Owner Zip | 9 | Character | ZIP+4, no dash |
| 180 | Co-owner Soundex (drivers license number) | 13 | Character | |
| 193 | Co-owner DOB | 8 | Character | CCYYMMDD |
| 201 | Co-owner Name | 35 | Character | |
| 236 | Control Number1 | 10 | Character | MVA Internal Use Only. The value in this field should be retained, not modified, and returned when the verification (FR-19) record is processed. |
| 246 | Filler (for FR-19 sent from Insurer to MVA) Error codes (for FR-19 returned from MVA to Insurer) | 55 | Character | Blanks to pad record length to 300 Error codes, separated by ',' and blanks to pad record length to 300 |

6.1.7 Field Descriptions for Magnetic Data (FR-19)

Transaction Type

This field is used to notify MVA as to the status of the verification request. When MVA sends the verification (FR-19) record to an insurer, this value will contain 'INQ'. The insurer, using the rest of the data fields, will determine whether the vehicle represented in the request is covered by insurance or not. If not, then 'NIS' (Not Insured) will be placed in this field and the record is resubmitted to MVA. If the record does validate, then 'ACK' (Insured) will be placed in this field and the record is resubmitted to MVA.

Verification Date

This is the date in which the insurer will verify the insurance coverage. If the vehicle in question was covered on this date, then 'ACK' is placed in the Transaction Type field, otherwise 'NIS' is used.

Insurance NAIC

This is the insurance code for the company that the verification is being requested against. The insurer may update this field, if the code is incorrect or has been updated. If this value is not one of the NAIC's that the insurer is responsible for, then MVA should be notified to report the problem.

Vehicle Year

This is the model year of the vehicle.

Vehicle Make

This is the MVA vehicle make code of the vehicle.

VIN

This is the vehicle identification number.

Policy Number

This is the policy number for the vehicle being verified. The insurer may update this field, if the information from the MVA is incorrect or has been updated.

Owner Soundex (drivers license number)

This is the Soundex of the owner of the vehicle.

Owner DOB

This is the date of birth of the owner.

Owner Name

This is the name of the owner of the vehicle.

Owner Address

This is the street address of the owner of the vehicle.

Owner City

This is the city name of the owner's address.

Owner State

This is the state code of the owner's address.

Owner Zip

This is the Zip code of the owner's address.

Co-owner Soundex (drivers license number)

This is the Soundex or the drivers license number of the co-owner.

Co-owner DOB

This is the date of birth of the co-owner.

Co-owner Name

This is the name of the co-owner.

Control Number 1

A value is present in the Control Number 1 field in records that are being submitted to the insurer for verification. When the insurer processes the record, this field must not be modified when the record is returned to MVA. This field is used for tracking the FR-19 record so that ACIS may perform further process when it returned from the insurer.

Error Codes

Error codes separated by comma (',') will be appended at the end of each record and returned to the insurer after ACIS processing. The error codes and their descriptions are defined in Section 6.3.

6.1.8 Validation Rules for Magnetic Data (FR-19)

Only the Transaction Type and Control Number 1 fields will be checked for validation when the FR-19 records are returned to MVA. The insurer may also update the information in the Insurance NAIC and Policy Number fields. However, these two fields will not be validated when the FR-19 records are returned. After validation, the ACIS FR-19 process has a function to check and update the insurance information (NAIC and policy number) to the database, if the updated NAIC in the returned FR-19 is a valid code. Otherwise, the NAIC (invalid) and policy number, like all other fields in the returned FR-19 record, will not be used. In this case, the original information stored in the ACIS system that matched the Control Number 1 field will be retrieved and used for further process.

The table below describes the various validation conditions that are checked.

| Data Element | Validation | Error Code | Action | Reporting Entity Action |
|------------------|------------------------------------------------------------------------|------------|--------------------|------------------------------------------------------------------------------|
| Transaction Type | <ul style="list-style-type: none">Must be 'NIS' or 'ACK' | 075 | Record is rejected | Correct the value, resubmit |
| Control Number 1 | <ul style="list-style-type: none">Must not be modified | 301 | Record is rejected | Resubmit with the control number from the original record submitted from MVA |

6.2 EDI Data Element Definition and Validation Rules

6.2.1 EDI Data Header and Trailer Description

The following charts define the header and trailer information for EDI data to be transferred between MD MVA and Insurance companies.

Incoming Data to MD MVA

| Description | M/O/X | Type | Length | 811 Segment (Table/Level) | Additional Information |
|--------------------------------|-------|-------|--------|---------------------------|----------------------------------------------------------------------------------------------------|
| Transaction Set ID Code | M | ID | 3 | ST01 (T1/Header) | Must be 811 |
| Transaction Set Control Number | M | AN | 9 | ST02 (T1/Header) | Must be unique in the transaction set and must be identical to SE02 defined in the trailer segment |
| Transaction Date | M | DT | 6 | BIG01 (T1/Header) | The date that the transaction was created |
| Invoice Number | M | AN | 22 | BIG02 (T1/Header) | Identifying number assigned by sender |
| Business Type | M | AN | 5 | BIG04 (T1/Header) | Must be 'FR-13', 'FR-19', 'FR-00' (Initial Load), or 'FR-88' (No Business Report) |
| Sender Entity ID Code | M | AN | 2 | N101 (T1/Header) | 'IN' = Insurer |
| Sender Name | M | AN | 35 | N102 (T1/Header) | Sender's Name |
| Sender ID Code Qualifier | O | AN | 2 | N103 (T1/Header) | 'NI' = NAIC code |
| Sender ID Code | O | AN | 5 | N104 (T1/Header) | Sender's NAIC Code (may be group no. Does not have to match NAIC in Insurance NAIC field) |
| Receiver Entity ID Code | M | AN | 2 | N101 (T1/Header) | '2F' = State |
| Receiver Name | M | AN | 35 | N102 (T1/Header) | Recipient's Name: "MARYLAND MVA ACIS" |
| Detail Records | ..... | ..... | ..... | ..... | ..... |
| Number of included Segments | M | NO | 10 | SE01 (T3/Summary) | Total number of segments included in the transaction set (include ST and SE) |
| Transaction Set Control Number | M | AN | 9 | SE02 (T3/Summary) | Must be unique in the transaction set and must be identical to ST02 defined in the header segment |

Outgoing Data to Insurance Industry

| Description | M/O/X | Type | Length | 811 Segment (Table/Level) | Additional Information |
|--------------------------------|-------------------------|-------------------------|-------------------------|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Set ID Code | M | ID | 3 | ST01 (T1/Header) | Always be 811 |
| Transaction Set Control Number | M | AN | 9 | ST02 (T1/Header) | A unique control number for each transaction set and identical to SE02 defined in the trailer segment |
| Transaction Date | M | DT | 6 | BIG01 (T1/Header) | The date that the transaction was created |
| Invoice Number | M | AN | 22 | BIG02 (T1/Header) | Always be 1 |
| Business Type | M | AN | 5 | BIG04 (T1/Header) | Must be 'FR-13', 'FR-19', 'FR-00' (Initial Load), or 'FR-88' (No Business Report) |
| Sender Entity ID Code | M | AN | 2 | N101 (T1/Header) | '2F' = State |
| Sender Name | M | AN | 35 | N102 (T1/Header) | Sender's Name: "MARYLAND MVA ACIS" |
| Receiver Entity ID Code | M | AN | 2 | N101 (T1/Header) | 'IN' = Insurer |
| Receiver Name | M | AN | 35 | N102 (T1/Header) | The Insurance Company Name defined in MVA for the NAIC code to be sent to the Receiver |
| Receiver ID Code Qualifier | M | AN | 2 | N103 (T1/Header) | 'NI' = NAIC code |
| Receiver ID Code | M | AN | 5 | N104 (T1/Header) | NAIC Code If acknowledgement or error report for FR-13 record, will match NAIC code of Sender from incoming data. If outgoing FR-19 record for insurance verification, will match insurer NAIC as listed on MVA files for vehicle info and NAIC code in Insurer NAIC field. |
| Detail Records | ..... ..... ..... | ..... ..... ..... | ..... ..... ..... | ..... ..... ..... | ..... ..... ..... |
| Number of included Segments | M | NO | 10 | SE01 (T3/Summary) | Total number of segments included in the transaction set (include ST and SE) |
| Transaction Set Control Number | M | AN | 9 | SE02 (T3/Summary) | Identical to the unique transaction code ST02 defined in the header segment |

