

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

**and**

**Colorado.gov**

# **Colorado Motorist Insurance Identification Database Program**

## **USER GUIDE**

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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 proactive enforcement activities related to uninsured motorists. Also, at the same time, the DMV decided to bring the MIIDB system 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.

Due to the change in legislation, Colorado.gov and the DMV will operate MIIDB with the focus on identifying the insurance status of each Colorado registered vehicle rather than the insurance status of individual owners/operators. This means that the key matching criteria between vehicle registrations and insurance policy data will be the Vehicle Identification Number (VIN). Many commercial policies do not record VINs and, therefore, cannot report VINs to MIIDB. Since commercial vehicles are exempt from insurance status tracking per statute and since the Colorado vehicle registration system is able to capture Private or Commercial vehicle status during registration, the lack of VINs on a commercial policy should not be a problem.

The consequence of a vehicle's insurance status being Unknown is two-fold. First, if the vehicle is stopped by a Colorado law enforcement official, the process for proving that insurance coverage exists for the vehicle will be more involved. Second, at the time the owner of the vehicle is notified to renew their vehicle registration, the owner will be required to present proof of insurance in order to complete the registration.

When a vehicle owner discovers that their vehicle's insurance status in MIIDB is Unknown, yet they possess proof of insurance, a process will be available to verify coverage with the insurance company and update the vehicle's insurance status, if appropriate.

## **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 is 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's 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.

## **2.7 Network Service Providers**

Some insurance carriers choose to utilize a Network Service Provider to facilitate the transfer of their files to and from the MIIDB system. This service is referred to as Information Exchange in this User Guide.

## **3.0 System Overview**

### **3.1 MIIDB Trading Partner Processes**

Each Colorado MIIDB Trading Partner will perform the following processes to support the MIIDB:

- New Trading Partners will follow the Trading Partner administrative procedures for program setup with the Colorado MIIDB (see Section 4.0).
- New Trading Partners 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 (see Section 6.0).
- Trading Partners will provide an initial policy data load file to MIIDB of all policies active in Colorado for each new Insurance Carrier serviced by the Trading Partner.
- Provide weekly (or more often if desired) policy update files to MIIDB for each Insurance Carrier serviced.
- Retrieve and process policy data errors from MIIDB for each Insurance Carrier serviced.
- Retrieve file receipt acknowledgments from MIIDB.
- Provide bi-annual policy data refresh files to MIIDB for each Insurance Carrier serviced.
- Utilize the MIIDB web interface for notifying Colorado when there is no policy activity for a given week for any Insurance Carriers serviced.
- Utilize the MIIDB web interface to view Trading Partner statistics and file activity.
- Keep Colorado.gov informed of any updates to the Trading Partner Profile Form data.

### **3.2 Insurance Carrier Processes**

Insurance Carriers issuing vehicle liability insurance in Colorado, that are not MIIDB Trading Partners, will perform the following processes to support the MIIDB:

- New Colorado insurance carriers will provide an initial policy data load file to MIIDB of all policies active in Colorado, through their Trading Partner.
- Provide weekly (or more often if desired) policy update files to MIIDB, through their Trading Partner.
- Retrieve and process policy data errors from MIIDB, through their Trading Partner.

- Provide bi-annual policy data refresh files to MIIDB, through their Trading Partner.

### **3.3 Division of Motor Vehicles Processes**

The Colorado DMV will perform the following processes 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.
- Provide MIIDB vehicle insurance status indicators available to Colorado law enforcement and Colorado county motor vehicle registration personnel.

