

**State of Colorado
Department of Revenue
Division of Motor Vehicles**

and

Colorado.gov

Colorado Motorist Insurance Identification Database Program

USER GUIDE

DRAFT VERSION

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1.0 Introduction

1.1 Colorado MIIDB User Guide Purpose

The primary purpose of this guide is to provide insurance companies with the necessary information to comply with Colorado legislation (CRS 42-7-601), referred to as Colorado's Motorist Insurance Identification Database (MIIDB) program throughout this document. This guide also serves as an aid to interested parties within Colorado state government, Colorado.gov and the public.

This user guide is a mix of business and technical topics. It includes documentation of all the processes required by various entities to successfully operate and maintain the MIIDB. The Guide also contains detailed data file layouts, data element definitions, error processing logic, report descriptions, and the application's interactive screen usage.

1.2 Program Purpose

The purpose of the MIIDB program is to reduce the number of uninsured motor vehicles operating on Colorado highways. The MIIDB program will provide law enforcement officials, the Colorado Division of Motor Vehicles (DMV) and other state entities with an on-line tool to assist in the identification of uninsured vehicles. The ultimate purpose is to reduce the number of accidents involving uninsured vehicles.

1.3 Background

Colorado Statute CRS 42-7-601 was enacted in 1998 to establish the MIIDB program. The DMV contracted with a Designated Agent (Explore Information Services) to develop, operate and maintain the MIIDB beginning in January 1999.

During the Colorado legislative session of 2006, certain MIIDB functionality was removed, such as enforcement activities related to uninsured motorists. Also, at the same time, the DMV decided to bring the MIIDB application more under Colorado control by placing the application on the State of Colorado Internet Portal infrastructure. Effective January 1, 2007, the MIIDB Designated Agent will change from Explore to Colorado.gov, the agent operating the Colorado portal.

2.0 Participating Entities

2.1 Colorado Division of Motor Vehicles

The Colorado Department of Revenue, Division of Motor Vehicles (DMV), is the entity responsible for supporting MIIDB legislation. The DMV responsible for promulgating Rules for MIIDB participating entities to follow. The DMV is also responsible for operating the MIIDB or contracting with a Designated Agent to operate the MIIDB.

The Colorado State Titling and Registration System (CSTARS) provides daily vehicle registration updates to the MIIDB system and receives daily vehicle insurance status updates from the MIIDB system.

The DMV also updates insurance status of Non-Use and Out-of-State vehicles in the MIIDB through an online interactive web screen. DMV receives periodic management reports from MIIDB and monitors insurance company participation and statistics.

2.2 Colorado Division of Insurance

The Colorado Department of Regulatory Agencies, Division of Insurance (DOI), is responsible for overseeing insurance companies doing business in Colorado to ensure they are following applicable statutes and rules. DOI also enforces insurance company compliance with the MIIDB statutes and rules and can issue penalties for non-compliance.

2.3 Colorado Department of Public Safety

The Colorado Department of Public Safety utilizes the MIIDB system indirectly by accessing vehicle insurance status from CSTARS. Public Safety's law enforcement personnel access vehicle insurance status in order to enforce Colorado vehicle insurance requirements.

2.4 Colorado.gov

Colorado.gov is the Designated Agent chosen by DMV to operate and maintain the MIIDB system. Colorado.gov processes policy data from insurance carriers and registration data from the DMV to properly identify whether or not a vehicle has insurance coverage at any point in time.

2.5 Insurance Carriers

The insurance carriers writing vehicle liability insurance coverage in Colorado are required to report such coverage to Colorado and the MIIDB system. These carriers are also responsible for correcting errors in data noted and returned by the MIIDB.

Insurance carriers are required to report new, modified and cancelled insurance policies to the MIIDB on a weekly basis, or more often if desired.

2.6 Insurance Carrier Service Providers

Some insurance carriers choose to utilize a Service Provider to format and/or deliver their policy data to the MIIDB. The MIIDB system maintains a profile for these service providers, similar to what is maintained on insurance carriers.

3.0 System Overview

3.1 Insurance Carrier Processes

Each insurance carrier providing vehicle liability insurance in Colorado will perform the following processes to support the MIIDB:

- New Colorado insurance carriers will follow the Trading Partner administrative procedures for program setup with the Colorado MIIDB.
- New Colorado insurance carriers will provide Test policy data files to ensure proper transaction formatting and the capability to process returned error transactions prior to providing production updates to the MIIDB.
- New Colorado insurance carriers, after completing testing activities, will provide an initial policy data load file to MIIDB of all policies active in Colorado.
- Provide weekly (or more often if desired) policy update files to MIIDB.
- Retrieve and process policy data file errors from MIIDB.
- Retrieve file receipt acknowledgments from MIIDB.
- Provide bi-annual policy data refresh files to MIIDB.
- Utilize the MIIDB web interface for notifying Colorado when there is no policy activity for a given week.

3.2 Division of Motor Vehicles Processes

The Colorado DMV will perform the following process to support the MIIDB:

- Provide a daily vehicle registration update file to the MIIDB.
- Update the DMV vehicle registration system with daily vehicle insurance status updates from the MIIDB.
- Utilize the MIIDB web interface to perform inquiries on vehicle history within the MIIDB.
- Utilize the MIIDB web interface for adding or updating start and end dates for Non-Use and Out-of-State vehicles utilizing motorist affidavits.
- Analyze MIIDB management reports for necessary actions.
- Provide insurance carrier policy data delivery delinquency reports to the Division of Insurance.

3.3 Colorado.gov

The MIIDB processes administered by Colorado's Designated Agent include:

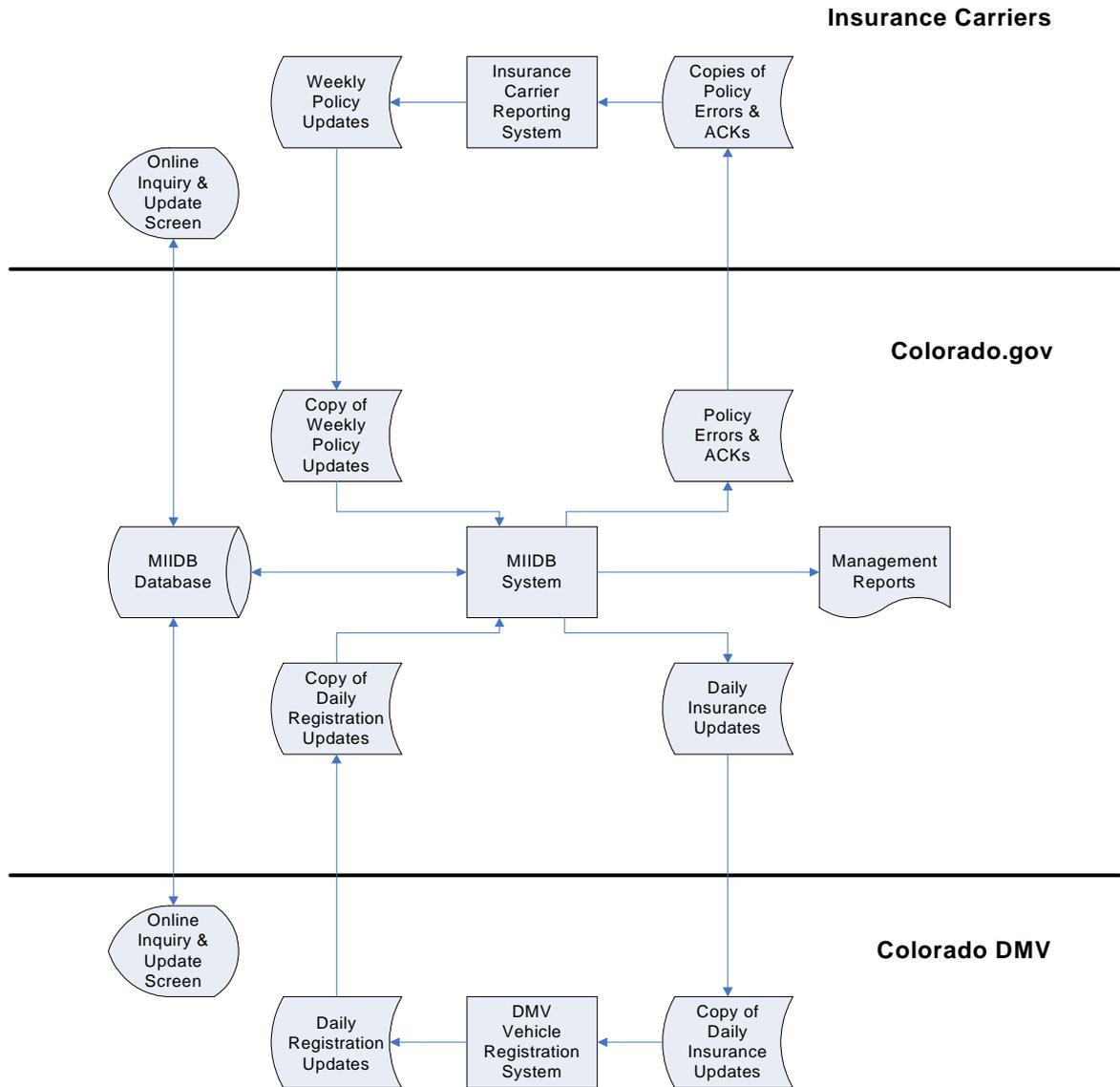
- Provide a Trading Partner setup process for new Colorado insurance carriers.