6.2.2 FR-13 EDI Data Record Descriptions

| Description | M/O/X | Type | Length | 811 Segment (Table/Level) | Additional Information |
|-----------------------------------------------------------|-----------------------|----------------------------|------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Type (Header) | M | AN | 5 | BIG04 (T1/Header) | Must be 'FR-13', 'FR-19', 'FR-00' (Initial Load), or 'FR-88' (No Business Report) |
| Insurance NAIC | M M M M M | AN AN AN AN AN | 2 1 35 2 5 | NM101 (T2/L1) NM102 (T2/L1) NM103 (T2/L1) NM108 (T2/L1) NM109 (T2/L1) | Identifier code ('IN') Type qualifier ('2') Insurance Company Name Code qualifier ('NI') Insurance Company NAIC |
| Owner Type | M M | AN AN | 2 1 | NM101 (T2/L4) NM102 (T2/L4) | Identifier Code ('IL') Type: '1' = Individual, '2' = Organization |
| Owner Name (L) | X | AN | 35 | NM103 (T2/L4) | Last Name |
| Owner Name (F) | X | A | 20 | NM104 (T2/L4) | First Name |
| Owner Name(M) | O | A | 1 | NM105 (T2/L4) | Middle Initial |
| Owner Name (S) | O | A | 3 | NM107 (T2/L4) | Name Suffix |
| Owner Soundex (drivers license number) or Tax ID | X X | AN AN | 2 13 | NM108 (T2/L4) NM109 (T2/L4) | 'FI': Tax ID, 'N': Soundex For Owner Type '1': Owner Soundex is provided For Owner Type '2': Pseudo Soundex or Tax ID is provided For data not available: use '000000000000' (13 0s) |
| Owner Address 1 | X | AN | 30 | N301 (T2/L4) | First address Line |
| Owner Address 2 | O | AN | 30 | N302 (T2/L4) | Additional address line |
| Owner City | M | AN | 20 | N401 (T2/L4) | City name |
| Owner State | M | AN | 2 | N402 (T2/L4) | 2-digit state abbreviation |
| Owner Zip | M | AN | 9 | N403 (T2/L4) | 5 or 9 (no dash) digit ZIP code |
| Transaction Type | M M M | AN AN AN | 2 2 3 | SI01 (T2/L4) SI02 (T2/L4) SI03 (T2/L4) | Qualifier code ('ZZ') Service qualifier ('11') 'NBS' = New Business 'XLC' = Cancellation 'REI' = Reinstatement 'LOD' = Initial Load |
| Cancellation Reason Code | M M X | AN AN AN | 2 2 3 | SI01 (T2/L4) SI02 (T2/L4) SI03 (T2/L4) | Qualifier code ('ZZ') Service qualifier ('12') A code indicating the reason for the cancellation |
| Policy Number | M M | AN AN | 2 20 | REF01 (T2/L4) REF02 (T2/L4) | Reference qualifier ('IG') Policy number |

| Description | M/O/X | Type | Length | 811 Segment (Table/Level) | Additional Information |
|-------------------------------------|-------------|----------------|-------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Owner Jurisdiction | M X | AN AN | 2 2 | REF01 (T2/L4) REF03 (T2/L4) | Reference qualifier ('XM') The state code of the Soundex (drivers license number) |
| Policy Type | M | AN | 2 | REF01 (T2/L4) REF02 (T2/L4) | Reference qualifier ('S3') Policy Type: 'V' for Vehicle specific policy, 'NS' for Non-vehicle specific policy. |
| Insurance Company Information | O | AN | 20 | REF01 (T2/L4) REF03 (T2/L4) | Reference qualifier ('DD') Insurance Company Information |
| Owner DOB | M X X | AN DT NO | 3 6 2 | DTM01(T2/L4) DTM02 (T2/L4) DTM05 (T2/L4) | Date qualifier ('222') Date (YYMMDD) Century (CC) |
| Policy Effective Date | M X X | AN DT NO | 3 6 2 | DTM01(T2/L4) DTM02 (T2/L4) DTM05 (T2/L4) | Date qualifier ('007') Date (YYMMDD) Century (CC) |
| Policy Expiration Date | M X X | AN DT NO | 3 6 2 | DTM01(T2/L4) DTM02 (T2/L4) DTM05 (T2/L4) | Date qualifier ('036') Date (YYMMDD) Century (CC) |
| Vehicle VIN | M | AN | 17 | VEH02 (T2/L5) | Alpha/Numeric |
| Vehicle Year | M M | NO NO | 2 2 | VEH03 (T2/L5) VEH04 (T2/L5) | Century (CC) Year (YY) |
| Vehicle Make | M | AN | 4 | VEH06 (T2/L5) | Vehicle Make from NCIC table |
| Error Codes (up to 10 errors) | O | AN | 5 | REF01 (T2/L1,L4,L5) REF02 (T2/L1,L4,L5) | Reference qualifier ('1Q') Error Code to be sent back from MVA to the insurance companies for errors. |

6.2.3 FR-13 EDI Data Field Descriptions

Business Type

This field must contain 'FR-13' to indicate the data being reported represents the regular FR-13 information. For Initial Load, the 'FR-00' should be used. and for No Business Report 'FR-88'

Insurance NAIC

This is the unique number that identifies the insurance company. A table is maintained that contains all valid NAIC values. If the NAIC value provided is not in the table, the entire transaction is rejected.

Owner Type

A single digit code used to describe the type of the insured that is being reported. This will represent either an individual or organization.

- '1' - Individual
- '2' - Organization

This field is mandatory.

Owner Name

Last Name (L). This is the last name of the insured if the owner type is individual, or it is the name of the organization if the owner type is organization. This data element is required.

First Name (F). The first name of the insured if the owner type is individual, otherwise it is left blank. It is a mandatory field if the owner type is individual, must be blank if owner type is organization.

Middle Initial (M). The middle initial of the insured if the owner type is individual, otherwise it is left blank. This data element is not mandatory, but must be blank if owner type is organization.

Name Suffix (S).

The name suffix (Jr, Sr, II, etc.) of the insured when the owner type is individual, otherwise it is left blank. This data element is not mandatory, but must be blank if owner type is organization.

Owner Soundex (drivers license number) or Tax ID

If the owner type is individual, then the insured's Soundex or drivers license number. If the owner type is an organization, then the MVA assigned pseudo Soundex or tax ID must be provided. If the data is not available, the special soundex '000000000000' (13 0s) should be used.

Owner Address

Address 1. This is the address of the insured. It is a mandatory field.

Address 2. This is the second line of the address. It is not mandatory, but if it is not blank, then the Address 1 field must not be blank.

Owner City

This is the resident city for the address of the insured. This data element is mandatory.

Owner State

This is the resident state for the address of the insured. If the data element is missing the record will be rejected. This field must be present in the state table or the record will be rejected.

Owner Zip

Zip. This is the zip code associated with the address of the insured. If this code is not present, the record will be rejected. This field may be entered as a 5 digit or 9 digit (no dash) Zip code.

Transaction Type

This field indicates the type of processing that will be done against the record. The three possible values for regular FR-13 (Business Type 'FR-13') are:

- 'XLC' Cancellation
- 'NBS' New Business
- 'REI' Reinstatement

For the initial load (Business Type 'FR-00'), the only value may be used is:

- 'LOD' Initial Load

All other values are rejected.

Cancellation Reason Code

A code used to express the reason a vehicle was cancelled.

The codes listed below are the valid reason codes accepted by Maryland MVA

- 'NPP' Non Payment of Premium
- 'COC' Company Cancelled or Underwriting Reason
- 'CRQ' Customer Request, Competition, Voluntary
- 'FRD' Fraud by Insured
- 'NPS' Failure to Pay Surcharge
- 'VOC' Void Cancellation
- 'DIS' Dissatisfaction
- 'SLD' Vehicle Sold
- 'XFR' Transfer
- 'ACT' Financed Account
- 'CAN' Cancel/Rewrite
- 'BDT' Back Dated
- 'OTH' All Other
- 'MAF' MAIF Rejection (Note: this is a non-standard code defined by MVA)

Policy Number

This is the insurance policy number. It must be included with each submitted record. If a policy number changes, it must be reported as a cancellation using the existing policy number, and a new business record must be submitted with the new policy number.

Owner Jurisdiction

This field is the state for which the owner's driver license was issued. It must be present if the owner type is individual and the owner soundex is not '0000000000000'.

Policy Type

This field describes the type of policy being reported.

- 'V' Vehicle specific
- 'NS' Non-vehicle specific

All other values are rejected.

A vehicle specific record indicates the record will contain a specific vehicle identification number (VIN).

A Non-vehicle specific (NS) policy record may only be used if the policy covers all owned vehicles and the insurer does not have access to the Vehicle Identification Numbers of the vehicles on the policy.

If vehicle type NS is used, only one record without any vehicle information (VIN, Make, and Year) will be reported.

All currently registered vehicles will be retrieved from the MVA's database based on the Pseudo-soundex number and/or company name provided. The single cancellation or new business record will be applied to all currently registered vehicles retrieved from the MVA database.