### **3.4 Colorado.gov**

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

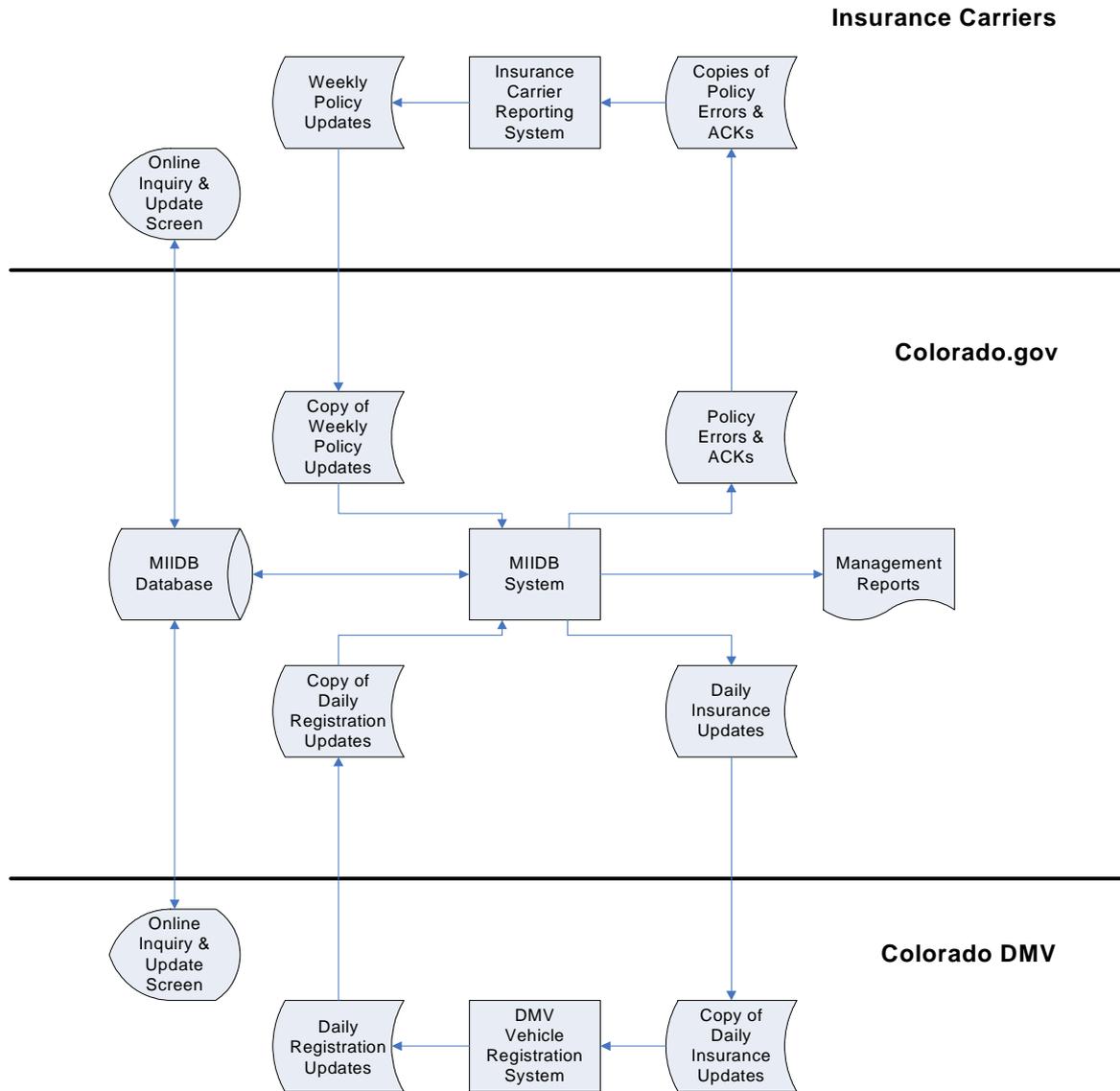
- Provide a Trading Partner setup process for new Colorado insurance carriers.
- Provide a web interface for MIIDB administrative functions.
- Provide a process to test policy data from new Colorado-based insurance carriers.
- Process weekly/daily policy update files from insurance carriers.
- Provide 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 registration data from the DMV vehicle registration system (CSTARS).
- 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.
- Maintain an infrastructure to allow insurance carriers a secure mechanism for transmitting files via FTP or Information Exchange.

### **3.5 MIIDB System Flow**

The following flowchart represents a high-level view of the data flow for the key processes within the MIIDB system.

