



THE DISTRICT OF COLUMBIA INSURANCE VERIFICATION SYSTEM (DC IVS)

IMPLEMENTATION GUIDE FOR INSURANCE COMPANIES

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1. Introduction

The District of Columbia Department of Motor Vehicles (DC DMV) is currently implementing a new insurance verification system (DC IVS). For companies insuring 100 or more DC vehicles, the DC IVS will replace the existing District of Columbia Program for Electronic Reporting (DC PIER) System. Insurance companies will continue to report policy cancellations and will begin reporting the full Book of Business (BOB) files to DC IVS by August 14, 2009. Insurance companies will be submitting two separate files; one for cancellations and one for BOB. The DC IVS will identify uninsured vehicles by comparing cancellations received from insurance companies to the book of business data. Any cancellation for which a new policy cannot be identified from the book of business data may result in a notice sent to the registered owner of the vehicle requesting proof of insurance.

The cancellation files for the DC IVS will use the format that is currently used by the DC PIER system. However, these files will be sent using File Transfer Protocol (FTP) to the DC IVS FTP server. The weekly Book of Business files should contain all actively insured vehicles carrying liability coverage and will be also sent using FTP to the DC IVS FTP server. Both cancellation and Book of Business files should include only personal vehicles, not commercial vehicles.

This reporting requirement does not apply to insurance companies with less than 100 insured DC vehicles. Insurance companies with less than 100 insured DC vehicles can continue to use the DC PIER web system currently in place.

Until insurance companies have moved into the production phase with the DC IVS, they shall continue reporting cancellations to the DC PIER system.

2. Cancellation File Reporting

Insurance companies will continue to submit the cancellation data in the same file format as required by the DC PIER system. However, these files will be sent using File Transfer Protocol (FTP) to the DC IVS FTP server. **If an insurance company is currently reporting cancellation files to the DC PIER system, they will not need to make any changes to the cancellation file data or structure.**

2.1 Cancellation Data to Be Reported

The cancellation files should include all personal vehicles that are registered in DC and whose insurance has terminated, expired or cancelled. If a policy covers more than one vehicle, a cancellation record should be submitted for each vehicle. Cancellation files should contain only personal vehicles. Cancellations should only be submitted for commercial policies when a personal vehicle exists and the VIN is known. Cancellations should be reported only after final cancellation (when the policy cannot be reinstated without a lapse).

2.2 Cancellation Data Elements

The following data elements should be included in the cancellation file.

- **Insurance Company Number (NAIC):** This is the NAIC number that uniquely identifies the insurance company that has issued the policy for this record. This is a required field.
- **Policy Number:** This is the insurance policy number, including prefixes and suffixes. This is a required field.
- **Policy Effective Date:** This is the date that insurance coverage took effect.
- **Policy Termination Date:** This is the date that insurance companies consider the insurance coverage to be terminated, expired or cancelled. This is a required field.
- **Vehicle Make:** This is the manufacturer of the vehicle. This is an optional field.
- **Vehicle Year:** This is the 4-digit model year of the vehicle. This is an optional field.
- **Vehicle Identification Number (VIN):** This is a required field. Include the full (currently, 17 characters) VIN for vehicles manufactured in 1981 and after. DC DMV will accept less than the full (17) character VINs for vehicles manufactured prior to 1981.
- **Policy Owner Last Name:** This is the last name of the first named insured on the policy. If an individual legally has only one name, enter it in this field. This is a required field.
- **Policy Owner First Name:** This is the first name of the first named insured on the policy. This is a required field.
- **Policy Owner Middle Name:** This is the middle name, or initial, of the first named insured on the policy. This is an optional field.
- **Policy Owner Suffix:** This is the suffix of the first named insured on the policy. This is an optional field.
- **Policy Owner Address 1:** This is the street or P.O. Box address of the first named insured on the policy. This is an optional field.
- **Policy Owner Address 2:** This is for additional address information, such as, apartment number, suite number, etc. This is an optional field.
- **Policy Owner City:** This is the mailing address of the first named insured on the policy. This is an optional field.
- **Policy Owner Zip Code:** This is the ZIP Code associated with the address of the first named insured on the policy. This is an optional field.
- **Policy Owner Licensing State:** This is the state, using nationally recognized United States Postal Service Codes, from which the policy owner's driver license was issued. If the policy owner's address involves a country outside the United States, use "XX" in this block. This is an optional field.
- **Policy Owner DL Number:** This is the driver's license number of the first named insured on the policy. This information must be submitted if available.