- Provide a web interface for insurance carriers to maintain key Trading Partner data.
- Provide a process to test policy data from new Colorado-based insurance carriers.
- Process weekly policy update files from insurance carriers.
- Provide policy update file receipt acknowledgments to insurance carriers.
- Provide policy update error transactions to insurance carriers.
- Process bi-annual policy data refresh files from insurance carriers.
- Provide a web interface to allow insurance carriers the ability to notify the MIIDB of no activity for a specific week.
- Process the daily vehicle registration data from the DMV vehicle registration system.
- Provide daily vehicle insurance status updates to the DMV vehicle registration system.
- Provide a web interface for DMV vehicle inquiries.
- Provide a web interface to allow DMV updates of Non-Use and Out-of-State vehicle status start/end dates.
- Produce MIIDB management reports.
- Maintain MIIDB archive and back-up data files.

3.4 MIIDB System Flow

The following flowchart represents the data flow for the key processes within the MIIDB system.

COLORADO MIIDB SYSTEM FLOW



4.0 Trading Partner Setup

Insurance carriers issuing automobile liability insurance coverage in the State of Colorado must report policy transactions to the Colorado MIIDB system. All new Colorado insurance carriers, prior to reporting policy activity, must be added to the MIIDB system files. Trading Partners are defined as companies that send policy data to the MIIDB system and receive error files from MIIDB. A Trading Partner could be an insurance company or a third-party service bureau that sends policy data on behalf of one or more insurance companies. In some cases, the Trading Partner is an insurance company, even though the data is handled by a service bureau and is transparent to Colorado.

Each Trading Partner must keep Colorado notified of the one or more insurance carriers that they service for Colorado. Trading Partners are maintained in one MIIDB file, while all Colorado insurance carriers are maintained in a separate file, each with the Trading Partner they utilize identified.

Prospective Trading Partners must execute the agreement described in **Appendix H, *Trading Partner Agreement***, found in this User Guide. They must also complete the application described in **Appendix I, *Trading Partner Application Form***, found in this User Guide.

The agreement and application can also be downloaded from the web at www.colorado.gov/driveinsured . This website also has instructions and Colorado contact information for directing questions.

5.0 Testing

After a new MIIDB Trading Partner has completed the Trading Partner agreement and application, testing must be conducted to ensure policy data files can be properly processed between the Trading Partner and the MIIDB system.

Testing must be conducted to address:

- Connectivity
- Transaction Set Format
- Data Validation

5.1 Connectivity Testing

This test is meant to verify that files can be successfully transmitted to the MIIDB by the Trading Partner and retrieved from the MIIDB by the Trading Partner. A successful connectivity test involves ensuring that:

- The proper Trading Partner IP address is on file
- The Trading Partner is able to FTP a file to the proper location on the MIIDB
- The Trading Partner's Public Key functions properly
- The Trading Partner is able to access and retrieve files from the MIIDB

This test will be closely coordinated with the Designated Agent contact.

5.2 Transaction Set Format Testing

This test is meant to verify that the Trading Partner is correctly formatting the ANSI X12 policy file and can correctly process an ANSI X12 file that they receive from the MIIDB system. The required test cases are described in **Appendix G, Policy Data Submission Test Cases**.

5.3 Data Validation

This test is meant to verify that the Trading Partner is including data in the proper form such as to pass the data edit rules of the MIIDB system.

6.0 Reporting Specifications

The DMV has declared, by Rule, that all insurance carriers that are required to report their policy data to the MIIDB shall transmit their data over the Internet using File Transfer Protocol (FTP) and Pretty Good Privacy (PGP) with encryption using RSA with a 1024-bit key and AES with a 128-bit key. The carrier must also provide the IP address from where the data will be sent prior to transmission. This transmission reporting specification provides for an industry acceptable level of data security. Additional information on FTP/PGP is described in **Appendix L, *Guide to FTP/PGP***, found in this User Guide.

Insurance carriers are required to report policy data weekly, at a minimum. If a carrier has no activity for a particular week, they can indicate *No Weekly Policy Activity* by a web interface at www.colorado.gov/driveinsured. An insurance carrier can be assessed a fine of up to \$250 per day by the DOI if they fail to report policy data within seven working days of the end of a reporting week, unless they indicated via the MIIDB web interface, *No Weekly Policy Activity*, that no activity existed for the reporting week.

Insurance carriers are required to report their policy data utilizing the ANSI X12 Transaction Set 811 format standard described in **Appendix A, *Colorado ANSI X12 Standard for Policy Reporting***, found in this User Guide. The version of this standard is Version 3, Release 5 (3050). Colorado.gov will return file and data errors back to the insurance carrier using this same standard as described in **Appendix B, *Colorado ANSI X12 Standard for Error Reporting***, found in this User Guide. Colorado.gov will also acknowledge receipt of a carrier's policy data file by providing a Transaction Set 997 functional acknowledgment as described in **Appendix C, *Colorado ANSI X12 Standard for Policy File Receipt Acknowledgements***, found in this User Guide. Likewise, an insurance carrier receiving an error file from MIIDB shall acknowledge receipt of the error file by sending a Transaction Set 997 to the MIIDB system.

When deemed necessary, Colorado.gov will send a verification acknowledgement to an insurance carrier to confirm the accuracy of certain policy data as described in **Appendix D, *Colorado ANSI X12 Standard for Verification Handling***, found in this User Guide.

Policy data elements being reported by insurance carriers will be edited by the MIIDB system and errors returned to the carrier. Definitions of policy data elements are described in **Appendix E, *Policy Data Element Definitions***, found in this User Guide. Details of the data element edit criteria and error number reporting are described in **Appendix F, *Policy Data Element Edit Criteria and Error Codes***, found in this User Guide.

Insurance carriers will Push (send) their policy and functional acknowledgment files to Colorado.gov and Pull (retrieve) their error, functional acknowledgment and verification files from Colorado.gov.

Some additional reporting specifications are:

- Dates are all number characters and are valid according to a calendar.
- Alphanumeric data elements contain only uppercase letters, numerals, spaces, and certain special characters.
- Related elements are both present or both absent.
- Sub-elements of the 811 Transaction Set use a hexadecimal “1F” as a delimiter.
- Data elements of the 811 Transaction Set use a hexadecimal “1D” as a delimiter.
- Segments of the 811 Transaction Set use a hexadecimal “1C” as a delimiter.

7.0 Contacts and Resources

The proper MIIDB support contacts can be found at the www.colorado.gov/driveinsured website. Trading Partner contacts can be maintained in the MIIDB system by an authorized Trading Partner or MIIDB administrative user through a web interface.

8.0 Insurance Verification

When deemed necessary, Colorado.gov will send a verification acknowledgement to an insurance carrier to confirm the accuracy of certain policy data. The format of a verification request is described in **Appendix D, Colorado ANSI X12 Standard for Verification Handling**, found in this User Guide.

9.0 Glossary

The following is a list of acronyms used throughout this Guide or in other Automobile Insurance Liability Reporting (ALIR) documents, along with their corresponding definitions.

Acronym	Definition
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	An insurance industry common term used to refer to 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.
Colorado.gov	The designated agent assigned to carry out the technical and practical tasks of operating the MIIDB for Colorado beginning January 1, 2007.
CSTARS	The Colorado State Titling and Registration System.
DMV	The Division of Motor Vehicles within the Colorado Department of Revenue.
DOI	The Division of Insurance within the Colorado Department of Regulatory Agencies.
EDI	Electronic Data Interchange is inter-company, computer to computer transmission of business data in a standard format. Information can be exchanged within minutes or hours.
Explore	Explore Information Services. The designated agent assigned to carry out the technical and practical tasks of implementing and maintaining the MIIDB through December 31, 2006.
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.