# COLORADO MIIDB SYSTEM FLOW



## 4.0 Trading Partner Setup

All new Colorado automobile liability insurance carriers, prior to reporting policy activity to Colorado, must be added to the MIIDB system files. Trading Partners are defined as companies that send policy and acknowledgment files to the MIIDB system at Colorado.gov and receive acknowledgment, error and verification files from the MIIDB system. 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 database table, while all Colorado insurance carriers are maintained in a separate table, each with the Trading Partner(s) they utilize identified.

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

The profile and agreement can also be downloaded from the web at [www.colorado.gov/driveinsured](http://www.colorado.gov/driveinsured). This website contains information about Colorado's MIIDB program and a secure area where Colorado.gov, DMV and Trading Partner authorized users can access certain MIIDB data.

Once a new Trading Partner has provided the Trading Partner Profile Form and the Trading Partner Agreement has been executed between the Trading Partner and Colorado.gov, the testing process can proceed. Once the testing process is successful, the Trading Partner MIIDB record will be changed from Test Mode to Production Mode. The first transmission of production data from a new Trading Partner should include all policies active in Colorado at that time. The Trading Partner will continue to send weekly (or more often if desired) transmission of new policies, policy updates and policy cancellations as long as they have active policies in Colorado.

## 5.0 Reporting Specifications

Colorado statutes and rules declare that all insurance carriers issuing automobile liability insurance policies in the State of Colorado must report their insurance policy data to the Colorado MIIDB system. Insurance carriers are required to report policy data to the MIIDB at least once per week. 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](http://www.colorado.gov/driveinsured). A description of this web interface can be found in **Appendix N, MIIDB Web Interfaces**, found in this User Guide. An insurance carrier can be assessed a fine of upto \$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 indicated via the MIIDB web interface that no activity existed for the reporting week.

Insurance carriers are required to report policy data utilizing the ANSI ASC 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 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 Acknowledgments**, 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 acknowledgment 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.

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.

Policy data must be reported electronically using one of the following three transmission mode/format combinations:

## **5.1 Information Exchange/X12 Format**

Trading Partners using this option shall transmit and receive their data by utilizing secure mailboxes on the Information Exchange network. This option requires the Trading Partner to subscribe to an Information Exchange mailbox service and to provide their mailbox account identification to Colorado.gov on their Trading Partner Profile Form. The Trading Partner Agreement between the Trading Partner and Colorado.gov will contain Colorado.gov's mailbox account information. This sharing of mailbox account information will allow the Trading Partner to send their policy data and file receipt acknowledgments to Colorado.gov's mailbox and for Colorado.gov to send error, acknowledgment and verification files to the Trading Partner's mailbox.

Trading Partners using this option utilize the X12 format when sending their policy and receipt acknowledgment files and when receiving error, acknowledgment and verification files from MIIDB. These formats are described in Appendices A through D of this User Guide.

## **5.2 FTP/X12 Format**

Trading Partners using this option shall transmit and receive 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 Trading Partner must also provide the IP address(es), on the Trading Partner Profile Form, which identifies the Internet address where their data originates. This transmission reporting specification provides for an industry acceptable level of data security. Additional information on FTP/PGP is described in **Appendix M, Guide to FTP/PGP**, found in this User Guide.

Each Trading Partner, after completion of the Trading Partner Profile Form and execution of the Trading Partner Agreement prior to the January 1, 2007 transition, will be given a User ID and Password, which will provide the Trading Partner with access to their uniquely assigned Input and Output directories on the Colorado.gov FTP Server at <ftp.colorado.gov>. Trading Partners will push (place) their policy and receipt acknowledgment files into their Input directory and pull (retrieve) their error, acknowledgment and verification files from their Output directory.

Trading Partners using this option utilize the X12 format when sending their policy and receipt acknowledgment files and when receiving error, acknowledgment and verification files from MIIDB. These formats are described in Appendices A through D of this User Guide.

## **5.3 FTP/Custom Format**

Trading Partners using this option shall transmit and receive 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 Trading Partner must also provide the IP address(es), on the Trading Partner Profile Form, which identifies the

Internet address where their data originates. This transmission reporting specification provides for an industry acceptable level of data security. Additional information on FTP/PGP is described in **Appendix M, *Guide to FTP/PGP***, found in this User Guide.