2.3 Cancellation File Structure

This section defines each data element and validation rules. This includes data dependencies and allowable values for the data elements.

Header Layout

<i>Data Element</i>	<i>Character Position</i>	<i>Field Length</i>	<i>Required (Y/N)</i>	<i>Data Type</i>	<i>Description</i>
Record Type	1	1	Y	CHAR	The first record received will include an "H" for Header record format.
Transmission Method	2	1	Y	CHAR	The method received from the Insurance Company. I = Internet file transfer
NAIC Number	3	5	Y	INTEGER	This is a unique, nationally recognized number that identifies the Insurance Company transmitting the data.
Reporting Period – Begin Date	8	8	Y	DATE	The format of this field is CCYYMMDD. This is the first day of the reporting period.
Reporting Period – End Date	16	8	Y	DATE	The format of this field is CCYYMMDD. This is the last day of the reporting period.
Transmission Date	24	8	Y	DATE	The format of this field is CCYYMMDD. This is the date of transmission.
Error Code	32	6	N	CHAR	Up to 3 hard error codes may be placed in this field so that the insurance company knows why the record was returned. Each error code is 2 characters in length and strung together. This field will be filled with spaces when insurance company reports terminations to DC DMV. DC DMV includes the error codes, if any errors are identified during processing.
Filler	38	313	Y	CHAR	To ensure that all records are consistent in size, blank fillers need to be added to bring the record length to 350.

Detail Layout

Data Element	Character Position	Field Length	Required Y/N	Data Type	Description
Record Type	1	1	Y	Char	The second record through the end-of-data received will include a "D" for Data record format.
NAIC Number	2	5	Y	Integer	This is a unique, nationally recognized number that identifies the Insurance Company transmitting the data.
Reporting Period – Begin Date	7	8	Y	Date	The format of this field is CCYYMMDD. This is the first day of the reporting period.
Reporting Period – End Date	15	8	Y	Date	The format of this field is CCYYMMDD. This is the last day of the reporting period.
Transmission Date	23	8	Y	Date	The format of this field is CCYYMMDD. This is the date of transmission.
Transaction Type	31	1	Y	Char	This field is used for the type of data load being performed. There are only two options – "T" for Test File and "P" for Production File.
Policy Number	32	25	Y	Char	This is the policy number for the insured vehicle.
Policy Effective Date	57	8	Y	Date	This date, in CCYYMMDD format, is the date the policy is in effect.
Policy Termination Date	65	8	Y	Date	This date, in CCYYMMDD format, is the date the policy was expired, terminated or cancelled.
Vehicle Make	73	5	N	Char	This field is the vehicle make.
Vehicle Year	78	4	N	Char	This is the four-digit year in which the vehicle was manufactured in CCYY format.
VIN (Vehicle Identification Number)	82	26	Y	Char	This is a required field. (Since the early 1980's, this has been 17 alphanumeric characters long). This field length is set to 26 characters to allow for future expansion.
Policy Owner Last Name	108	25	Y	Char	This field indicates the policy owner's last name. For commercial names use all 25 characters of last name, 15 characters of first name, 12 characters of middle name and 3 characters of name suffix (total filed length will be 55 characters).
Policy Owner First Name	133	15	Y	Char	This field indicates the policy owner's first name.
Policy Owner Middle Name	148	12	N	Char	This field indicates the policy owner's middle name or middle initial.
Policy Owner Suffix	160	3	N	Char	This field indicates the policy owner's suffix (Jr., Sr., II, III, etc.).
Policy Owner Address 1	163	30	N	Char	This is the house number and street identification, or P.O. Box, for the policy owner.
Policy Owner Address 2	193	30	N	Char	This is for extra parts of the policy owner's address. (I.e. Apartment Number, Suite Number, etc.) If policy owner's address is out of the country this is used for the city name.
Policy Owner City	223	20	N	Char	This is the city in which the above Address for the policy owner resides. If the policy owner's address is out of the country this is used for the country name.