Acronym	Definition
Information Exchange Mailbox (IE)	A unique "address" that provides an insurance company with the ability to receive and send information.
IVANS	Insurance Value Added Network Services. A networking information and communications service company used by many insurance companies to format and/or transmit their policy data.
LEDS	Law Enforcement Data System. A system where law enforcement agencies are able to access MIIDB records for information they may need for routine traffic stops and court appearances.
Match	A match occurs when the insurance record corresponds to a vehicle record or customer record.
Message	A data file transmitted through EDI.
MIIDB	Motorist Insurance Identification Database. Colorado's assigned name to implement Colorado House Bill 97-1209. Establishment of the MIIDB and associated insurance reporting laws.
NAIC	National Association of Insurance Commissioners.
NCIC	The National Crime Information Center. The NCIC standard is used for vehicle make.
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-vehicle specific, or a non-owner policy.
Record Reject	Insufficient or inconclusive insurance information is received by the MIIDB system and the policy record is returned to the insurance carrier for correction.
Soft Error	This is a non-critical error found in data sent by a carrier, but the data is stored in the MIIDB. It is used to notify insurance carriers of a possible problem they should check into. It does not require any further transmissions on the insurance carrier's part.
Trading Partner	Entities in partnership with Colorado.gov to ensure successful operation of the Colorado MIIDB. The vast majority of Trading Partners are insurance carriers doing business in Colorado. Other Trading Partners include insurance carrier Service Providers and the DMV CSTARS application group.
Transaction Set	A transaction set contains all of the data sent or received at one time. This will usually contain more than one document.

Acronym	Definition
VAN	Value Added Network. Provides links among trading partners required by electronic communication functions such as EDI or e-mail.
VIN	The Vehicle Identification Number. Since 1981, the VIN has been standardized as a 17-character data item which includes, among other things, identification of the vehicle manufacturer, make, model and year.

10.0 Appendices

The appendices of this User Guide include:

- A.** Colorado ANSI X12 Standard for Policy Reporting
- B.** Colorado ANSI X12 Standard for Error Reporting
- C.** Colorado ANSI X12 Standard for Policy Receipt ACKs
- D.** Colorado ANSI X12 Standard for Verification Handling
- E.** Policy Data Element Definitions
- F.** Policy Data Element Edit Criteria and Error Codes
- G.** Policy Data Submission Test Cases
- H.** Trading Partner Agreement
- I.** Trading Partner Application Form
- J.** DMV CSTARs Vehicle Registration Extract File
- K.** Colorado.gov MIIDB Vehicle Insurance Status Extract File
- L.** Guide to FTP/PGP
- M.** MIIDB Web Interface Definitions
- N.** MIIDB Frequently Asked Questions

APPENDIX A

Colorado ANSI X12 Standard for Policy Reporting

The below tables are the Colorado adaptation of the Automobile Liability Insurance Reporting Implementation Guide (TS811). The segments and data elements defined in the tables of this appendix specify the data required by Colorado and the values required to build a valid 811 transaction. The inclusion of additional data is optional to the sender, but will not be used.

The 3.0 draft Implementation Guide for MIIDB usage of the ASC X12 811 Transaction Set is available and can be downloaded from Washington Publishing Company's website on the Internet (<http://www.wpc-edi.com>). The file is available as a bound paper document or in electronic format using Adobe's Portable Document Format (PDF).

TABLE 1 MAP

Segment: BIG - Beginning Segment for Invoice

Seq. No.	X12 Name	Value To Be Used
BIG01	Date	File creation date
BIG02	Invoice Number	Value "1"
BIG04	Data Type Indicator	"U" (Update), "T" (Test), or "R" (Reload)

N1 Loop (Occurrence 1: Sender Information)

Segment: N1 - Name

Seq. No.	X12 Name	Value To Be Used
N101	Entity ID Code	Value "IN" (Insurer) or "SQ" (Service Bureau)
N102	Name	Sender's name
N103	ID Code Qualifier	Value "NI" (NAIC code) or "FI" (Service Bureau Tax ID number)
N104	ID Code	Code from NAIC table or Tax ID number

N1 Loop (Occurrence 2: Recipient Information)

Segment: N1 - Name

Seq. No.	X12 Name	Value To Be Used
N101	Entity ID Code	Value "SQ" (Service Bureau)
N102	Name	Value "Explore" (Recipient's name)

TABLE 2 MAP

Segment: HL - Hierarchical Level (Level 1: Insurer)

Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	Value "1"
HL02	Hierarchical Parent ID	Value "0" or blank
HL03	Hierarchical Level Code	Value "1"

HL04	Hierarchical Child Code	Value "1"
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Segment: NM1 - Individual or Organization Name

Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value "IN" (Insurer) or "SQ" (Service Bureau)
NM102	Entity Type Qualifier	Value "2" (Non-person)
NM103	Last Name or Organization Name	Organization name
NM104		Not Used
NM105		Not Used
NM106		Not Used
NM107		Not Used
NM108	Identification Code Qualifier	Value "NI" (NAIC Code)
NM109	ID Code	Code from NAIC Code table

Segment: REF - Reference Number

Loop ID: NM1 (Optional to reference insurer's branch office.)

Seq. No.	X12 Name	Value To Be Used
REF01	Reference Identification Qualifier	Value is "3L"
REF02	Reference Identification	

Segment: IT1 Loop - Baseline Item Data

Seq. No.	X12 Name	Value To Be Used
IT101	Assigned Identification	Not used
IT102	Quantity Invoiced	Value "1"
IT103	Unit	Value "IP"
IT104	Unit Price	Value "0"

Segment: DTM - Date/Time/Reference (Occurrence 1: Submission date)

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value "368"
DTM02	Date	Date submitted
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Century of submittal date

Segment: HL - Hierarchical Level (Level 2: Occurs once for the state)

Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	Value "2" (If sender is a Service Bureau, this is ID of parent)
HL02	Hierarchical Parent ID	Value "1" (If sender is a Service Bureau, this is parent ID)

HL03	Hierarchical Level Code	Value “2”
HL04	Hierarchical Child Code	Value “1”

Segment: NM1 - Individual or Organization Name

Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value “2F”
NM102	Entity Type Qualifier	Value “2”
NM103	Last Name or Organization Name	Value “CO” (Colorado)

Segment: HL - Hierarchical Level (Level 4: Policy Detail)

Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	ID number
HL02	Hierarchical Parent ID	Parent ID number
HL03	Hierarchical Level Code	Value “4”
HL04	Hierarchical Child Code	Value “1” (level 5 loops present) or “0” (no level 5 loops present)

Segment: NM1 - Individual or Organization Name

Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value “IL”
NM102	Entity Type Qualifier	Value “1” (person), “2” (non-person entity)
NM103	Last name or organization name	Insured last name or organization name
NM104	Name First	Insured first name
NM105	Name Middle	Insured middle name
NM106	Name Prefix	Not used
NM107	Name Suffix	Insured suffix
NM108	Identification Code Qualifier	Value “N” - Insured Unique ID Number “FI” - Federal Tax ID Number Blank - NM109 is not used
NM109	ID Code	Insured driver’s license number or Insured Federal Tax ID Number

Segment: N3 - Address Information

Seq. No.	X12 Name	Value To Be Used
N301	Address Information	Insured mailing address

Segment: N4 - Geographical Location

Seq. No.	X12 Name	Value To Be Used
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip
N404	Country Code	Not used

Segment: IT1 - Baseline Item Data

Seq. No.	X12 Name	Value To Be Used
IT101	Assigned Identification	Not used
IT102	Quantity Invoiced	Value "1"
IT103	Unit	Value "IP"
IT104	Unit Price	Value "0"

Segment: SI - Service Characteristic Identification (Occurrence 1)

Seq. No.	X12 Name	Value To Be Used
SI01	Agency Qualifier Code	Value "ZZ"
SI02	Service Characteristic Qualifier	Value "11"
SI03	Product/Service ID	Transaction Type (NBS=New Business, XLC=Cancellation)

Segment: REF - Reference Number**Occurrence 1:**

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "IG" (Policy)
REF02	Reference Number	Policy number

Occurrence 2:

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "XM"
REF02		Not Used
REF03	Description	State or province code of jurisdiction issuing driver license

Occurrence 3:

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "S3"
REF02	Reference Number	Value "V" if (vehicle specific) or "NS" if (not vehicle-specific) or "NO" if (not vehicle-specific, operator)

Occurrence 4:

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "DD" (Insurance Company Information)
REF02		Not Used
REF03		Description

Segment: DTM - Date/Time/Reference**Occurrence 1:**

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value "222"
DTM02	Date	Insured date of birth
DTM03		Not Used
DTM04		Not Used
DTM05	Century	Insured century of birth

Occurrence 2:

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value "007"
DTM02	Date	Policy effective date
DTM03	Time	Not used
DTM04		Not used
DTM05	Century	Century of policy effective date

Occurrence 3:

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value "177"
DTM02	Date	Policy cancellation date
DTM03	Time	Not used
DTM04		Not used
DTM05	Century	Century of policy cancellation date

Additional Operators - 0 to 30 iterations**Segment: IT1 - Baseline Item Data**

Seq. No.	X12 Name	Value To Be Used
IT101	Assigned Identification	Sequential number beginning with 1 and incremented by 1 for each additional operator.
IT102	Quantity Invoiced	Value "1"
IT103	Unit	Value "IP"
IT104	Unit Price	Value "0"

Segment: REF - Reference Number

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "XM"
REF02		Not Used
REF03	Description	State or province code of jurisdiction issuing driver license

**Segment: DTM - Date/Time/Reference
Occurrence 1:**

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value "222"
DTM02	Date	Insured date of birth
DTM03		Not Used
DTM04		Not Used
DTM05	Century	Insured century of birth

Segment: NM1 - Individual or Organization Name

Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value "OP"
NM102	Entity Type Qualifier	Value "1" (person)
NM103	Last name or organization name	Insured last name or organization name
NM104	Name First	Insured first name
NM105	Name Middle	Insured middle name
NM106	Name Prefix	Not used
NM107	Name Suffix	Insured suffix
NM108	Identification Code Qualifier	Value "N" - Insured Unique ID Number Blank - NM109 is not used
NM109	ID Code	Insured driver's license number

Segment: N3 - Address Information

Seq. No.	X12 Name	Value To Be Used
N301	Address Information	Insured mailing address

Segment: N4 - Geographical Location

Seq. No.	X12 Name	Value To Be Used
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip
N404	Country Code	Not used

Segment: HL - Hierarchical Level (Level 5: Occurs once for each vehicle covered by the policy in level 4) - 0 to 200 iterations

Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	HL identifier
HL02	Hierarchical Parent ID	Parent identifier
HL03	Hierarchical Level Code	Value "5"
HL04	Hierarchical Child Code	Value "0"

Segment: LX - Assigned Number

Seq. No.	X12 Name	Value To Be Used
LX01	Assigned Number	Sequential number beginning with 1 and incremented by 1 for each vehicle.

Segment: VEH - Vehicle Information

Seq. No.	X12 Name	Value To Be Used
VEH01	Assigned Number	Vehicle occurrence on the policy
VEH02	Vehicle ID Number	Vehicle Identification Number (VIN)
VEH03	Century	Century vehicle was made
VEH04	Year within Century	Year vehicle was made
VEH05	Agency Qualifier Code	Value "NA"
VEH06	Product Description Code	Vehicle make

TABLE 3 MAP

Segment: TDS - Total Monetary Value Summary

Seq. No.	X12 Name	Value To Be Used
TDS01	Total Invoice Amount	Value "1"

Segment: CTT - Transaction Totals

1 Seq N	X12 Name	Value To Be Used
CTT01	Number of Line Items	Total number of insurance policy transactions involved in this 811 transaction set

EXAMPLES WILL BE ADDED HERE

APPENDIX B

Colorado ANSI X12 Standard for Error Reporting

The following table is the Colorado adaptation of the “Motorist Insurance Identification Database” implementation guide for returning errors found in a received 811 transaction. The identified segments and data elements detail the data sent to Colorado along with the various assigned values required to build a valid 811 transaction and the appropriate error codes.

TABLE 1 MAP

Segment: BIG – Beginning Segment for Invoice

Seq. No.	X12 Name	Value To Be Used
BIG01	Date	Creation date
BIG02	Invoice Number	Assigned value “1”
BIG04	Data Type Indicator	“U” (Update), “T” (Test), or “R” (Reload)

N1 Loop (Occurrence 1: Sender Information)

Segment: N1 - Name

Seq. No.	X12 Name	Value To Be Used
N101	Entity ID Code	Value “SQ” (Service Bureau)
N102	Name	Value “Explore” (Recipient’s name)

N1 Loop (Occurrence 2: Recipient Information)

Segment: N1 - Name

Seq. No.	X12 Name	Value To Be Used
N101	Entity ID Code	Value “IN” (Insurer) or “SQ” (Service Bureau)
N102	Name	Sender’s name
N103	ID Code Qualifier	Value “NI” (NAIC code) or “FI” (Service Bureau Tax ID number)
N104	ID Code	Code from NAIC table or Tax ID number

TABLE 2

Level 1 (Insurer) Occurs once

Segment: HL - Hierarchical LevelSeq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	Value is “1”
HL02	Hierarchical Parent ID	Value is “0” or blank
HL03	Hierarchical Level Code	Value is “1”
HL04	Hierarchical Child Code	Value is “1”

Segment: LX - Assigned Number

Seq. No.	X12 Name	Value To Be Used
LX01	Assigned Number	Value is "1"

Segment: REF - Reference Number (Present only if errors in the HL Level 1 Loop)

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value is "1Q"
REF02	Reference Number	Error code from Table 15
REF03	Description	Not used

Segment: NM1 - Individual or Organization Name

Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Qualifier "IN" for insurer
NM102	Entity Type Qualifier	Qualifier "2" for non-person
NM103	Last Name or Organization Name	Name (Organization name) from table
NM108	Identification Code Qualifier	Value "NI" for NAIC code
NM109	ID Code	NAIC Code from inbound data

Segment: REF - Reference Number

(Optional to reference insurer's branch office.)

Seq. No.	X12 Name	Value To Be Used
REF01	Reference Identification Qualifier	Value is "3L"
REF02	Reference Identification	

Segment: IT1 - Baseline Item Data

Seq. No.	X12 Name	Value To Be Used
IT101	Assigned Identification	Not used
IT102	Quantity Invoiced	Value is "1"
IT103	Unit	Value is "IP"
IT104	Unit Price	Value is "0"

Segment: DTM - Date/Time/Reference

Occurrence 1 Submission date

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value "368"
DTM02	Date	Date submitted (From data received)
DTM03	Time	Not used
DTM03	Time Code	Not used
DTM05	Century	Century of submittal date (From data received)

Level 2 (State)**Segment: HL - Hierarchical Level**

Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	Value is "2".
HL02	Hierarchical Parent ID	Value is "1".
HL03	Hierarchical Level Code	Value is "2".
HL04	Hierarchical Child Code	Value is "1"

Segment: NM1 - Individual or Organization Name

Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value is "2F"
NM102	Entity Type Qualifier	Value is "2"
NM103	Last Name or Organization Name	"CO"

Level 4 (Policy Detail)**Segment: HL - Hierarchical Level**

Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	ID number
HL02	Hierarchical Parent ID	Value is "2"
HL03	Hierarchical Level Code	Value is "4"
HL04	Hierarchical Child Code	Value is "1" (level 5 loops present) or "0" (no level 5 loops present)

Segment: LX - Assigned Number

(used when there is an error in Level 4.)

Seq. No.	X12 Name	Value To Be Used
LX01	Assigned Number	Value is '1'

Segment: REF - Reference Number

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value is "1Q"
REF02	Reference Number	Error code from Table 15
REF03	Description	Used where applicable: Value is "SEQUENCE #: XX" (where XX equals the sequence number of operators that the error applies to)

Segment: NM1 - Individual or Organization Name

Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value "IL"
NM102	Entity Type Qualifier	Value "1" (person), "2" (non-person entity)
NM103	Last name or organization name	Insured last name or organization name
NM104	Name First	Insured first name
NM105	Name Middle	Insured middle name

NM106	Name Prefix	Not used
NM107	Name Suffix	Insured suffix
NM108	Identification Code Qualifier	Value "N" - Insured Unique ID Number "FI" - Federal Tax ID Number Blank - NM109 is not used
NM109	ID Code	Insured driver's license number or Insured Federal Tax ID Number

Segment: N3 - Address Information

Seq. No.	X12 Name	Value To Be Used
N301	Address Information	Insured mail address

Segment: N4 - Geographical Location

Seq. No.	X12 Name	Value To Be Used
N401	City Name	Insured City
N402	State or Province Code	Insured State
N403	Postal Code	Insured Zip

Segment: IT1 - Baseline Item Data

Seq. No.	X12 Name	Value To Be Used
IT101	Assigned Identification	Not used
IT102	Quantity Invoiced	Value is "1"
IT103	Unit	Value is "IP"
IT104	Unit Price	Value is "0"

Segment: SI - Service Characteristic Identification (Occurrence 1)

Seq. No.	X12 Name	Value To Be Used
SI01	Agency Qualifier Code	Value is "ZZ"
SI02	Service Characteristic Qualifier	Value is "11"
SI03	Product/Service ID	Transaction Type from incoming data

Segment: REF - Reference Number

Occurrence 1:

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value is "IG"
REF02	Reference Number	Insurance Policy Number
REF03	Description	Not used

Occurrence 2:

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value is "XM"
REF02	Reference Number	Not used
REF03	Description	State or Province code of jurisdiction issuing driver license

Occurrence 3:

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value is "S3"
REF02	Description	Value is "V" for vehicle specific, "NS" for non-vehicle specific, "NO" Non-vehicle specific operator.