Each Trading Partner, after completion of the Trading Partner Profile Form and execution of the Trading Partner Agreement prior to the January 1, 2007 transition, will be given a User ID and Password, which will provide the Trading Partner with access to their uniquely assigned Input and Output directories on the Colorado.gov FTP Server at <ftp.colorado.gov>. Trading Partners will push (place) their policy and receipt acknowledgment files into their Input directory and pull (retrieve) their error, acknowledgment and verification report files from their Output directory.

Trading Partners using this option will utilize a custom data record layout for creating their policy submission file. This custom record format is defined in **Appendix L, *Custom Policy Data File Format***, found in this User Guide. This custom record option will not be available to Trading Partners other than those already utilizing the option prior to the transition to Colorado.gov. Colorado.gov will not be responsible for the support of the custom format creation software. In addition, following the January 1, 2007 transition to Colorado.gov, all new Trading Partners, regardless of policy volume in Colorado, will be required to furnish data in the X12 format.

Errors, file receipt acknowledgments and policy verifications created by MIIDB to be sent to FTP/Custom format Trading Partners, will be placed in the Trading Partner's Output FTP directory in report format, rather than X12 format.

## 6.0 Testing

After a new MIIDB Trading Partner has completed the Trading Partner Profile Form and Agreement, 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
- File and Record Formatting
- Data Validation

### 6.1 Connectivity Testing

This test is meant to verify that files can be successfully transmitted to the MIIDB by the Trading Partner and retrieved/received from the MIIDB by the Trading Partner. This testing will be conducted for new Colorado MIIDB Trading Partners and for Trading Partners that are preparing to change their transmission mode. Testing criteria will depend upon the transmission mode being used by the Trading Partner.

#### 6.1.1 FTP Transmission Mode

Colorado.gov has an FTP Server located at <ftp.colorado.gov> for sharing files with MIIDB Trading Partners. Connectivity testing for Trading Partners utilizing the FTP transmission mode will verify that:

- The proper Trading Partner IP address is on file with MIIDB
- The Trading Partner and MIIDB have successfully exchanged their Public Keys used for encryption purposes
- Colorado.gov has successfully built directories on their FTP Server for incoming and outgoing Trading Partner files
- The Trading Partner is able to FTP a file to their specified incoming file Directory on the Colorado.gov FTP Server
- The Trading Partner is able to retrieve a file from their specified outgoing file Directory on the Colorado.gov FTP Server
- The Trading Partner and MIIDB Public Keys function properly

This test will be closely coordinated by the Trading Partner Technical contact and the Colorado.gov contact.

### **6.1.2 Information Exchange Transmission Mode**

Colorado.gov has a Production and a Test mailbox assigned on the Information Exchange network. Connectivity testing for Trading Partners utilizing the Information Exchange transmission mode will verify that:

- The Trading Partner and Colorado.gov have exchanged their Information Exchange account and user identifications
- The Trading Partner can successfully place a policy file in Colorado.gov's Information Exchange Test Mailbox
- Colorado.gov can successfully retrieve the policy file from the Test Mailbox and transfer the file to the proper location for MIIDB processing
- Colorado.gov can successfully place an Acknowledgment and an Error file in the Trading Partner's Mailbox
- The Trading Partner can successfully retrieve Acknowledgment and Error files from their Mailbox

This test will be closely coordinated by the Trading Partner Technical contact and the Colorado.gov contact.

## **6.2 File and Record Format Testing**

This test is meant to verify that the Trading Partner is correctly formatting their policy files and records and can correctly process the Acknowledgment and Error files received from the MIIDB system. The desired test cases are described in **Appendix G, Policy Data Submission Test Cases**, found in this User Guide.