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Policy Owner State	243	2	N	Char	This is the state in which the policy Owner resides. This is in the format of the United States Postal Codes. If the policy owner's address is out of the country, the code "XX" is entered here.
Policy Owner Zip Code	245	9	N	Char	This is the postal service zip code for the address of the policy owner addressed above. The 5-digit zip code, at a minimum, is required. If Zip +4 is used, the dash or space must be omitted. Either format is acceptable.
Policy Owner Licensing State	254	2	N	Char	This is the state in which the license Was issued using the United States Postal Codes. If the policy owner's address is out of the country, the code "XX" is entered here.
Policy Owner DL Number	256	25	N	Char	This is the Driver License number for the policy owner. If the policy owner is not licensed, this field will contain SPACES.
Process Result	281	1	N	Char	Once DC DMV processes the records, this field indicates the result of processing – "S" for Success and "E" for Error. If there is any error, the error will be displayed in the error code. This field will be filled with spaces when insurance company reports terminations. Once the data is processed, DC DMV includes result of processing.
Error Code	282	24	N	Char	Up to 12 soft error codes may be placed in this field so that the insurance company knows why the record was returned. Each error code is 2 characters in length and strung together. This field will be filled with spaces when insurance company reports cancellations to DC DMV. DC DMV includes the error codes, if any errors are identified.
Filler	306	45	Y	Char	So that all records are consistently the same size, blank fillers need to be added to bring the record length to 350.

Trailer Layout

Data Element	Character Position	Field Length	Required (Y/N)	Data Type	Description
Record Type	1	1	Y	Char	The last record received will include a "T" for Trailer record format.
NAIC Number	2	5	Y	Integer	This is a unique, nationally recognized number that identifies the Insurance Company transmitting the data.
Reporting Period – Begin Date	7	8	Y	Date	The format of this field is CCYYMMDD. This is the first day of the reporting period.
Reporting Period – End Date	15	8	Y	Date	The format of this field is CCYYMMDD. This is the last day of the reporting period.
Record Count	23	7	Y	Integer	This field is for the insurance company to report the number of data records transmitted. A field length of 7 would allow for the transmission of 9,999,999 records in one batch. Please do not include the header and the trailer records in the count. It is only for the data records.
Filler	30	321	Y	Char	So that all records are consistently the same size, blank fillers need to be added to bring the record length to 350.

2.4 Cancellation File Submission

Each insurance company will be assigned a DC IVS FTP account (see Section 4). There will be four folders under each FTP account. All cancellation files submitted by insurers should be put into the XLC_Inbound folder. All return files created by the DC IVS in response to the cancellation files will be put into the XLC_Outbound folder. Cancellation files must be reported to DC IVS weekly.

If an insurance company has more than one NAIC number, it may submit a single file with cancellations for multiple NAIC numbers. NAIC numbers must be sorted and a header and trailer provided around each group of records associated with the same NAIC number.

2.5 Cancellation Return Files Generated for Insurance Carriers

In response to cancellation files, DC IVS will generate return files. The return files are to notify the sender that the files were correctly received or there was a problem involved in the file or processing. The Processing Result field in the Detail rows of the return file will indicate the result of processing – “S” for Success and “E” for Error. If errors are sent back to the insurer, DC does not expect insurance carriers either to change their records or to respond to the data error information. It is for general information purposes only. DC also does not expect insurance carriers to notify DC if the return file was not correctly received or there was a problem in the file or the FTP process. In the future we may attempt to ‘scrub’ current data. In the meantime, it is up to the individual policy holder to resolve any discrepancies and report the correct information to DC DMV if their policy is noted as lapsed.

There can be two types of errors that may be included in the return files:

Hard Errors: If an entire file is unreadable or unusable, the DC IVS will code it as a hard error. For hard errors, DC IVS will return the appropriate hard error code in the header record.

Soft Errors: If an error is encountered while processing a specific detail record, the DC IVS will code it as a soft error. The appropriate soft error code will be included in the detail record with the error.

The error codes that may be included in the return files are described below.