Occurrence 4:

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "DD" (Insurance Company Information)
REF02		Not Used
REF03		Description

Segment: DTM - Date/Time/Reference**Occurrence 1:**

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value is "222"
DTM02	Date	Insured date of Birth
DTM03	Time	Not used
DTM05	Century	Insured century of birth

Occurrence 2:

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value is "007"
DTM02	Date	Policy effective date
DTM05	Century	Century of Policy effective date.

Occurrence 3:

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value is "177"
DTM02	Date	Policy cancellation date
DTM05	Century	Century of expiration date

Additional Operators - 0 to 30 iterations**Segment: IT1 - Baseline Item Data**

Seq. No.	X12 Name	Value To Be Used
IT101	Assigned Identification	Sequential number beginning with 1 and incremented by 1 for each additional operator.
IT102	Quantity Invoiced	Value "1"
IT103	Unit	Value "IP"
IT104	Unit Price	Value "0"

Segment: REF - Reference Number

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "XM"
REF03	Description	State or province code of jurisdiction issuing driver license

**Segment: DTM - Date/Time/Reference
Occurrence 1:**

Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value "222"
DTM02	Date	Insured date of birth
DTM05	Century	Insured century of birth

Segment: NM1 - Individual or Organization Name

Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value "OP"
NM102	Entity Type Qualifier	Value "1" (person)
NM103	Last name or organization name	Insured last name or organization name
NM104	Name First	Insured first name
NM105	Name Middle	Insured middle name
NM106	Name Prefix	Not used
NM107	Name Suffix	Insured suffix
NM108	Identification Code Qualifier	Value "N" - Insured Unique ID Number Blank - NM109 is not used
NM109	ID Code	Insured driver's license number

Segment: N3 - Address Information

Seq. No.	X12 Name	Value To Be Used
N301	Address Information	Insured mailing address

Segment: N4 - Geographical Location

Seq. No.	X12 Name	Value To Be Used
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip
N404	Country Code	Not used

Level 5: Occurs once for each vehicle covered by the policy in level 4 (0 to 200 iterations)

Segment: HL - Hierarchical Level

Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	HL identifier
HL02	Hierarchical Parent ID	Parent segment number
HL03	Hierarchical Level Code	Value is "5"
HL04	Hierarchical Child Code	Value is "0"

Segment: LX - Assigned Number

Seq. No.	X12 Name	Value To Be Used
LX01	Assigned Number	Value is "1"

Segment: VEH - Vehicle Information

Seq. No.	X12 Name	Value To Be Used
VEH01	Assigned Number	This data element is not used.
VEH02	Vehicle ID Number	VIN number of the vehicle
VEH03	Century	Century vehicle was made
VEH04	Year within Century	Year Vehicle was made
VEH05	Agency Qualifier Code	Value is "NA"
VEH06	Product Description Code	Vehicle make

Segment: REF - Reference Number

Occurrence 2 to "n" is used to indicate the error(s) in HL level 5

Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value is "1Q"
REF02	Reference Number	Error code from Table 15

TABLE 3 MAP

Segment: TDS - Total Monetary Value Summary

Seq. No.	X12 Name	Value To Be Used
TDS01	Total Invoice Amount	Value "1"

APPENDIX C

Colorado ANSI X12 Standard for Policy File Receipt Acknowledgments

To Be Included

APPENDIX D

Colorado ANSI X12 Standard for Verification Handling

The following are examples of X12 811 transaction verification requests from MIIDB and positive/negative responses from insurance carriers.

Verification Request Transaction

HL*3*2*4*1
NM1*IL*1*DOE*JOHN*A***N*123-123-456
N3*10254 W MARION
N4*SOMEWHERE*CO*12345
IT1**1*IP*0
SI*ZZ*11*ACK
REF*IG*123456789*1
REF*XM**CO
REF*S3*V
DTM*007*980701***19
HL*4*3*5
LX*1
VEH*1*2P4FH5138JR534777*19*88*NA*PLYM

Positive Verification Response Transaction

HL*3*2*4*1
IT1**1*IP*0
SI*ZZ*11*NBS
REF*IG*123456789*1
REF*XM**CO
REF*S3*V
DTM*222*510816***19
DTM*007*980701***19
HL*4*3*5
LX*1
VEH*1*2P4FH5138JR534777*19*88*NA*PLYM

Negative Verification Response Transaction

HL*3*2*4*1
NM1*IL*1*DOE*JOHN*A***N*123-123-456
N3*10254 W MARION
N4*SOMEWHERE*CO*12345
IT1**1*IP*0
SI*ZZ*11*NIS
REF*IG*123456789*1
REF*XM**CO
REF*S3*V
DTM*007*980701***19

HL*4*3*5

LX*1

VEH*1*2P4FH5138JR534777*19*88*NA*PLYM

APPENDIX E

Policy Data Element Definitions

The following table lists data elements found in the X12 Transaction Set 811 document (record) and includes characteristics such as whether the element is mandatory, optional or dependent upon another data element (M/O/X), the type of data element (AN – Alphanumeric, DT – Date, N – Numeric, A – Alpha), the length in the MIIDB, the 811 segment identifier, and **another M/O/X**.

NEED TO CLEAN UP TABLE SOME MORE.

Description	Transaction 811 Level	M/O/X	Type	Length	Segment	M/O/X
Ins Co. Number (NAIC)		M	AN	20	NM109	M
Submission Date		M	DT	2	DTM05	O
		M	DT	6	DTM02	M
Sender ID (Table 1)		M	AN	20	N104	M
Sender ID Qualifier (Table 1)		M	AN	2	N101	M
Policy Type (V, NS, NO)		M	AN	2	REF02 (AN, S3)	X
Transaction Type (NBS, XLC)		M	AN	3	SI03	M
Policy Number		M	AN	2	REF01 (S3, IG)	M
		M	AN	30	REF02 (S3, IG)	X
Policy Effective Date		X	DT	2	DTM05 (007)	X
		X	DT	6	DTM02 (007)	X
Policy Termination Date		X	DT	2	DTM05 (177)	X
		X	DT	6	DTM02 (177)	X
Date of Birth (Insured's)		X	DT	2	DTM05 (222)	X
		X	DT	6	DTM02 (222)	X
Person / Organization indicator (new)		M	AN	2	NM102	M
Last Name (or Company name)		M	AN	35	NM103	M
First Name		O	A	20	NM104	X
Middle Initial		O	A	20	NM105	X
Customer ID # (ODL#, ID Card#..)		X	AN	25	NM109	X
Customer ID # Jurisdiction		X	AN	2	REF03	X
Address		M	AN	35	N301	X
City		M	AN	30	N401	X
State		M	AN	2	N402	X
Zip Code		M	AN	5	N403	X
VIN (entire alphanumeric)		M	AN	17	VEH02	X
Vehicle Year		M	N2	2	VEH04	X
		M	N2	2	VEH03	X
Vehicle Make		M	AN	5	VEH06	X
Table, Level Number & Segment Type ¹		M	AN	5	NA	NA

¹ Valid codes are T2L4E or T2L5E.