### **6.2.1 X12 Format**

Files transmitted using Information Exchange and files transmitted by the larger insurance companies using FTP will utilize the ANSI ASC X12 formatting standards. The formats for X12 files can be found in Appendices A through D of this User Guide. X12 format testing will verify that:

- The proper sequence of file header records exist
- The proper sequence of Level 1, 2, 4 and 5 records exist (Level 3 not used)
- The proper sequence of file trailer records exist

### **6.2.2 Custom Format**

In years past, insurance carriers doing business in Colorado with less than 1,000 active policies were provided policy data entry and file creation software by Colorado's designated agent at the time. This software creates a policy file that contains custom record formats, rather than the ANSI ASC X12 format. In order to facilitate a smooth transition to Colorado.gov on January 1, 2007, the Colorado Division of Motor Vehicles approved a change to the proposed MIIDB system to allow processing of these non-X12 records from Trading Partners already using

the custom format described in **Appendix L, *Custom Policy Data File Format***, found in this User Guide.

However, Colorado.gov will not be responsible for the support of the non-X12 file creation software. In addition, new Trading Partners, regardless of policy volume in Colorado, will be required to furnish data in the X12 format and follow the testing described in Section 6.2.1.

### **6.3 Data Validation**

This test is meant to verify that a new Trading Partner is providing data in the proper form such as to pass the data edit rules of the MIIDB system. These edit rules are contained in **Appendix F, *Policy Data Element Edit Criteria and Error Codes***, found in this User Guide. The MIIDB system will generate a test error file (X12 Trading Partners) or error report file (non-X12 Trading Partners) indicating data that did not pass MIIDB edit rules.

## 7.0 MIIDB Contacts

The proper MIIDB support contacts at the State of Colorado DMV and DOI and at Colorado.gov can be found at the [www.colorado.gov/driveinsured](http://www.colorado.gov/driveinsured) website. Following initial setup of Trading Partner contacts by Colorado.gov, Trading Partner contacts can be maintained in the MIIDB system by an authorized Trading Partner or a Colorado.gov administrative user through a web interface.

## 8.0 Insurance Coverage Verification

When deemed necessary, Colorado.gov will send a verification acknowledgment 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. Custom format (non-X12) Trading Partners will receive verification requests in report format. Colorado may initiate a verification request when a vehicle provided in a policy data record does not have a matching vehicle from the vehicle registration system within a specified number of days. A verification request may also be generated when a motorist who has a registered vehicle that has not been matched to an insurance policy provides proof of insurance coverage to the DMV.

## 9.0 Glossary

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

Acronym	Definition
<b>AAMVA</b>	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.
<b>ALIR</b>	An insurance industry common term used to refer to Automobile Liability Insurance Reporting.
<b>ANSI ASC X12</b>	The American National Standards Institute (ANSI), Accredited Standards Committee (ASC) X12. These are universal standards to enable organizations to use a standard X12 format to develop and maintain transaction sets. For automobile liability insurance reporting, the insurance industry selected Transaction Set 811 for sending policy data and receiving return errors and Transaction Set 997 for sending file receipt acknowledgments.
<b>Colorado.gov</b>	The designated agent assigned to carry out the technical and practical tasks of operating the MIIDB for Colorado beginning January 1, 2007. Colorado.gov may also be referred to as Colorado Interactive.
<b>CSTARS</b>	The Colorado State Titling and Registration System. This system will provide vehicle registration data to the MIIDB on a daily basis.
<b>DMV</b>	The Division of Motor Vehicles within the Colorado Department of Revenue, responsible for the administration of the MIIDB program.
<b>DOI</b>	The Division of Insurance within the Colorado Department of Regulatory Agencies, responsible for monitoring the automobile insurance industry participants doing business in Colorado.
<b>EDI</b>	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. The transmission of data to and from the MIIDB using FTP or Information Exchange are both considered EDI transmissions.