ERROR CODE	NAME OF ERROR CODE	DESCRIPTION OF ERROR
01	Record Type Invalid	Options are H, D or T for Header, Data or Trailer, respectively. Record Type invalid or missing, cannot determine record information. Hard error.
02	Transmission Method Invalid	I for Internet File Transfer. Cannot determine the method to use. Hard error
03	Reporting Period Invalid	CCYYMMDD format required. Policy termination date should be reported within Reporting Period. Correct date for this reporting cycle Hard error for header record. Soft error for detail record is reported if reporting period for header does not match with reporting period for detail.
04	Reporting Period Duplicate Submission	Reporting Period has already been transmitted for the processing month. Hard error.
05	Transmission Date Invalid	CCYYMMDD format required. Correct/Include date for this transmission cycle. Hard error
06	Reserved for Future Use	Header and Trailer data mismatch
07	Record Count Missing	NNNNNNN format where N is all numeric with leading zeroes if required. Example 45 records will be reported as 0000045. If format is not correct it will be a Hard error.

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08	Record Count Mismatch	Reported Record Counts and Actual (processed) Record Counts MUST match. Hard error.
09	NAIC Number Invalid	Correct/Include 5-character NAIC Number. Hard error.
10	Policy Number Missing	Format - 25 Characters. Include Policy Number. Soft error.
11	Policy Effective Date Invalid	CCYYMMDD format. Correct/Include Policy Effective Date. Soft error.
12	Policy Termination Date Invalid	CCYYMMDD format. Correct Policy Termination Date. Soft error.
15	Vehicle Identification Number (VIN) Invalid	Reported VIN is not valid. Correct/Include VIN. Soft error.
16	Policy Owner's Name not valid	Only alphabets and spaces are allowed in name field. Correct Policy Owner name. Soft error.
23	Duplicate policy termination	If a cancellation was previously reported for the same NAIC number, VIN number and policy termination date. Soft error.

3. Book of Business Reporting

3.1 BOB Data To Be Reported

The BOB files should contain the following data

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

If the personal vehicle is insured under a commercial policy and the VIN is known, the vehicle should be included in the BOB file. The BOB files should be submitted every week.

3.2 BOB Data Elements

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

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

3.3 BOB File Structure

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

The Header Row

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

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

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



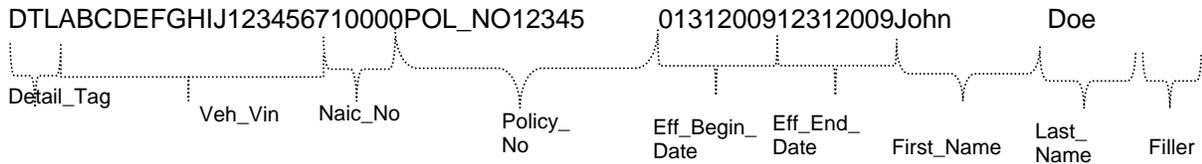
Detail Rows

The detail rows should contain the transaction data being submitted by the insurance companies. There should be at least one row for each vehicle transaction being submitted.

Each row should contain the following fields in the order in which they appear in the table below. The length of each field should be equal to the specified length with any unused length filled by trailing spaces.

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

The following is an example of Detail Row being sent by insurer with NAIC Number "10000" for VIN "ABCDEFGHJIJ1234567".



3.4 BOB File Submission

Each insurance company will be assigned an FTP account (see Section 4). There will be four folders under each FTP account. All BOB files submitted by insurers should be put into the BOB_Inbound folder. All return files created by the DC IVS in response to the BOB files will be put into the BOB_Outbound folder by the DC IVS.

3.5 BoB Return Files Generated for Insurance Carriers

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

1. **OK file:** If there are no errors in the BOB file submitted by the insurer, an OK file will be generated. The OK file name will be named *OK_FTPUserName_DatetimeStamp.TXT* (e.g. *OK_Fabcd_08062005121501.TXT*).

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

2. **Decryption Error file:** This file will be generated if a PGP decryption error occurs. Decryption error can happen for the following reasons
 - a. File sent by insurance company was not encrypted.
 - b. File sent by insurance company was improperly encrypted
 - c. File sent by insurance company was encrypted using the wrong PGP key.