Insurance Company Information

Field for insurance companies to put information for their own tracking purpose. This data will be returned without change when MVA returns the error files.

Owner DOB

This is the date of birth of the insured. This field is required when the owner type is individual ('1'), but must not be present if owner type is organization ('2').

Policy Effective Date

The date that insurance coverage takes effect. This value must be provided for both new business and cancellations.

Policy Exp-Cancel Date

This is the date that the insurance coverage is no longer effective. It must be provided for both new business and cancellation records. A policy will be considered valid until a cancellation record is received. This will avoid having to send renewal records. Advance/Future Cancellation

dates are not accepted and will be rejected as error code 125. Only cancellations that are final and will not be considered for reinstatement without a lapse of liability insurance coverage shall be reported.

Vehicle VIN

The vehicle identification number. If the policy is vehicle specific, this data element is required or the record is rejected. If the policy is non-vehicle specific, then this field must be left blank.

Include the full 17 characters of the VIN for vehicles with vehicle year 1981 and after.

NOTE: Trailers are not required to be reported.

Vehicle Year

This is the model year of the vehicle. For vehicle specific policies, this value is required, and if missing, the record will be rejected. Likewise, if the policy type is non-vehicle specific, then the value should not be provided.

Vehicle Make

This is a code representing the manufacturer of the vehicle. If the policy type is vehicle specific, this value must be present. Likewise, if the vehicle-make is present, then the policy type must be vehicle specific.

The format of the vehicle-make must be in the form of a make code.

NOTE: It is recommended that insurers use the make codes from the NCIC table, though the vehicle make will not be validated using this table. Other sources of Make Codes are available and may be used such as the make codes provided by ISO.

Error Codes

Up to 10 error codes for each record may be returned to the insurer after ACIS processing. The error codes and their descriptions are defined in Section 6.3.

6.2.4 FR-13 EDI Validation Rules

The table below describes the various validation conditions that are checked. NOTE: the error codes are subject to change based on the EDI model that is implemented.

| Data Element | Validation | Error Code | Action | Reporting Entity Action |
|--------------------------------------------------|----------------------------------------------------------------------------------------------------|------------|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Type | Must be 'FR-13' for regular FR-13 records. Must be 'FR-00' for Initial Load | 014 | Transaction rejected | Resubmit with valid value |
| Insurance NAIC | Must be present Must pass table validation | 016 | All records under this NAIC code rejected | Supply valid value, resubmit |
| Owner Type | Must be '1' or '2' only | 018 | Record rejected | Supply owner type, resubmit |
| Owner Name (L) | Must always be present | 235 | Record rejected | Submit Owners Last name if owner type is '1', Organization's name if owner type is '2' |
| Owner Name (F) | Must be present if owner type is '1' Must <u>not</u> be present if owner type is '2' | 240 | Record rejected | Supply first name, resubmit |
| | | 241 | Record rejected | |
| Owner Name (M) | Must <u>not</u> be present if owner type is '2' | 245 | Record rejected | Check middle name requirements, resubmit Optional if owner type is '1' |
| Owner Name (S) | Must <u>not</u> be present if owner type is '2' | 255 | Record rejected | Check name suffix requirements, resubmit Optional if owner type is '1' |
| Owner Soundex (drivers license number) or Tax ID | Must be present. Owner information of the soundex submitted does not match the MVA database | 260 | Record rejected | Supply Soundex or Tax ID and resubmit Verify the soundex and resubmit with valid data Submit Owner Soundex when owner type is '1'; Pseudo Soundex or Tax ID When owner type is '2', if not available use '000000000000' |
| | | 261 | Record rejected | |
| Owner Address 1 | Must always be present | 265 | Record rejected | Supply an address, resubmit |
| Owner City | Must always be present | 270 | Record rejected | Supply city, resubmit |
| Owner State | Must be present Must pass table validation | 275 | Record rejected | Supply valid value, resubmit |

| Data Element | Validation | Error Code | Action | Reporting Entity Action |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------|------------------------------------------------------------------------------|
| Owner Zip | Must always be present and be numeric | 280 | Record rejected | Supply zip, resubmit |
| Owner ZipPlus | Must be number or with a '-', if present | 281 | Record rejected | Supply valid zip-plus, resubmit |
| Transaction Type | Must be 'NBS', 'XLC', or 'REI' for regular FR-13 (Business Type 'FR-13') Must be 'LOD' for initial load (Business Type 'FR-00') | 075 | Record rejected | Resubmit with valid transaction type |
| Cancellation Reason Code | Must be present if transaction type is 'XLC' Must not be present if transaction type is 'NBS' Must pass table validation. | 131 | Record rejected | Supply valid reason code, resubmit. |
| | | 132 | Record rejected | |
| | | 133 | Record rejected | |
| Policy Number | Must always be present | 085 | Record rejected | Resubmit with policy number |
| Owner Jurisdiction | Must be present if owner type is '1' and owner soundex is not '000000000000' Must pass table validation | 231 | Record rejected | Supply valid value, resubmit |
| | | 230 | Record rejected | |
| Policy Type | Must be 'V' or 'NS' only | 107 | Record rejected | Resubmit with valid policy type |
| Insurance Information | None | None | None | None |
| Owner DOB | Must <u>not</u> be present if owner type is '2'. Must be valid date value if present Owner's age is too young or too old | 227 | Record rejected | Supply or remove DOB, resubmit |
| | | 225 | Record rejected | |
| | | 228 | Record rejected | |
| Policy Effective Date | Must always be present and pass validation | 115 | Record rejected | Verify transaction type and policy effective date, resubmit with valid data |
| Policy Exp-Cancel Date | Must always be present and pass validation Must <u>not</u> be advance date | 125 | Record rejected | Verify transaction type and policy expiration date, resubmit with valid data |
| Vehicle VIN | Must be present if policy type is 'V' Must be valid length for Vehicle Years after 1981 No match found in MVA database Incorrect VIN but found match in MVA database Match found in MVA database, but vehicle model = trailer, not required to be reported | 201 | Record rejected | Verify vehicle VIN and policy type, resubmit with valid data |
| | | 200 | Record rejected | |
| | | 501 | Record rejected | |
| | | 505 | Record accepted | No need to resubmit |
| | | 506 | Record rejected | Do not resubmit. |

| Data Element | Validation | Error Code | Action | Reporting Entity Action |
|--------------|-----------------------------------------------------------------------------------------|------------|-----------------|--------------------------------------------------|
| Vehicle Year | Must be present if policy type is 'V' If present, must be valid numeric year (CCYY). | 222 | Record rejected | Verify vehicle year and resubmit with valid data |
| | | 220 | Record rejected | |
| Vehicle Make | Must be present if policy type is 'V' | 206 | Record rejected | Verify vehicle make and resubmit with valid data |

6.2.5 FR-19 EDI Record Description

| Description | M/O/X | Type | Length | 811 Segment (Table/Level) | Additional Information |
|----------------------------------------|-------|------|--------|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Type (Header) | M | AN | 5 | BIG04 (T1/Header) | Must be 'FR-19' |
| Insurance NAIC | M | AN | 2 | NM101 (T2/L1) | Identifier code ('IN') Type qualifier ('2') Insurance Company Name Code qualifier ('NI') Insurance Company NAIC |
| | M | AN | 1 | NM102 (T2/L1) | |
| | M | AN | 35 | NM103 (T2/L1) | |
| | M | AN | 2 | NM108 (T2/L1) | |
| | M | AN | 5 | NM109 (T2/L1) | |
| Owner Name | M | AN | 2 | NM101 (T2/L4) | Identifier Code ('IL') Type qualifier ('1' for Individual, '2' for Organization, '3' for Other) Owner or Organization name |
| | M | AN | 1 | NM102 (T2/L4) | |
| | M | AN | 35 | NM103 (T2/L4) | |
| Owner Soundex (drivers license number) | X | AN | 2 | NM108 (T2/L4) | 'N': Soundex Owner soundex |
| | X | AN | 13 | NM109 (T2/L4) | |
| Owner Address | M | AN | 30 | N301 (T2/L4) | Owner Address |
| Owner City | M | AN | 20 | N401 (T2/L4) | Owner City |
| Owner State | M | AN | 2 | N402 (T2/L4) | 2-digit state abbreviation |
| Owner Zip | M | AN | 9 | N403 (T2/L4) | 5 or 9 (no dash) digit ZIP |
| Transaction Type | M | AN | 2 | SI01 (T2/L4) | Qualifier code ('ZZ') Service qualifier ('11') 'INQ' = Verification request sent by MVA. One of the following codes will be returned by the insurer 'NIS' = Not Insured 'ACK' = Insured |
| | M | AN | 2 | SI02 (T2/L4) | |
| | M | AN | 3 | SI03 (T2/L4) | |
| Policy Number | M | AN | 2 | REF01 (T2/L4) | Reference qualifier ('IG') Policy number |
| | M | AN | 20 | REF02 (T2/L4) | |
| Owner DOB | M | AN | 3 | DTM01(T2/L4) | Date qualifier ('22') |
| | X | DT | 6 | DTM02 (T2/L4) | Date (YYMMDD) |
| | X | NO | 2 | DTM05 (T2/L4) | Century (CC) |
| Verification Date | M | AN | 3 | DTM01(T2/L4) | Date qualifier ('007') |
| | X | DT | 6 | DTM02 (T2/L4) | Date (YYMMDD) |
| | X | NO | 2 | DTM05 (T2/L4) | Century (CC) |