Description	Transaction 811 Level	M/O/X	Type	Length	Segment	M/O/X
Error Type		M	AN	1	REF02	M
Error Code		M	N3	3	REF02	O
Table, Level Number & Segment Type ²		M	AN	5	NA	NA
Ins Co. Number (NAIC)		M	AN	20	NM109	M
Submission Date		M	DT	2	DTM05	M
		M	DT	6	DTM02	M
Sender Qualifier (Table 1)		M	AN	2	N103	M
Sender ID (Table 1)		M	AN	20	N104	M
Table, Level Number & Segment Type ³		M	AN	5	NA	NA
Policy Type (V, NS, NO)		M	AN	2	REF03 (AN, S3)	O
Transaction Type (NBS, XLC)		M	AN	3	SI03	M
Policy Number		M	AN	2	REF01 (S3, IG)	M
		M	AN	30	REF02 (S3, IG)	X
Policy Effective Date		X	DT	2	DTM05 (007)	O
		X	DT	6	DTM02 (007)	O
Policy Cancellation Date		X	DT	2	DTM05 (036)	O
		X	DT	6	DTM02 (036)	O
Table, Level Number & Segment Type ⁴		M	AN	5	NA	NA
Date of Birth (Insured's)		X	DT	2	DTM05 (222)	O
		X	DT	6	DTM02 (222)	O
Person / Organization indicator (new)		M	AN	2	NM102	M
Last Name (or Company name)		M	AN	36	NM103	M
First Name		O	A	20	NM104	O
Middle Initial		O	A	20	NM105	O
Customer ID # (DL#, PIN#..)		X	A	25	NM109	O
Customer ID # Jurisdiction		X	A	2	REF03	O
Address		M	AN	36	N301	M
City		M	AN	30	N401	M
State		M	AN	2	N402	M
Zip Code		M	AN	5	N403	M
Table, Level Number & Segment Type ⁵		M	AN	5	NA	NA
VIN (entire alphanumeric)		M	AN	17	VEH02	M
Vehicle Year		M	N2	2	VEH03	M
		M	N2	2	VEH04	M
Vehicle Make		M	AN	5	VEH06	M

² Valid code is T1bbb

³ Valid code is T2L4P.

⁴ Valid code is T2L4I.

⁵ Valid code is T2L5V.

APPENDIX F

Policy Data Element Edit Criteria and Error Codes

The Policy Data Element Edit Criteria Table column heading definitions are:

- Data Element – the name of the data element as referenced in the X12 standards in Appendices A-D.
- M/O/X – these codes represent M (Mandatory data element), O (Optional data element, and X (data element is Cross-edited with another data element).
- Colorado.gov Validation – the MIIDB system validation rule for editing the data element.
- Error Type – these codes represent E (edit error due to missing or invalid data resulting in the data not being recorded in MIIDB and being returned to the sender as an error), **DECIDE ON “U” and “R”**.
- Error Code – the error number provided back to the insurance carrier.
- Colorado.gov Action – the action to be taken by the MIIDB system.
- Insurance Carrier Action – the action to be taken by the Insurance Carrier.

Policy Data Element Edit Criteria Table						
Data Element	M/O/X	Colorado.gov Validation	Error Type	Error Code	Colorado.gov Action	Insurance Carrier Action
Policy Number	M	●Error if not present	E	085	●Record rejected	●Resubmit with data element
Policy Type	M	●Error if not equal to 'V', 'NS', or 'NO'. ●Policy Type was previously reported as a different Policy Type. ●Invalid or non-sequential sequence numbers on vehicles or drivers.	E	107	●Record rejected ●Record rejected ●Record rejected	●Verify data element, correct and resubmit. ●Verify data element, correct and resubmit. ●Verify data element, correct and resubmit.
Transaction Type	M	●Error if not equal to 'NBS', 'XLC', or 'ACK'.	E	075	●Record rejected	●Verify data element, correct and resubmit.

Policy Data Element Edit Criteria Table

Data Element	M/O/X	Colorado.gov Validation	Error Type	Error Code	Colorado.gov Action	Insurance Carrier Action
Policy Effective Date	X	●Must be present if transaction type equals 'NBS'.	E	115	●Record rejected	●Verify transaction type, resubmit with data element.
Policy Termination Date	X	●Present only if transaction type equals 'XLC'	E	125	●Record rejected	●Verify transaction type, correct and resubmit.
VIN	X	●Present if policy type equals 'V', not present if policy type is 'NS' or 'NO'.	E	200	●Record rejected	●Complete data element and resubmit.
Make	X	●Present if policy type equals 'V', not present if policy type is 'NS' or 'NO'.	E	205	●Record rejected	●Complete data element and resubmit.
Vehicle Year	X	●Present if policy type equals 'V', not present if policy type is 'NS' or 'NO'.	E	220	●Record rejected	●Complete data element and resubmit.
Person/ Organization Indicator	M	●Present ●Equals '1' or '2'	E	018	●Record rejected	●Complete data element and resubmit.
Driver's License Number	X	●Present if Policy Type is 'V', 'NO', or 'NS'; and the person/organization indicator is equal to '1' (person) ●Validate Format	E E	045 045	●Record rejected ●Record rejected	● Verify policy type, customer state, correct record and resubmit. ●Verify license format, correct and resubmit.

Policy Data Element Edit Criteria Table

Data Element	M/O/X	Colorado.gov Validation	Error Type	Error Code	Colorado.gov Action	Insurance Carrier Action
License State	X	<ul style="list-style-type: none"> ● Present if Policy Type is 'V', 'NO', or 'NS' and person/organization indicator is equal to '1' (person). 	E	105	<ul style="list-style-type: none"> ● Record rejected 	<ul style="list-style-type: none"> ● Verify policy type, customer state, correct record and resubmit.
Last Name	X	<ul style="list-style-type: none"> ● Present if insured/operator information is sent. 	E	020	<ul style="list-style-type: none"> ● Record rejected 	<ul style="list-style-type: none"> ● Complete data element and resubmit.
Date of Birth	X	<ul style="list-style-type: none"> ● Present if the person/organization indicator is equal to '1' (person) ● Validate date of birth indicates an age 12 years of age or less than 110 years when compared to the current date 	E	110	<ul style="list-style-type: none"> ● Record rejected 	<ul style="list-style-type: none"> ● Verify policy type, person/organization indicator code, customer identification number and jurisdiction, correct and resubmit.
Address	X	<ul style="list-style-type: none"> ● Present if insured/operator information is sent. 	E	050	<ul style="list-style-type: none"> ● Record rejected 	<ul style="list-style-type: none"> ● Complete data element and resubmit.
City	X	<ul style="list-style-type: none"> ● Present if insured/operator information is sent. 	E	055	<ul style="list-style-type: none"> ● Record rejected 	<ul style="list-style-type: none"> ● Complete data element and resubmit.
State	X	<ul style="list-style-type: none"> ● Present if insured/operator information is sent. ● Valid in table 	E	060	<ul style="list-style-type: none"> ● Record rejected 	<ul style="list-style-type: none"> ● Complete data element and resubmit.
			E	060	<ul style="list-style-type: none"> ● Record rejected 	<ul style="list-style-type: none"> ● Verify state code, correct and resubmit.

Policy Data Element Edit Criteria Table

Data Element	M/O/X	Colorado.gov Validation	Error Type	Error Code	Colorado.gov Action	Insurance Carrier Action
Zip Code	X	<ul style="list-style-type: none"> ● Present if insured/operator information is sent. 	E	065	<ul style="list-style-type: none"> ● Record and Reject 	<ul style="list-style-type: none"> ● Complete data element and resubmit.

APPENDIX G

Policy Data Submission Test Cases

The following are examples of possible test cases. Codes that represent the elements to be included in the test case are included in parentheses.

Test Case Examples Table		
Case #	Case Description	Expected Result
1	New Policy (NBS), Vehicle-specific (V) with vehicles and additional drivers	Valid record written to MIIDB file. No errors.
2	New policy, Non-vehicle specific (NS)	Valid record written to MIIDB file. No errors.
3	New policy, Non-vehicle specific - operator (NO)	Valid record written to MIIDB file. No errors.
4	Add new vehicle (V)	Valid record written to MIIDB file. No errors.
5	Add new operator (V)	Valid record written to MIIDB file. No errors.
6	Cancel policy (XLC), vehicle specific (V) with vehicles and operators	Valid record written to MIIDB file. No errors.
7	Cancel policy (XLC) Non-vehicle specific (NS)	Valid record written to MIIDB file. No errors.
8	Cancel policy (XLC) Non-vehicle specific - operator (NO)	Valid record written to MIIDB file. No errors.
9	Cancel vehicle (XLC) Vehicle-specific (V)	Valid record written to MIIDB file. No errors.
10	Cancel operator (XLC) Vehicle specific (V)	Valid record written to MIIDB file. No errors.
11	Send erroneous data to create 811 error. Generates a 997 error	No record written to MIIDB. 997 F.A. error.
12	Send erroneous data to create a policy level error.	No record written to MIIDB. Policy data error
13	Send erroneous data to create a vehicle level error.	No record written to MIIDB. Vehicle data error.
14	Send erroneous data to create an insured level error.	No record written to MIIDB. Policy data error.
15	New Policy (NBS), Vehicle-specific (V) with a vehicle that will not be matched on the state vehicle database.	Record written to MIIDB. Vehicle not found error.