<b>Acronym</b>	<b>Definition</b>
<b>Explore</b>	Explore Information Services. The designated agent assigned to carry out the technical and practical tasks of implementing and maintaining the MIIDB from 1999 through December 31, 2006.
<b>FTP</b>	File Transfer Protocol. The protocol utilized to transfer a file from one entity to another over the Internet.
<b>FTP Directory</b>	A folder located on Colorado.gov's FTP Server for holding files. Each Trading Partner that utilizes the FTP Transmission Mode will be allocated their own Input and Output Directories (folders) for sending and receiving files with MIIDB. These folders will be protected with insurance carrier User ID and Password.
<b>Information Exchange</b>	Information Exchange is a secure and reliable mailboxing service used to exchange data files and information between various trading partners. Originally a product of IBM, it is now owned by GXS.
<b>Information Exchange Mailbox (IE)</b>	A unique "address" that provides an insurance company with the ability to securely send and receive information to and from the MIIDB.
<b>IVANS</b>	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. IVANS is a supplier of Information Exchange services.
<b>Match</b>	A match occurs when a vehicle registration VIN matches with the VIN on an insurance policy record provided by an insurance carrier.
<b>MIIDB</b>	Motorist Insurance Identification Database. Colorado's assigned name to implement Colorado House Bill 97-1209, the establishment of the MIIDB and associated insurance reporting laws.
<b>NAIC</b>	National Association of Insurance Commissioners. A key data item in the MIIDB system is the NAIC code uniquely assigned to each insurance carrier.
<b>No Match</b>	A no match occurs when a vehicle record from the registration system (CSTARS) cannot be matched with a vehicle record from an insurance company policy record, or vice versa.
<b>Policy</b>	The motor vehicle liability coverage issued by an insurer. Identified as a specific vehicle policy, non-vehicle specific policy, or a non-owner specific policy.

<b>Acronym</b>	<b>Definition</b>
<b>Trading Partner</b>	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 CSTARTS application group.
<b>Transaction Set</b>	A transaction set is a group of similar data records created using a standard format. The MIIDB system utilizes the ANSI X12 standard and two of its defined transaction sets (811 and 997).
<b>Transmission Mode</b>	The MIIDB accommodates two modes (methods) for transmitting files to/from the MIIDB system. The two modes are FTP and Information Exchange.
<b>VIN</b>	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 Profile Form
- I. Trading Partner Agreement
- J. DMV CSTARs Vehicle Registration Extract File
- K. Colorado.gov MIIDB Vehicle Insurance Status Extract File
- L. Custom Policy Data File Format
- M. Guide to FTP/PGP
- N. MIIDB Web Interface Definitions
- O. MIIDB Report Definitions
- P. MIIDB Frequently Asked Questions

# **APPENDIX A**

## ***Colorado ANSI X12 Standard for Policy Reporting***

## Colorado ANSI X12 Standard for Policy Reporting

The below tables are the Colorado adaptation of the Automobile Liability Insurance Reporting Implementation Guide. 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 containing policy data. The inclusion of additional data is optional to the sender, but will not be used.

The Automobile Liability Insurance Reporting Implementation Guide Version 3.0 describing usage of the ANSI ASC X12 811 Transaction Set is available and can be downloaded from Washington Publishing Company's website on the Internet at [www.wpc-edi.com](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).

<b>Segment: ISA – Interchange Control Header</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
ISA01	Authorization Information Qualifier	Value “00”
ISA02	Authorization Information	Blank
ISA03	Security Information Qualifier	Value “00”
ISA04	Security Information	Blank
ISA05	Interchange ID Qualifier	Value “ZZ”
ISA06	Interchange Sender ID	Provided in Trading Partner Profile Form
ISA07	Interchange ID Qualifier	Value “ZZ”
ISA08	Interchange Receiver ID	Awaiting Assignment for Colorado
ISA09	Interchange Date	Date Created – YYMMDD
ISA10	Interchange Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
ISA11	Interchange Control Standards ID	Value “U”
ISA12	Interchange Control Version #	Value “00305”
ISA13	Interchange Control #	Sender Generated Control Number Same value as in IEA02 segment in Control Trailer record.
ISA14	Acknowledgment Requested	No “0”, Yes “1”
ISA15	Test Indicator	Production “P”, Test “T”
ISA16	Component Element Separator	Blank

<b>Segment: GS – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Provided in Trading Partner Profile Form
GS03	Application Receiver’s Code	Awaiting Assignment for Colorado
GS04	Date	Date Created – YYMMDD
GS05	Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
GS06	Group Control Number	Sender Assigned Number
GS07	Responsible Agency Code	Value “X”
GS08	Version/Release	Value “003050”

<b>Segment: ST – 811 Transaction Set Header</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
ST01	Transaction Set ID Code	Value “811”
ST02	Transaction Set Control Number	Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set. This same number should appear in the corresponding SE 811 Transaction Set Trailer record.