| Description | M/O/X | Type | Length | 811 Segment (Table/Level) | Additional Information |
|-------------------------------------------------|-------|------|--------|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Co-owner DOB | O | AN | 3 | DTM01(T2/L4) | Date qualifier ('222') |
| | O | DT | 6 | DTM02 (T2/L4) | Date (YYMMDD) |
| | O | NO | 2 | DTM05 (T2/L4) | Century (CC) |
| Co-owner Name | O | AN | 2 | NM101 (T2/L4) | Identifier Code ('OP') |
| | O | AN | 1 | NM102 (T2/L4) | Type qualifier ('1') |
| | O | AN | 35 | NM103 (T2/L4) | Co-owner name |
| Co-owner Soundex (drivers license number) | O | AN | 2 | NM108 (T2/L4) | 'N': Soundex |
| | O | AN | 13 | NM109 (T2/L4) | Co-owner soundex |
| Vehicle VIN | M | AN | 17 | VEH02 (T2/L5) | Alpha/Numeric |
| Vehicle Year | M | NO | 2 | VEH03 (T2/L5) | Century (CC) |
| | M | NO | 2 | VEH04 (T2/L5) | Year (YY) |
| Vehicle Make | M | AN | 4 | VEH06 (T2/L5) | Vehicle Make from NCIC table |
| Control Number 1 | M | AN | 2 | REF01 (T2/L5) | Reference qualifier ('CN') MVA Internal Use Only. The value should be retained, not modified, and returned when the record is resent. |
| | M | AN | 10 | REF02 (T2/L5) | |
| Error Codes | O | AN | 5 | REF01 (T2/L1,L4,L5) REF02 (T2/L1,L4,L5) | Reference qualifier ('1Q') Error code |

6.2.6 FR-19 EDI Data Field Descriptions

Business Type

This field must contain 'FR-19' to indicate the data being reported represents FR-19 related information.

Insurance NAIC

This is the insurance code for the company that the verification is being requested against. The insurer may update this field, if the code is incorrect or has been updated. If this value is not one of the NAIC's that the insurer is responsible for, then MVA should be notified to report the problem.

Owner Name

This is the name of the insured of the vehicle.

Owner Soundex (drivers license number)

This is the Soundex or drivers license number of the insured of the vehicle.

Owner Address

This is the street address of the insured of the vehicle.

Owner City

This is the city name for the address of the insured.

Owner State

This is the state code for the address of the insured.

Owner Zip

This is the Zip code associated with the address of the insured.

Transaction Type

This field is used to notify MVA as to the status of the verification request. When MVA sends the verification (FR-19) record to an insurer, this value will be 'INQ'. The insurer, using the rest of the data fields, will determine whether the vehicle represented in the request is covered by insurance or not. If not, then 'NIS' (Not Insured) will be placed in this field and the record is resubmitted to MVA. If the record does validate, then 'ACK' (Insured) will be placed in this field and the record is resubmitted to MVA.

Policy Number

This is the policy number for the vehicle being verified. The insurer may update this field, if the information from the MVA is incorrect or has been updated.

Owner DOB

This is the date of birth of the insured.

Verification Date

This is the date in which the insurer will verify the insurance coverage. If the vehicle in question was covered on this date, then 'ACK' is placed in the Transaction Type field, otherwise 'NIS' is used.

Co-owner DOB *

This is the date of birth of the co-owner.

Co-owner Name *

This is the name of the co-owner.

Co-owner Soundex (drivers license number)*

This is the Soundex or drivers license number of the co-owner.

Note: All previous **Co-owner** related fields are mapped to the Additional Operator fields under EDI 811 Policy Level.

VIN

This is the vehicle identification number.

Vehicle Year

This is the model year of the vehicle.

Vehicle Make

This is the NCIC vehicle code of the vehicle. Note that this value is not verified against the NCIC table when data is present in this field.

Control Number 1

A value always present in the Control Number 1 field in records that are being submitted to the insurer for verification. When the insurer processes the record, this field must not be modified when the record is returned to MVA.

Error Codes

Error codes for each record may be returned to the insurer after ACIS processing. The error codes and their descriptions are defined in Section 6.3.

6.2.7 FR-19 EDI Validation Rules

Only the Transaction Type and Control Number 1 fields will be checked for validation when the FR-19 records are returned to MVA. The insurer may also update the information in the Insurance NAIC and Policy Number fields. However, these two fields will not be validated

when the FR-19 records are returned. After validation, the ACIS FR-19 process has a function to check and update the insurance information (NAIC and policy number) to the database, if the updated NAIC in the returned FR-19 is a valid code. Otherwise, the NAIC (invalid) and policy number, like all other fields in the returned FR-19 record, will not be used. In this case, the original information stored in the ACIS system that matched the Control Number 1 field will be retrieved and used for further process.

The table below describes the various validation conditions that are checked.

| Data Element | Validation | Error Code | Action | Reporting Entity Action |
|---------------------|------------------------|-------------------|-------------------------|------------------------------------------------------------------------------|
| Business Type | Must be 'FR-19' | 014 | Transaction is rejected | Correct the value, resubmit |
| Transaction Type | Must be 'ACK' or 'NIS' | 75 | Record is rejected | Correct the value, resubmit |
| Control Number 1 | Must not be modified | 301 | Record is rejected | Resubmit with the control number from the original record submitted from MVA |

6.3 Error Codes and Reasons for Magnetic Media and EDI

The following table outlines the error codes and their descriptions.

| Error Code | EDI Error Prefix | EDI Error Level | Error Description |
|------------|------------------|-----------------|--------------------------------------------------------------------------------------------------------------|
| 014 | E | HDR | Invalid Business Type: must be 'FR-13', 'FR-19', 'FR-00', or 'FR-88' |
| 016 | E | L1 | Insurance NAIC: missing or not a valid entry |
| 018 | E | L4 | Owner Type: must be '1' or '2' only |
| 075 | E | L4 | Transaction Type: for FR-13, not 'NBS', 'XLC', or 'REI'; for FR-19, not 'ACK' or 'NIS', for FR-00, not 'LOD' |
| 085 | E | L4 | Policy Number: missing |
| 107 | E | L4 | Policy Type: value not 'V' or 'NS' |
| 115 | E | L4 | Policy Effective Date: missing or invalid format |
| 116 | E | L4 | Effective date is more recent than Expiration date |
| 125 | E | L4 | Policy Exp-Cancel Date: missing, advance date or invalid format |
| 131 | E | L4 | Cancellation Reason Code: must be present if Transaction Type is 'XLC' |
| 132 | E | L4 | Cancellation Reason Code: must not be present if Transaction Type is 'NBS', 'LOD', or 'REI' |
| 133 | E | L4 | Cancellation Reason Code: invalid value |
| 200 | E | L5 | Vehicle VIN: invalid length |
| 201 | E | L5 | Vehicle VIN: must be present if Policy Type is 'V' |
| 205 | E | L5 | Vehicle Make: not a valid entry |
| 206 | E | L5 | Vehicle Make: must be present when Policy Type is 'V' |
| 220 | E | L5 | Vehicle Year: invalid year format ('CCYY') |
| 222 | E | L5 | Vehicle Year: must be present if Policy Type is 'V' |
| 225 | E | L4 | Owner DOB: missing or invalid format |
| 227 | E | L4 | Owner DOB: must not be present if Owner Type is '2' |
| 228 | E | L4 | Owner's Age is too young or too old |
| 230 | E | L4 | Owner Jurisdiction: invalid value |
| 231 | E | L4 | Owner Jurisdiction: must be present if Owner Type is '1' and Owner Soundex is not '000000000000' |
| 235 | E | L4 | Owner NameL: missing |
| 240 | E | L4 | Owner NameF: must be present if Owner Type is '1' |
| 241 | E | L4 | Owner NameF: must not be present if Owner Type is '2' |
| 245 | E | L4 | Owner NameM: Must not be present if Owner Type is '2' |
| 255 | E | L4 | Owner NameS: Must not be present if Owner Type is '2' |
| 260 | E | L4 | Owner Soundex or TaxID: must be present, use '000000000000' if not available |
| 261 | E | L4 | Owner Soundex: No match found in MVA database |
| 265 | E | L4 | Owner Address1: missing |
| 270 | E | L4 | Owner City: missing |
| 275 | E | L4 | Owner State: missing or invalid value |
| 280 | E | L4 | Owner Zip: missing or non-numeric value |
| 281 | E | L4 | Owner ZipPlus: non-numeric value |
| 301 | E | L5 | Invalid Control Number |
| 501 | E | L5 | VIN does not match MVA database |
| 505 | R | L5 | VIN matches MVA database, but incorrect |
| 506 | R | L5 | Trailer, not required to be reported |
| 507 | R | L5 | Duplicate record |

7.0 Testing

7.1 Overview

This testing section applies to all Insurers except for those submitting paper forms. This includes those who will be submitting insurance transactions via EDI, diskette, or cartridge tape. Those filing paper forms are not required to comply with the testing requirements.