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

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

The reject file will contain the description of the error at the top followed by the contents of the file. The reject file can be identified based on the file name prefix REJ. File will be named *REJ_FTPUserName_DatetimeStamp.TXT* (e.g. *REJ_Fabcd_08062009121501.TXT*)

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

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

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

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

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

4. FTP Accounts

Insurance companies will send text files to the DC IVS using File Transfer Protocol (FTP). FTP accounts will be created for each insurer after they register with the DC IVS. If the insurance company prefers, the same FTP account can be shared by companies with different NAIC numbers that are under the same insurance group. Login information and the IP addresses of the FTP servers will be provided to insurers to allow access to their accounts.

Each FTP account will have four folders:

- XLC_Inbound
- BOB_Inbound
- XLC_Outbound
- BOB_Outbound

The FTP transmissions will be secured by exchanging PGP encrypted data or using a Secured Sockets Layer (SSL) enabled FTP server. SSL enabled FTP provides document security by encrypting the FTP channel between the secured server and client, whereas PGP encrypts the data itself.

Insurance companies will select their desired security option (PGP or SSL) during registration. Insurers selecting PGP will exchange PGP keys with the DC IVS Help Desk prior to exchanging insurance data. Insurers selecting SSL will use an SSL-enabled FTP client to exchange files with the server.

5. Registration Process

Insurance companies will register on the DC IVS website before beginning testing with the DC IVS. The DC IVS website can be accessed by entering <https://www.dciivs.org> on the address field of an Internet browser. Although the website should work with the recent versions of most Internet browsers, it has been optimized for and tested with Microsoft Internet Explorer Version 7. Cookies should be enabled for the website to properly function after the user has logged in. The DC IVS website is used for user registration, account management, reporting, and providing help to insurance companies.

5.1 Insurance Company Registration

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

- Fill in all the company information and functional contact details.
- If insurance company has a separate technical contact, check the 'Do you want to add a technical contact?' check box and more fields will become available to add the technical contact information.
- If insurance company has a separate compliance contact, check the "Do you want to add a compliance contact?" checkbox and more fields will become available. The compliance contact is used to verify insurance by the DC DMV.
- Select the encryption option for file submission (SSL or PGP)
- Provide the User name and password in the Web Login Section. This will be user name and password for the User.
- Provide a secret question and answer which will be used with the Forgot Password functionality

After the insurance companies submit the registration request the web account for the insurance company is created and the DC IVS team will review and verify it. The insurance company must be DC licensed insurance company. If the registration requirements are not met, the contact information submitted during registration will be used to notify the registrant and collect any missing/incorrect information. Once the verification is complete, the insurance company will be contacted by a DC IVS representative to start the testing process.

5.2 Accessing Help

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

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

5.3 Login for Registered and Approved Insurance Company Users

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

5.4 Insurance Company Home Page

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

5.5 Insurance Company Profile Management

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

5.6 Insurance Company Reports

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

6. Testing Process

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

The testing process includes the following:

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

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

7. Help

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

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

Appendix A - DC IVS GLOSSARY

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

DC IVS – District of Columbia Insurance Verification System.

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

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

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

Cancellation Reporting – Reporting of a text file containing all cancelled policies since the last file submission. Only final cancellations, where the policy cannot be reinstated without a lapse should be reported. Vehicles that have been removed from active policies should also be included in this file. This file should be reported to the DC IVS weekly. The existing PIER file format is used for cancellation reporting to the DC IVS.

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

Personal Vehicles – Vehicles that are registered to an individual.

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

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

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

SSL – Secure Socket Layer. A protocol developed for transmitting private documents via the Internet. SSL works by using a private key to encrypt data that is transferred over the SSL connection. SSL creates a secure connection between the client and server over which any amount of data can be transmitted securely.

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

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

NAIC – The National Association of Insurance Commissioners.

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

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

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

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

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

First Name – The first name of the primary policyholder.

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

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

Soft Error– This error causes only the rejection of certain rows within the file. The overall file format sent by insurance company is okay but some of the rows have errors. The error rows are returned to the insurance company. Insurers are not required to take action for Soft Errors.

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

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

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

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

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

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

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

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