<b>Segment: BIG - Beginning Segment for Invoice</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
BIG01	Date	File creation date – YYMMDD
BIG02	Invoice Number	Value “1”
BIG04	Data Type Indicator	“U” (Update), “T” (Test), or “R” (Reload)

<b>Segment: N1 - Name Loop (Occurrence 1: Sender Information)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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	NAIC code or Tax ID number

<b>Segment: N1 – Name Loop (Occurrence 2: Recipient Information)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N101	Entity ID Code	Value "SQ" (Service Bureau)
N102	Name	Value "Explore" or "Colorado" <b>Note:</b> "Explore" will eventually be replaced by "Colorado" by Senders at a time to be determined by Colorado.

<b>Segment: HL - Hierarchical Level (Level 1: Insurer)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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"

<b>Segment: NM1 - Individual or Organization Name</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
NM101	Entity ID Code	Value "IN" (Insurer)
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"
NM109	ID Code	NAIC Code

<b>Segment: REF – Reference [Loop ID: NM1 (Optional insurer’s branch office)]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference Identification Qualifier	Value is “3L”
REF02	Reference Identification	Branch Office Identification

<b>Segment: IT1 Loop - Baseline Item Data</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
IT101	Assigned Identification	Not used
IT102	Quantity Invoiced	Value “1”
IT103	Unit	Value “IP”
IT104	Unit Price	Value “0”

<b>Segment: DTM - Date/Time/Reference (Occurrence 1: Submission date)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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

<b>Segment: HL - Hierarchical Level (Level 2: Occurs once for the state)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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”

<b>Segment: NM1 - Individual or Organization Name</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
NM101	Entity ID Code	Value “2F”
NM102	Entity Type Qualifier	Value “2”
NM103	Last Name or Organization Name	Value “CO” (Colorado)

<b>Segment: HL - Hierarchical Level (Level 3: NOT USED)</b>
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<b>Segment: HL - Hierarchical Level (Level 4: Policy Detail)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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)

<b>Segment: NM1 - Individual or Organization Name</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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

<b>Segment: N3 - Address Information</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N301	Address Information	Insured mailing address

<b>Segment: N4 - Geographical Location</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip

<b>Segment: IT1 - Baseline Item Data</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
IT101	Assigned Identification	Not used
IT102	Quantity Invoiced	Value "1"
IT103	Unit	Value "IP"
IT104	Unit Price	Value "0"

<b>Segment: SI - Service Characteristic Identification (Occurrence 1)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
SI01	Agency Qualifier Code	Value "ZZ"
SI02	Service Characteristic Qualifier	Value "11"
SI03	Product/Service ID	Transaction Type (NBS=New Business, XLC=Cancellation)

<b>Segment: REF – Reference (Insurance Policy Number - Occurrence 1)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value "IG" (Policy)
REF02	Reference Number	Policy number
REF03	Description	Not Used

<b>Segment: REF – Reference (Driver License Jurisdiction - Occurrence 2)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value "XM"
REF02	Reference Number	Not Used
REF03	Description	State or province code of jurisdiction issuing driver license

<b>Segment: REF – Reference (Policy Type - Occurrence 3)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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)
REF03	Description	Not Used

<b>Segment: REF – Reference (Insurance Company Description - Occurrence 4)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value “DD” (Insurance Company Information)
REF02	Reference Number	Not Used
REF03	Description	Description

<b>Segment: DTM - Date/Time/Reference (Insured Date of Birth – Occurrence 1)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
DTM01	Date/Time Qualifier	Value “222”
DTM02	Date	Insured date of birth
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Insured century of birth