ACIS can receive and transmit information using various media types. Each Insurer may use one or more of those types (see reporting requirements sections). In addition, there are two distinct record types that are reported separately. The combination of all these factors requires a process to certify that an Insurer is able to accurately submit insurance transactions.

ACIS maintains information about each Insurer. This includes which of the media types each is allow to report under for both of the record types, along with a flag to indicate whether or not the Insurer is in "test" mode. While in test mode, Insurers will be allowed to submit records for testing, but their records will not enter the system for processing. Before Insurers are allowed to submit "live" data, they will be required to submit data for testing and validation. Three specific types of data records will be required for testing. They are:

- New Business records (FR-13)
- Cancellation records (FR-13)
- Verification requests (FR-19)

New Business and Cancellations are reported using the FR-13 record format while Verification requests are reported using the FR-19 format.

7.2 Testing Phases

Testing submission to MVA will occur in three phases. Phase I will involve a small number of Insurers and will be used to "iron out" the technical and operational issues involved with processing insurance transactions. Phase II will involve another larger group of Insurers and will help refine the processes from Phase I. Phase III will be used to stage the remaining Insurers into the testing program. The table below outlines the various aspects of each phase:

| Phase | Test Objectives | Participants | Time Frame |
|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| I | Work out operational issues involved with the receiving and sending of magnetic media. Identify and resolve EDI connectivity testing issues between MVA and insurance company. Identify and resolve EDI issues associated with receiving 811 transaction documents. Identify and resolve EDI issues associated with transmitting 997 acknowledgments. Identify and resolve issues associated with the processing and validating of records for all media types. Identify and resolve issues associated with the processing and validating of records submitted via the ACIS-INCO program. | Insurers who submit transactions via EDI. Insurers who submit transactions on cartridge tape. Insurers who submit transactions on diskette. Insurers who desire to submit transactions using the ACIS-INCO program. | |
| II | Further refine processing issues from Phase I by introducing additional Insurers to the testing. | Additional Insurers will be selected to participate in further testing. | |
| III | All remaining insurance companies will be brought onboard as trading partners spaced out over the duration of the this phase. | All Insurers who submit transactions via EDI. All Insurers who submit transactions on diskette. All Insurers who submit transactions on cartridge tape. | |

7.3 General Testing Sequence

Internal testing by each Insurer should be done prior to initiating testing with Maryland MVA. Each Insurer should design their systems in such a manner as to eliminate most data errors arriving at MVA. When an Insurer has completed their own internal testing, they may proceed to establishing dialog with MVA. Once testing has been completed with MVA, then the Insurer will submit an "live" initial data load of their current business. Once this information is processed by ACIS, the MVA will contact the insurance technical and business liaisons. You will then be certified to do business with the MVA as a trading partner.

Each Insurer will be required to submit data according to the steps specified below. This sequence will help reduce the turnaround required to validate each Insurer. The timeline is base on the starting date selected for the Insurer. This might be the beginning of a Phase or a date selected after the start of a Phase.

1. Insurer obtains MVA/ACIS Trading Partner Information Sheet from MVA.
2. Insurer returns MVA/ACIS Trading Partner Information Sheet to MVA

3. MVA sends confirmation to allow testing to commence.
4. Insurer will send MVA the test FR-13 file (with NBS and XLC records).
5. MVA will process the test FR-13 file.
6. Errors in the test FR-13 file will be sent back to Insurer.
7. Insurer will resubmit the test FR-13 file with the errors corrected. Step 6 and 7 will be repeated until errors are corrected.
8. When the test FR-13 file is submitted without errors, MVA will generate a Verification request file (FR-19) based on the FR-13 file.
9. MVA will send the FR-19 Verification file to Insurer.
10. Insurer will process the FR-19 Verification file.
11. Insurer will submit the FR-19 Verification response file.
12. MVA will process the FR-19 Verification response file and report results.
13. Insurer will resubmit the FR-19 Verification response file if necessary and Steps 12 and 13 will repeat until Verification file is correct.
14. All files have processed successfully, MVA will send Confirmation of Testing
15. Insurer will submit a Live FR-13 file.
16. Insurer may now begin submitting insurance transactions.

7.4 Media Testing

For all testing scenarios, an Insurer should first arrange with MVA to initiate the testing procedure. The Insurer will be sent a Pre-testing Report, which lists information specific to them. This includes the current address and contact information currently on file with MVA, the media reporting methods that the Insurer is allowed to use, etc. The Insurer should verify that the information on the report is accurate and current. Once they receive the report, return it to MVA, they will receive confirmation that they may proceed with one or more of the testing scenarios described below.

The list below describes the various testing scenarios that each Insurer might need to use.

7.4.1 EDI testing

An insurance company sending Automobile Liability Insurance information MVA through EDI is known in the EDI realm as a trading partner. In MVA's ALIR terminology, a Trading Partner is also known as a Sender. A Sender may be an insurance company or a third-party service bureau, which sends ALIR data on behalf of one or more insurance companies.

MVA uses the EDI software product GENTRAN: Server for Windows NT from Sterling Commence Inc. This application provides businesses with robust data communication, transformation, end-to-end tracking and centralized management of business information exchanged over the Internet or private networks. By using this application, the trading partner may send the 811 data through Internet (E-mail, FTP, TCP/IP), VAN (E-mail), or direct dial-up. All those methods may be supported by MVA depending on the requests from the partner and the communication feasibility between MVA and the insurance partner. Since E-mail and FTP are the most two common communication methods, the connectivity testing steps in the EDI testing plan described below will be based on those two methods.

To become a trading partner you must meet all the business and system requirements, along with completing the testing defined in this section of the reporting guide.

There are three possible tests your company could be involved in.

1. **Connectivity testing** - sending and receiving messages electronically
2. **Transaction set testing** - the 811 transaction document for formatting and the ability to receive 997 acknowledgments and 811 errors.
3. **Validation testing** - the testing of your data for errors

7.4.1.1 Connectivity testing

- Set up: E-mail (VAN) – Mail boxes for MVA server and each partner need to be set up. These setups will depend on the VAN provider.
- E-mail (Internet) – Mail boxes for insurance partners on MVA's server need to be set up to receive the 811 documents from the partners. Also, MVA needs to know the partners' E-mail addresses to send back 811 documents to them.
- FTP (Internet) – Accounts, passwords, and file folders for partners on MVA's server.
- E-mail testing: Both MVA and the partners will try to send E-mails with attachments of different sizes on different times to verify that the complete E-mails can reach to each other's mailbox.
- FTP testing: Insurers will try to log onto the MVA Secure server once a user-id account and password is assigned, then test to upload and download files with different sizes to verify the FTP session is functioning properly.

7.4.1.2 Transaction testing

The complete transaction set testing will be done between the insurance company and MVA to determine that the 811 document data sent between each other is formatted correctly. For this testing, MVA may create some sample 811 transaction documents (FR-13 and FR-19) with different number of records and 997 acknowledgment. The following lists are the basic transaction steps need to be tested.

- The partner sends 811 (FR-13) to MVA.
- MVA sends back the 997 acknowledgment to the partner.
- MVA sends back the 811 (FR-13) with errors to the partner.
- The partner sends back the corrected 811 (FR-13) to MVA.
- MVA sends 811 (FR-19) to the partner.
- The partner sends back the 811 (FR-19) back to MVA.

7.4.1.3 Validation test

MVA will create test cases representative of the insurance company's type of business by extracting actual records from the company's data.

MVA will process the 811 file send by the insurance partner with the test case file and return a functional acknowledgment 997 and 811 error document (if there is any, based on the test cases).