APPENDIX H

Trading Partner Agreement

TO BE CREATED.

APPENDIX I

Trading Partner Application Form

TO BE DESIGNED.

APPENDIX J

DMV CSTARs Vehicle Registration Extract File

The following record layout is for the daily extract file from CSTARS which identifies a particular vehicle in CSTARS and provides MIIDB with pertinent data elements to be used to match the vehicle with insurance carrier policy data.

#	Field	Start Column	Data Type	Length	Comments / Default Value
1	ChangeAction	1	Char	1	A=Add, D= Delete
2	DataVersion	2	Char	5	Constant "03.00"
3	BusinessDate	7	Char	8	MMDDYYYY format
4	CurrentID	15	Char	36	Unique Identifier
5	PreviousID	51	Char	36	Unique Identifier
6	TitleId	87	Char	36	Unique Identifier
7	TitleNumber	123	Char	17	Title numbers can be in a pre-conversion 9 character format of CCANNNNNN Or the new 16 character format of CCOOAADDDNNNNNN Where: C = County No. O = County Office No. A = Alpha designator D = Date designator N = Sequence
8	PrevTitleId	139	Char	36	Unique Identifier
9	PrevTitleNumber	175	Char	16	See Title Number
10	PlateType	191	Char	7	Example: PAS-REG
11	PlateNumber	198	Char	8	Example: UEN9460
12	VIN	206	Char	25	N/A
13	VehicleYear	231	Char	4	Default: 0000
14	VehicleMake	235	Char	20	N/A
15	VehicleModel	255	Char	20	N/A
16	VehicleBodySeries	275	Char	30	N/A
17	VehicleColor	305	Char	3	N/A
18	CWT	308	SmallInt	5	Default: 00000
19	FuelTypeCode	313	TinyInt	3	See Fuel Type Codes below
20	Owner1	316	Char	45	N/A

#	Field	Start Column	Data Type	Length	Comments / Default Value
21	Owner1TypeCode	361	TinyInt	3	See Owner Type Codes below
22	Owner2	364	Char	45	N/A
23	Owner2TypeCode	409	TinyInt	3	See Owner Type Codes below
24	Owner3	412	Char	45	N/A
25	Owner3TypeCode	457	TinyInt	3	See Owner Type Codes below
26	Owner4	460	Char	45	N/A
27	Owner4TypeCode	505	TinyInt	3	See Owner Type Codes below
28	Owner5	508	Char	45	N/A
29	Owner5TypeCode	553	TinyInt	3	See Owner Type Codes below
30	Owner6	556	Char	45	N/A
31	Owner6TypeCode	601	TinyInt	3	
32	LegalAddress	604	Char	35	N/A
33	LegalAptSuite	639	Char	10	N/A
34	LegalCity	649	Char	20	N/A
35	LegalState	669	Char	2	N/A
36	LegalZip5	671	Char	5	N/A
37	LegalZip4	676	Char	4	N/A
38	MailAddress	680	Char	35	N/A
39	MailAptSuite	715	Char	10	N/A
40	MailCity	725	Char	20	N/A
41	MailState	745	Char	2	N/A
42	MailZip5	747	Char	5	N/A
43	MailZip4	752	Char	4	N/A
44	TitleAddress	756	Char	35	N/A
45	TitleAptSuite	791	Char	10	N/A
46	TitleCity	801	Char	20	N/A
47	TitleState	821	Char	2	N/A
48	TitleZip5	823	Char	5	N/A
49	TitleZip4	828	Char	4	N/A
50	County	832	Char	2	Default value 00
51	ExpireDate	834	Char	6	YYYYMM format
52	Odometer	840	Integer	8	Default value 0

#	Field	Start Column	Data Type	Length	Comments / Default Value
53	PurchaseDate	848	Char	8	MMDDYYYY format
54	TabCounty	856	Char	2	Default: 00
55	TabNumber	858	Char	7	Default: 000000
56	TaxableValue	865	Decimal	12	Default: 0.00
57	NextInspectionDate	877	Char	6	YYYYMM format
58	EmissionStatusCode	883	TinyInt	3	See Emission Status Codes below
59	MotorInsuranceType	886	Char	1	N/A
60	SalvageFlag	887	Char	1	N/A
61	SelfInsuredFlag	888	Char	1	N/A
62	CarrierType	889	Char	1	N/A

APPENDIX K

Colorado.gov MIIDB Vehicle Insurance Status Extract File

The following record layout is for the daily extract file from MIIDB which identifies a particular vehicle in CSTARS and provides the vehicles updated Insurance Status.

#	Field	Start column	Data Type & (Size)	Comments
1	RecordMarker	1	Char (2)	N/A
2	VIN	3	Char (25)	N/A
3	County	23	Char (2)	N/A
4	TitleNumber	25	Char (17)	N/A
5	InsuranceStatus	42	Char (1)	N/A
6	TitleID	43	Char (36)	N/A
7	Spaces	79	Char (2)	N/A
8	LineFeed	81		Ascii 10 – for line feed

APPENDIX L

Guide to FTP/PGP

To Be Included

APPENDIX M

MIIDB Web Interface Definitions

To Be Included

APPENDIX N

MIIDB Frequently Asked Questions

MIIDB Frequently Asked Questions

1. **When will the change in where to report motorist insurance information take effect?**

On January 1, 2007 all insurance companies doing business in Colorado will be expected to file insurance information with Colorado.gov.

2. **What type of transmission format is being required?**

The format must comply with the standards for ANSI ASC X12 Version 3, Release 5 (3050) transaction set 811 as currently identified as a standard transmission format for the insurance industry.

3. **What type of transmission method is being required?**

The transport method for delivering files to the designated agent or the Department will be File Transfer Protocol (FTP), with Pretty Good Privacy (PGP), using at least a 1024-bit RAS public key and a 128-bit AES key. The Internet Protocol ("IP") address from which the files are exchanged must be provided to the designated agent prior to transmission.

4. **How often will insurance companies be required to file?**

Insurance companies that issue automobile insurance policies in the state are required to report new policies issued and canceled policies before the seventh working day after the last day of the week reported on.

An insurer may choose to report more frequently than required by CRS 104615 (1), C.R.S., but at a minimum must report weekly.

5. **When are transactions required to be submitted?**

Transactions are submitted when:

- A new liability insurance policy is issued or reinstated.
- An owner, driver, or vehicle is added to a policy
- An owner, driver or vehicle is removed from a policy
- The insurance policy is canceled or deleted.

6. **When will commercial vehicles be flagged as exempt?**

The Department will identify the following vehicle plate types that are distinct to a commercial vehicle class type as exempt from the requirement to track insurance.

These plate types are:

- a. **Buses:** the first three characters of the plate type field are **BUS**.
- b. **Dealers:** the first three characters of the plate type field are **DLR**.
- c. **Farm Vehicles:** the first three characters of the plate type field are **FTK** or **FTR**.

- d. **Special Mobile Equipment:** the first three characters of the plate type field are **SME**.
- e. **Special Mobile Machinery:** the first three characters of the plate type field are **SMM**.
- f. **Special Use Vehicle:** the first three characters of the plate type field are **SVW**.
- g. **Trailers:** the first three characters of the plate type field are **TRL**.
- h. **Truck Tractor:** the first three characters of the plate type field are **TTR**.
- i. **Fleet:** the last three characters of the plate type field are **FLT**.
- j. **County:** the last three characters of the plate type field are **CNY**.
- k. **City:** the last three characters of the plate type field are **CTY**.
- l. **Rental:** the last three characters of the plate type field are **RNT** or **RTL**.
- m. **State of Colorado:** the last three characters of the plate type field are **SOC**.
- n. **TV/Radio:** the last three characters of the plate type field are **CCL**.

In addition, a “C” in the Carrier Type field on any vehicle record indicates the vehicle is used for commercial purposes and will be marked exempt. The Carrier Type field is sent to the designated agent from the Colorado vehicle registration system.

The Department will also identify any vehicle that is self-insured and it will be marked as insured.