MVA will review the results of the file processing and determine whether the level of accepted records is sufficient (90% of the test records are process as expected). MVA will then notify the tested insurance partner whether the test was sufficient. If the test is sufficient, the tested partner may process the 811 error document (if there is no 811 error, another test will need to occur to test the error processing) and transmits error corrections to MVA again. Otherwise, the tested partner will transmit a second test file and repeats the process.

7.4.2 Magnetic Media Testing

These tests are conducted by those insurance companies who plan to submit periodic updates or submit their initial business load using magnetic media. The steps differ slightly for cartridge tape and diskette. Each will be specifically addressed.

Any data submitted for testing must contain a mix of business records. This includes new business, cancellations, vehicle specific, and non-vehicle specific examples, if applicable. It is not the intent of these tests to validate the Insurer's edit checks, it is hoped that syntax and content errors will have been eliminated by the Insurer during their own in-house testing. The data record requirements (see Section 6.1) describes the edits that each record type must pass, therefore any errors discovered during these tests will hopefully be to a minimum.

When it is necessary to send diskettes and tapes to MVA for testing, they should be clearly labeled ACIS TESTING and submitted to:

Ms. Jean Schaffner
ACIS Media Test Coordinator
Maryland Motor Vehicle Administration
6601 Ritchie Highway, NE, Room 140
Glen Burnie, MD 21062
jschaffner@mdot.state.md.us
(410) 768-7247

7.4.2.1 Testing Cartridge Tape submissions

Any tape submitted must meet the media specifications described in Section 5. MVA will reject any tapes not in the required format.

The tests outlined below are conducted by those insurance companies who plan to submit periodic updates or their initial business load on cartridge tape.

1. Arrange with MVA to submit a cartridge tape for testing. The Insurer's Media Test Coordinator will contact the ACIS Media Test Coordinator to arrange for a tape to be sent and tested.
2. Send initial test tape. See address above.
3. Mainframe reads tape. Upon receipt of the test tape, it will be first pre-processed by the MVA Mainframe. If the tape cannot be read, it will be returned to the Insurer.
4. Tape file is transferred to ACIS. When the tape can be read, it is converted to a file and sent to the ACIS system.
5. Data validation test is initiated (see section below).

7.4.2.2 Testing Diskette submissions

Any diskette submitted must meet the specifications described in Section 5. MVA will reject any diskette not in the required format.

The tests outlined below are conducted by those insurance companies that plan to submit periodic updates or their initial data load on diskette.

1. Arrange with MVA to submit diskette for testing. The Insurer's Media Test Coordinator will contact the ACIS Media Test Coordinator to arrange for a diskette to be sent and tested.

2. Send initial test diskette. See address above.
3. MVA receives and processes diskette. ASIC will attempt to read and pre-process the test diskette. If it is able to read the information on the diskette, the file is copied to the system for further processing. If it is not able to read the information, then an error report is generated and the diskette is returned to the Insurer.
4. Data validation test is initiated (see section below).

7.4.3 Data Validation Test

All records submitted on cartridge tape or diskette will be validated. EDI data validation is processed separately within the EDI processes.

1. ACIS processes the insurance records. ACIS will analyze each data record (both FR-13 and FR-19) for all possible syntax and content errors. See Section 6 for a description of the conditions that will be validated. Missing or invalid data is logged for future reporting.
2. Report Errors. A detailed report is generated listing the aberrant record along with each specific error associated with it. This will be in the form of electronic records for EDI submissions.
3. Test results are sent to Insurer. Upon completion of the test, the ACIS Media Test Coordinator will examine the nature of the errors and will note any issues they feel necessary that will allow the Insurer to correct the problems in the future. The results of the test are then sent back to the Insurer. If content errors were detected, the detailed report will accompany the results. The Insurer should correct any errors and reinitiate a new test with MVA.

8.0 Project Contacts

8.1 MVA Contacts

New Insurers: Ms. Marva Salmi
Maryland Motor Vehicle Administration
6601 Ritchie Highway, NE, Room 140
Glen Burnie, MD 21062
Phone: 410-768-7251
FAX: 410-424-3102
acis@mdot.state.md.us

Business Rules;
Testing/Scheduling;
& EDI Coordinator: Ms. Jean Schaffner
ACIS System Administrator
Maryland Motor Vehicle Administration
6601 Ritchie Highway, NE, Room 140
Glen Burnie, MD 21062
jschaffner@mdot.state.md.us
(410) 787-7744

Daily reporting: Media Processing Unit
Maryland Motor Vehicle Administration
6601 Ritchie Highway, NE, Room 140
Glen Burnie, MD 21062
acis@mdot.state.md.us

8.2 Technical Contacts

Technical: MS Technologies
18572 Office Park Drive
Montgomery Village, MD 20886
support@mstechnologies.com

9.0 GLOSSARY

The following is a list of definitions and acronyms used throughout Maryland's ACIS user guide. These definitions are intended to help clarify the terms used.

AAMVA: American Association of Motor Vehicle Administrators. AAMVA is a voluntary, nonprofit, 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 networks.

ALIR: Automobile Liability Insurance Reporting.

ANSI ASC X12: The American National Standards Institute (ANSI), Accredited Standards Committee (ASC) X12. These are universal standards to enable all organizations to use a single agency (X12) to develop and maintain transaction sets.

Data Element: Fields used in FR-13 and FR-19 records. See section 6 for definitions.

Document: Refers to a single vehicle or non-vehicle specific policy

FR-13: FR-13 records are submitted by insurance companies to MVA to report changes to insurance coverage and to correct errors associated with records previously submitted.

FR-19: FR-19 records originate with MVA and are sent to an insurance company. The insurance company will process them and return them back to MVA.

EDI: Electronic Data Interchange is intercompany, computer to computer transmission of business data in a standard format. Information can be exchanged within minutes or hours.

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.

Information Exchange Mailbox (IE): A unique "address" that provides an insurance company with the ability to receive and send information from trading partners.

Match: A match occurs when the insurance record corresponds to a vehicle record or customer record.

MCN Media Control Number. A sequence of characters used to uniquely identify a diskette or tape within ACIS

Message: A data file transmitted through EDI.

NAIC: The National Association of Insurance Commissioners.

NCIC: The National Crime Information Center. The NCIC standard is used for vehicle make. A list of current valid make codes is available In Maryland through the State Police HQ in Pikesville, MD

No Match: A no match occurs when a vehicle record or customer record cannot be found.

Policy: Motor vehicle liability coverage issued by an insurer. Identified as a specific vehicle policy, non-owner policy or a non-vehicle specific policy.

Record Reject: Insufficient or inconclusive insurance information received at MVA and is returned to insurance company for corrected information.

Soft Error: This is an error to data sent, but MVA kept the document in the insurance database file. It is used to notify insurance companies of a possible problem they should check into. It does not require any further transmissions on the insurance company's part.

Soundex: The generic name for a drivers license or identification number used by Maryland MVA.

Transaction: Sometimes referred to as transaction set. A transaction contains all of the data sent or received at one time. This will usually contain more than one document.

VAN: Value Added Network. Provides links among trading partners required by electronic communication functions such as EDI or e-mail.

Appendix

Appendix A - Maryland MVA Trading Partner Info Sheet

| | | | | |
|--------------------------------------------------------------|--|--------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Company Name: | | | | RETURN COMPLETED FORM TO: Ms. Marva Salmi Insurance Compliance Division, Room 140 MD Motor Vehicle Administration 6601 Ritchie Highway, NE GLEN BURNIE, MD 21062 QUESTIONS: 410-768-7251 FAX: 410-424-3102 |
| NAIC Code: | | GROUP NAIC: | | |
| Maryland MVA Code or Self-Insurer Certificate Number: | | GROUP NAME: | | |
| Address Line 1: | | | | |
| Address Line 2: | | | | |
| City, State, ZIP: | | | | |
| Main Phone: | | | | |

| CONTACT TYPE | CONTACT NAME | ADDRESS IF DIFFERENT FROM ABOVE | PHONE NUMBERS | REPORTING METHOD |
|-------------------------------------------|--------------|---------------------------------|---------------|---------------------------------------------------------|
| Commercial Policies | | | (V) (F) | N/A |
| Non-Commercial Policies | | | (V) (F) | N/A |
| Initial Data Load | | | (V) (F) | <u>EDI DISKETTE</u> <u>CARTRIDGE</u> (choose one) |
| Business Transaction Reporting | | | (V) (F) | <u>EDI DISKETTE</u> <u>CARTRIDGE</u> (choose one) |
| Issues Related to FR-13 and FR-19 Filings | | | (V) (F) | N/A |
| Telephone Verification of Insurance | | | (V) (F) | N/A |

| EDI INFORMATION (IF APPLICABLE) | | |
|---------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------|
| EDI COORDINATOR | EDI SYSTEM INFORMATION | |
| Name: | Hardware: | EDI VAN Carrier: EDI Sender Qualifier: EDI Sender ID: Test EDI Sender ID: |
| Address: | O/S: | |
| Phone: | EDI Application and version: | Data Transmission Method |
| FAX: | | (circle one) |
| Email: | | <u>EMAIL</u> <u>FTP</u> <u>VAN</u> <u>MAIL</u> |

Appendix B - Insurance Cancellation Program

MANUAL METHOD FOR REPORTING CANCELLATIONS AND NEW BUSINESS

If you select the manual method of reporting insurance cancellations and new business, you are required to print and supply your own Notice of Policy Cancellation/New Business, Form FR-13. You may print them in-house or through a printer of your choice.

The Form FR-13 must include the insurance company name or self-insurer's name (exactly as it appears on the self-insurance certificate) and NAIC code number or self-insurance certificate number assigned by this Administration. This information must be pre-printed or typed on the form. **FR-13 forms received without the company name and company code number will not be accepted.** Multiple vehicles may be reported on a single form.

A proof copy of your Form FR-13 must be forwarded for MVA files. Do not begin using the new format until a representative of the Insurance Compliance Division has accepted your proof.

FORM SPECIFICATIONS (REVISED 08/99) STATE OF MARYLAND NOTICE OF CANCELLATION, TERMINATION OF POLICY OR REPORT OF NEW BUSINESS (Form FR-13)

Form: Produce as a one-part form on plain paper.

Ink: All parts to be printed in black ink.

FR-13 FORM REQUIRED FIELDS AND ORDER

INSURER CODE: - NAIC code number for those insurers licensed through the Maryland Insurance Administration. Code number or certificate number assigned by the Insurance Compliance Division of the Maryland Motor Vehicle Administration for authorized Self-Insurers or Risk Retention Groups

TRANSACTION TYPE: This field indicates the type of processing that will be done against the record. The two possible values are:

- 'XLC' Cancellation
- 'NBS' New Business

REASON FOR CANCELLATION: A code used to express the reason vehicle liability insurance was cancelled.. The codes listed below are the valid reason codes accepted by Maryland MVA.

- 'NPP' Non Payment of Premium
- 'COC' Company Cancelled or Underwriting Reason
- 'CRQ' Customer Request, Competition, Voluntary
- 'FRD' Fraud by Insured
- 'NPS' Failure to Pay Surcharge
- 'VOC' Void Cancellation
- 'DIS' Dissatisfaction
- 'SLD' Vehicle Sold
- 'XFR' Transfer
- 'ACT' Financed Account
- 'CAN' Cancel/Rewrite
- 'BDT' Back Dated
- 'OTH' All Other
- 'MAF' MAIF Rejection Used only by the Maryland Auto Insurance Fund

POLICY TYPE: Type of policy being reported. The two possible values are:

- 'V' Vehicle specific policy. Each record will contain a specific vehicle identifier.
- 'NS' Non-vehicle specific policy. A Non-vehicle specific (NS) policy record may only be used if the policy covers all owned vehicles and the insurer does not have access to the Vehicle Identification Numbers of the vehicles on the policy.

If vehicle type NS is used, only one record without any vehicle information (VIN, Make, and Year) will be reported. All currently registered vehicles will be retrieved from the MVA's database based on the Pseudo-soundex number and/or company name provided. The single cancellation or new business record will be applied to all currently registered vehicles retrieved from the MVA database..

POLICY NUMBER - This is the insurance policy number. It must be included with each submitted record. If a policy number changes, it must be reported as a cancellation using the existing policy number, and a new business record must be submitted with the new policy number.

EFFECTIVE DATE - Enter inception date of the policy. This value must be provided for both new business and cancellations.

EXPIRATION DATE - This is the date that the insurance coverage is no longer effective. It must be provided for both new business and cancellation records. A policy will be considered valid until a cancellation record is received. This will avoid having to send renewal records.

OWNER TYPE - A single letter code used to describe the type of owner that is being reported. This will represent either an individual or organization.

- '1' Individual
- '2' Organization

SOUNDEX (drivers license number)/**TAX ID:** - If the owner type is individual, then the owner's Maryland Soundex or drivers license number. If the owner type is an organization, then the MVA assigned pseudo Soundex or tax ID must be provided.

JURISDICTION – State Driver's license was issued from if not Maryland

DATE OF BIRTH - If a Maryland driver's license number is not available, enter the date of birth (month, day, year) of the policyholder/owner.

NAME AND ADDRESS OF POLICYHOLDER/OWNER - Enter the full name (first, middle, and last name...in that order) and complete address including zip code

VIN (VEHICLE IDENTIFICATION NUMBER) - The vehicle identification number. If the policy is vehicle specific, this data element is required or the record is rejected. If the policy is non-vehicle specific, then this field must be left blank.

Include the full 17 characters of the VIN for vehicles with vehicle year 1981 and after.

YEAR – This is the model year of the vehicle. For vehicle specific policies, this value is required, and if missing, the record will be rejected. Likewise, if the policy type is non-vehicle specific, then the value should not be provided.

MAKE - This is the manufacturer of the vehicle. If the policy type is vehicle specific, this value must be present. Likewise, if the vehicle-make is present, then the policy type must be vehicle specific. It is recommended that reporting entities use the official vehicle make code as maintained by NCIC.

The format of the vehicle-make must be in the form of a make code. This make code is obtained from the official NCIC make table. This data is not validated. Other available sources of Make Code tables are acceptable.



RETURN TO:
MARYLAND MOTOR VEHICLE ADMINISTRATION
INSURANCE COMPLIANCE DIVISION, ROOM 140
6601 RITCHIE HIGHWAY, NE
GLEN BURNIE MD 21062

SAMPLE FR-13

| | |
|----------------------|--|
| INSURER CODE: | |
| INSURER NAME: | |

- | | |
|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| TRANSACTION TYPE: <input type="checkbox"/> 'XLC' Cancellation <input type="checkbox"/> 'NBS' New Business | TRANSACTION TYPE: <input type="checkbox"/> 'LOD' Initial Load <input type="checkbox"/> 'Z' No Activity |
|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|

REASON FOR CANCELLATION:

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> 'NPP' Non Payment of Premium <input type="checkbox"/> 'COC' Company Cancelled or Underwriting Reason <input type="checkbox"/> 'CRQ' Customer Request, Competition, Voluntary <input type="checkbox"/> 'FRD' Fraud by Insured <input type="checkbox"/> 'NPS' Failure to Pay Surcharge <input type="checkbox"/> 'VOC' Void Cancellation <input type="checkbox"/> 'DIS' Dissatisfaction | <input type="checkbox"/> 'SLD' Vehicle Sold <input type="checkbox"/> 'XFR' Transfer <input type="checkbox"/> 'ACT' Financed Account <input type="checkbox"/> 'CAN' Cancel/Rewrite <input type="checkbox"/> 'BDT' Back Dated <input type="checkbox"/> 'OTH' All Other <input type="checkbox"/> 'MAF' MAIF Rejection |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| | |
|----------------------------------------------------|-------------------------------------------|
| POLICY NUMBER: | |
| POLICY TYPE: | OWNER TYPE: |
| <input type="checkbox"/> 'V' Vehicle specific | <input type="checkbox"/> '1' Individual |
| <input type="checkbox"/> 'NS' Non-vehicle specific | <input type="checkbox"/> '2' Organization |
| EFFECTIVE DATE: | SOUNDEX/TAX ID: |
| EXPIRATION DATE: | JURISDICTION: |
| | DATE OF BIRTH: |

NAME AND ADDRESS OF POLICYHOLDER/OWNER

NAME: _____

ADDRESS: _____

CITY: _____ ST: _____ ZIP: _____

VEHICLE INFORMATION:

VIN: _____ YEAR: _____ MAKE: _____

Appendix C - Update History

Version 1.0 to Version 1.1

- References to “Soundex” now also include a reference to “drivers license number”
- References to verification records have been modified, when indicated, to include a reference to FR-19 records.
- References to DOB have been changed to indicate the data element is not required but recommended.
- References to Vehicle Make have been changed to indicated the data element is not require though recommended
- Section 6.1.3. The discussion concerning the Processing Date was modified to indicate that it could be the same date as the Media Control Number date.
- Wording describing Cancellation Reason Codes was modified to clarify the definition.
- Updated the sample FR-13 form.
- References to vehicle make codes have been modified to include a recommendation to use the official vehicle make code from the NCIC table.
- Clarified reporting requirements for insurers reporting multiple NAICs. See section 6.11