7. **Some insurers handle policies where some VINs are not known (mostly commercial policies). Others have commercial policies that do list specific VIN data. How should these policies be reported to Colorado.gov?**
Any policy that has known VINs should be sent as a vehicle specific policy otherwise the policy should be sent as a non-vehicle specific or non-owner policy.
8. **What, if anything, should be reported if an insured moves out of state?**
If the vehicle is still based or registered in Colorado no action is necessary. If the vehicle is no longer operated in Colorado and does not require the minimum liability insurance required by statute, you can send in a termination notice. Keep in mind the purpose of the MIIDB program is to provide law enforcement with the most accurate information as to whether a vehicle is insured or not.
9. **Do insurers need to report insurance data on trailers or boats?** No.

10. If data is sent in error to Colorado.gov, how should it be handled?

It depends on the data that was sent in error. If you realize that data for a wrong vehicle has been sent, you must send a cancellation (XLC) on the wrong record and resubmit data on the correct vehicle on a (NBS). Otherwise, law enforcement may verify insurance coverage and obtain inaccurate information about a specific vehicle or operator. In another example, if an insured marries and changes his or her name; (if the policy is vehicle specific), it is unnecessary to notify Colorado.gov of this name change.

11. If the insurance company receives an error message back from Colorado.gov stating the VIN, make or year of the vehicle is in error, should the insurance company send in a cancellation followed by a new transaction to make the correction?

Currently you could receive a hard record error (record returned for correction) for the VIN, make or year. These edits include:

- The VIN does not contain alphanumeric characters
- No VIN
- The make field is not alpha
- The make field is blank on a vehicle specific policy
- The year is not valid
- The year field is blank on a vehicle specific policy

These hard errors require you to send another new transaction with the correction. The other type of error you could receive is a soft record error (record retained, insurance company notified of error) for the VIN, make or year. These edits include:

- The VIN did not pass the Check Digit edit
- The year submitted did not correspond to the year character in the VIN submitted

These records do not require the insurance company to return the record with a correction. The expectation is that the insurance company will check the problem and make any necessary corrections to their records. These corrections should be made as soon as possible. Failure to make prompt corrections will ultimately affect the timeliness of records marked for insurance compliance and in turn affect your customer when law enforcement accesses the records.

12. How does Colorado.gov want names sent on DBAs? EXAMPLE: The insured is John Smith, private person, doing business as ABC Rental or ABC rental, the business that the policy insures, listing John Smith as the insured?

If the policy is for a personal vehicle and the identifier code is a person, then the expectation is that the named insured would be a person. If the policy is for an organization and the identifier code is an organization, then the expectation is that the named insured would be the business name.

13. How is an organization differentiated from a person?

The X12 811 standard has two specific codes to identify an organization from a person.

14. If the organization name is longer than the allowed fields, what should the insurer do? Truncate the name. Do not put the rest of the organization name in the first name or middle name field. The first name and middle name field will not be recognized.

15. Will Colorado.gov notify the insured of any vehicle data edit errors?

No.

16. Some companies within the insurance industry provide policies that are effective only certain months out of the year. They are a standing policy. How should these policies be reported?

Keep in mind the purpose of the MIIDB program. The information submitted to Colorado.gov will primarily be used to provide law enforcement with a tool to determine reasonable grounds as to whether a vehicle is insured or not. If your insured is operating a vehicle that is uninsured it is important that law enforcement know this. Therefore, any time insurance coverage ends for any period of time a termination should be sent to Colorado.gov. Once insurance coverage begins again, a new business record should be sent to Colorado.gov.

17. Our company sells re-insurance. Are we required to report into the MIIDB program?

As we understand re-insurance, you are not the actual insurer of the vehicle. The primary company is the company responsible for settling a claim with the customer. It is the primary company that would be identified by the customer as his or her insurance company, and the primary company is required to report to the MIIDB program. Based on this understanding of re-insurance, it would not be required for a re-insurer to report insurance to the MIIDB program.

18. What is the penalty for not complying with CRS 42-7-601?

Under CRS 10-4-616 (A) there is a fine of not more than \$250 for each day report data is late. Other than that, it is expected that insurers will comply for the sake of customer service. If you do not report your customer's insurance data to Colorado.gov, the vehicle record will show the vehicle as uninsured and law enforcement may take action on this information. It could create an unnecessary problem for your customers and generate an increased customer assistance workload.

19. Clarify the statement that cancellations should be reported within 10 calendar days of the actual cancellation date.

The intent of this statement is that cancellations should be reported as soon as

possible. The cancellation should be reported as soon as insurance coverage is no longer in force on the company's books.

20. When should new business be reported?

Any changes to the insurance coverage should be reported as soon as possible to keep the insurance database up to date and avoid any misrepresentation of insurance coverage on a vehicle.

21. Is there a way to send the insurer branch number on the policy document that could be returned on an error record to route the error to the branch for correction?

Yes. A branch number can be included in the X12 record Reference Number area where the Reference Number Qualifier is "3L". This reference will be returned by Colorado.gov in any error records.

22. My company only insures two vehicles in Colorado so many months I will have nothing to report. How do I comply with the reporting requirements if I have nothing to report?

An input screen will be available on the www.colorado.gov/driveinsured website to report No Activity for a particular week.

23. When do I start reporting policy data to Colorado.gov?

All insurance companies reporting policy data to Colorado's MIIDB through Explore Information Services at the end of 2006 shall begin reporting to Colorado.gov the first week of January 2007. Insurance companies starting business in Colorado after November 1, 2006 will not be expected to send any data to Explore and should contact Colorado.gov for instructions on starting data submission.

24. Can I send a single vehicle on a policy document or should all vehicles on the policy be reported on a single document?

There is flexibility in the reporting to send all vehicles or a single vehicle on a policy document X12 record. It will be more efficient to report all vehicles on a single policy document. Also, only report the information on the document that has actually changed rather than sending all the policy information.

25. What is PIN #?

In Colorado the PIN# (Personal Identification Number) is the same as the driver license or State Identification number.

26. My company reports for several companies. Can I send policy data for more than one company on one file?

The EDI format (NM1 record) allows for sending policy documents for multiple companies on a single transmission and Colorado.gov will accept transmissions that include multiple companies.

27. Are there some vehicle types that can be excluded from reporting?

The following vehicle types are exempt from reporting though if unsure send more vehicles instead of trying to exclude certain types. The risk of under-reporting is that your customer's vehicle may show on the database as uninsured.

- Buses
- Dealers
- Farm Vehicles
- Special Mobile Equipment
- Special Mobile Machinery
- Special Use Vehicle
- Trailer
- Truck Tractor

28. What constitutes the requirement to report to the Colorado Motorist Insurance Database?

Per CRS 42-7-604, any insurer that insures vehicles registered in the state of Colorado must report to the Colorado MIIDB.

29. Do I need to fill in the Customer ID and Qualifier fields if the name is an organization?

Yes. Colorado plans to begin collecting FEIN in the future and may use it to assist in the process of exempting commercial vehicles.

30. What are the 3 policy types listed?

They are:

- V - Vehicle specific = Policies that are written with the vehicles listed. This type of policy may be personal lines or commercial.
- NS - Not vehicle specific = Policies that are written with no vehicles listed. This type of policy is usually a commercial policy.
- NO - Non-owner = Policies written on individuals that do not own a vehicle but need to have insurance to drive a vehicle.

31. Can you send an example of what the 811 format looks like?

The layout and examples of the X12 transaction 811 format is included in the MIIDB User Guide available at www.colorado.gov/driveinsured.

32. I need to send a NBS for a policy/vehicle I cancelled last month, what effective date should I use for the NBS?

When you are sending a New Business (NBS) transaction for a policy/vehicle you have previously cancelled, the effective date for the NBS should be equal to or after the cancellation date. Example: Cancel transaction sent with the cancel date 1/20/03. The NBS effective date should be 1/20/03 or after. If you send the NBS with an effective date prior to the cancellation date, it will be considered old information and will not be updated.

33. A large number of the Cancel (XLC) transactions that I am sending are being returned as rejects (E201), why couldn't Colorado.gov cancel this policy?

Colorado.gov can only successfully apply an XLC transaction to a vehicle that is actively covered by that policy on the MIIDB. If that vehicle was previously canceled from the policy or was never sent under the policy number, the XLC transaction will result in a reject. Also, if the policy number has changed and the new policy number was never sent to Colorado.gov as an NBS transaction, this will result in a reject when the new policy is sent as an XLC transaction.

34. If my policy number changes what do I need to send to Colorado.gov?

If the policy number changes, Colorado.gov should be notified of the change. Send an XLC transaction for the old policy number listing all vehicles covered. Then send an NBS transaction for the new policy number listing all vehicles covered.