Version 1.1 to Version 2.0

- The MVA’s EDI VAN Mail box information was added in section 4.1.
- The INCO program is available for download from <http://www.mstechnologies.com> with account “acisinco” and password “mdmva” (4.3)
- Completed the section 4.5 Administrative Rules/Reporting Requirements
- Updated the information for ACIS and MVA contact persons.
- Updates in section 6.2:
 - Added a new section 6.2.1 for EDI header and trailer description and reordered the sections under 6.2.
 - Rearranged the fields’ order for FR-13 and FR-19 record description to be consistent with the order specified in ALIR manual.
- The Error Code for FR-19 Validation Rules (6.1.8 & 6.2.5) were added.
- All text in table FR-13 Validation Rules (6.2.2) that uses owner type ‘I’ and ‘O’ were replaced with ‘1’ and ‘2’.
- Changes for policy type ‘NS’
 - two options may be used in the FR-13 (6.1.4 & 6.2.3)
 1. Only one record without vehicle information
 2. Records include vehicle information
 - Removed validation rules for vehicle information fields that must not be present if policy type is ‘NS’ (6.1.5 & 6.2.4)
- Changed all references of policy type ‘VH’ to ‘V’ and ‘NF’ to ‘NS’ to follow the ALIR standard.
- The data field length of Owner ZIP in FR-13 and Fr-19 EDI data was changed to 9 (6.2.2 & 6.2.5)
- Removed the Control Number field from FR-13 magnetic and EDI records. (6.1.4 & 6.2.3)
- Removed the control number box from the Sample FR-13 format in Appendix B.
- Removed the Control Number 2 field from FR-19 magnetic and EDI records. (6.1.7 & 6.2.6)
- Removed the Processing Date field from FR-13 magnetic and EDI records. (6.1.4 & 6.2.3)
- Added “may be updated” description for fields Insurance NAIC and Policy Number in FR-19 magnetic and EDI records. (6.1.7 & 6.2.6)
- Added error codes 501 and 505 for VIN validation rules (6.1.5 & 6.2.4 & 6.3).
- Added “EDI Sender Qualifier” field in the EDI Information part of the Trading Partner Info Sheet (Appendix A)

Version 2.0 to Version 2.1

- Added section 4.6 for No Business Report (4.6)
- Added 'I' for Initial Load and 'Z' for No Business Report (5.1, 6.1.2)
- Added Error Codes descriptions for Magnetic Data (6.1.3, 6.1.4, 6.1.6, 6.1.7)
- Changed the text specification 'Record Type' to 'Business Type' (6.2.1 – 6.2.7)
- Added business type FR-00 for Initial Load and FR-88 for No Business Report (6.2.1-6.2.4)
- Added LOD (Initial Load) and REI (Reinstatement) options for transaction types in the FR-13 record format. (6.1.3, 6.1.4, 6.1.5, 6.2.2, 6.2.3, 6.2.4)
- Added special soundex '000000000000' (13 0s) to be used for soundex data is not available in FR-13 record format. (6.1.3, 6.1.4, 6.1.5, 6.2.2, 6.2.3, 6.2.4)
- Updated the length value for fields 'Owner DOB', 'Policy Effective Date', and 'Policy Expiration Date, as well as the qualifier for field Error Codes (from 'IQ' to '1Q') (6.2.2., 6.2.5)
- Added error code 261 and changed the error codes 130 and 221 to 133 and 222. (6.1.5, 6.2.4, 6.3)
- Added Qualifier '2' for Owner Name field in FR-19 EDI Record Description (6.2.5)
- Modified the EDI segment used for FR-19 Control Number 1 (6.2.5)
- Modified some of the text description in section 7.3 General Testing Sequence (7.3)
- Added three fields "GROUP NAIC", "GROUP NAME" and the "Test EDI Sender ID" in the Trading Partner Info Sheet. (Appendix A)
- Updated the incorrect INCO FTP account "acisinso" to "acisinco". (Appendix C)

Version 2.1 to Version 2.2

- Update section 4.5 Reporting Requirements to clarify what shall and shall not be reported.
- Update section 5.1 Media Requirements to define internal IBM label for tape transmissions and external labeling requirements.
- Update section 6.3 to include the EDI Error Prefix and EDI Error Level. (6.3)
- Add Insurance Company Information data field for FR-13 format. (6.1.3, 6.1.4, 6.1.5, 6.2.2, 6.2.3, 6.2.4)
- Update Technical Contacts information (4.1, 8.2)

Version 2.2 to Version 2.3

- Update Technical Contacts information (4.1, 8.2)
- Update section 4.5 Administrative Rules/Reporting Requirements:
 - Cancellation reporting changed
 - From: Immediately or within 20 days of cancellation date
 - To: Immediately or within **30** days of cancellation date
 - Error Report from MD MVA
 - From: Within 3 days after receipt of incoming data
 - To: Within **10** days after receipt of incoming data
- Error Tolerance Defined: Data Files transmitted with an error ratio greater than 10 % will be rejected.
- Update section 5.1 Media Requirements to define external labeling requirements for diskettes and cartridges
- Appendix A: Add fax number to trading partner information sheet

Version 2.3 to Version 2.4

- Update Table of Contents to add new section 3.6, FTP Reporting
- Updates section 1.1, User Guide Purpose
- Update section 2.3, ANSI ASC X12 Standard, to include MVA EDI VAN account information and suggested EDI Delimiters
- Add new section 3.6, FTP Reporting.
- Update section 4.1 Insurance Business Plan Requirements (FTP Reporting)
- Update section 4.3, Insurance Record Reporting Process to include "No Business" Reporting"
- Update section 4.5, Administrative Rules/Reporting Requirements
- Update section 4.6, No Business Report
- Update section 5.1, Magnetic Cartridge & Diskette specifications
- Update section 6.1.1, Record Description Overview
- Update section 6.1.2, Media Control Number record Requirements
- Update section 6.1.3, Record Description for Magnetic Data (FR-13). Record description corrected to remove field "Insurance Company Information" at character position 258. This field is only available for EDI data.
- Update section 6.1.4, Field Descriptions to clarify Policy Type and Policy Exp-Cancel Date
- Update section 6.1.5, Validation Rules for Magnetic Data (FR-13) (Vehicle VIN and Policy Exp-Cancel Date)
- Update section 6.2.3, Field Descriptions to clarify Policy Type and Policy Exp-Cancel Date
- Update section 6.2.4, FR-13 EDI Validation Rules (Vehicle VIN and Policy Exp-Cancel Date)
- Update section 6.3, Error Codes and Reasons for Magnetic Media and EDI.
Error Codes 125, 506, & 507.
- Update section 7.4.1.1 Connectivity Testing to include FTP testing
- Add Appendix D, MVA FTP Remote Access Request Form

Appendix D - MVA FTP Remote Access Request Form

MVA FTP Remote Access Request Form

REQUESTER INSTRUCTIONS:

Complete top section of form, sign, and date. Forward to MVA System Administrator or supervisor to sign and date the form. MVA System Admin will submit signed form to MVA Security Officer for verification of access type(s).

ACTION: () New Request () Account Change () Account Deletion

DATE OF REQUEST: _____ INSURER NAIC: _____

Requester Name: _____ USERID: _____ Phone: () _____
(assigned by MVA)

Name of Company: _____ Location: _____

Purpose of Remote Access: _____

ACKNOWLEDGMENT: Remote Access to the MDOT/MVA network is a privilege. I hereby acknowledge that remote access is authorized for my use only and that all passwords and user names are to be kept confidential at all times. By requesting a remote access account, I acknowledge that I will install or already have installed virus protection software on my remote (this includes business, home or laptop) system. In addition, I authorize MVA and/or their contractor perform random port scans to assess the security when needed of my connection to the MVA network. Installation of the virus protection and applying virus signature updates is my responsibility. I understand that failure to do so may result in loss of remote access privileges. MVA employees are not responsible for any operating system, hardware or software application problems encountered by any MVA Remote Access User when using the designated applications to connect to the MVA network(s). I have signed the MDOT Security Advisory agreement and I am aware of terms and conditions of the agreement.

Requester Signature/Date: _____

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MVA SYSTEM ADMINISTRATOR OR SUPERVISOR AUTHORIZATION: I authorize the requestor to be granted FTP access to the MDOT/MVA public FTP Server.

MVA System Administrator/Supervisor Name (Please Print): _____

MVA System Administrator/Supervisor Signature/Date: _____

IMPLEMENTATION DETAILS (TO BE COMPLETED BY MVA ONLY)

MVA Security Officer Signature/Date: _____

INSTALLATION VERIFICATION (TO BE COMPLETED BY MVA REMOTE ACCESS ADMINISTRATOR ONLY)

Remote access has been successfully completed and is operational:

MVA Remote Access Administrator Signature/Date: _____ Date: _____

User ID Assigned: _____

Directory Access Rights: _____ Directory(ies) Allowed Access: _____

Directory Path created: _____