<b>Segment: DTM - Date/Time/Reference (Policy Effective Date – Occurrence 2)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
DTM01	Date/Time Qualifier	Value “007”
DTM02	Date	Policy effective date
DTM03	Time	Not used
DTM04	Time Code	Not used
DTM05	Century	Century of policy effective date

<b>Segment: DTM - Date/Time/Reference (Policy Cancellation Date – Occurrence 3)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
DTM01	Date/Time Qualifier	Value “177”
DTM02	Date	Policy cancellation date
DTM03	Time	Not used
DTM04	Time Code	Not used
DTM05	Century	Century of policy cancellation date

<b>Segment: IT1 - Baseline Item Data (Additional Operators - 0 to 30 Iterations)</b> <b>*** NOT USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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”

<b>Segment: REF – Reference (Add'l Operator Driver License Jurisdiction)</b> <b>*** NOT USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value “XM”
REF02	Reference Number	Not Used
REF03	Description	State or province code of jurisdiction issuing driver license

<b>Segment: DTM - Date/Time/Reference (Add'l Operator Date of Birth)</b> <b>*** NOT USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
DTM01	Date/Time Qualifier	Value “222”
DTM02	Date	Insured date of birth
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Insured century of birth

<b>Segment: NM1 - Individual or Organization Name (Add'l Operator Name)</b> <b>*** NOT USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
NM101	Entity ID Code	Value "OP"
NM102	Entity Type Qualifier	Value "1" (person)
NM103	Last name or organization name	Insured last 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

<b>Segment: N3 - Address Information</b> <b>*** NOT USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N301	Address Information	Insured mailing address

<b>Segment: N4 - Geographical Location</b> <b>*** NOT USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip
N404	Country Code	Not used

<b>Segment: HL - Hierarchical Level (Level 5: Vehicles Insured by Level 4 Policy with Zero to 200 Iterations)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
HL01	Hierarchical ID Number	HL identifier
HL02	Hierarchical Parent ID	Parent identifier
HL03	Hierarchical Level Code	Value "5"
HL04	Hierarchical Child Code	Value "0"

<b>Segment: LX - Assigned Number</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
LX01	Assigned Number	Sequential number beginning with 1 and incremented by 1 for each vehicle.

<b>Segment: VEH - Vehicle Information</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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

<b>Segment: TDS - Total Monetary Value Summary</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
TDS01	Total Invoice Amount	Value "1"

<b>Segment: CTT - Transaction Totals</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
CTT01	Number of Line Items	Total number of insurance policy transactions involved in this 811 transaction set.

<b>Segment: SE – 811 Transaction Set Trailer</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
SE01	Number of Included Segments	Total number of segments included in a transaction set including ST and SE segments.
SE02	Transaction Set Control Number	Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set. This must be the same as the Transaction Set Control Number in The ST 811 Transaction Set Header.

<b>Segment: GE – Functional Group Trailer</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GE01	Number of Transaction Sets Included	Number of Transaction Sets Included
GE02	Group Control Number	Control Number assigned by Sender

<b>Segment: IEA – Interchange Control Trailer</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
IEA01	Number of Included Functional Groups	Number of Functional Group Trailer Records in the File
IEA02	Interchange Control Number	Control Number assigned by Sender. Same value as in ISA13 segment in Control Header record.

## Example of an X12 Policy Data File

**NOTE: EXPI and EXPI001 will be updated in a later version of User Guide once Colorado.gov's Account Number is determined. Also, the first record "ISA" wraps to two lines in the example.**

```
ISA_00_0000000000_00_      _ZZ_RATE RATE053 _ZZ_EXPI EXPI001
_060804_1858_U_03050_000006396_0_P___
GS_CI_RATE RATE053_EXPI001_060804_1858_6396_X_003050_
ST_811_10714_
BIG_060804_1__U_
N1_IN_TESTINSCO_NI_99999_
N1_SQ_COLORADO_
HL_1__1_1_
NM1_IN_2_TESTINSCO_____NI_11111_
IT1__1_IP_0_
DTM_368_060804___20_
HL_2_1_2_1_
NM1_2F_2_CO_
HL_3_2_4_1_
IT1__1_IP_0_
SI_ZZ_11_NBS_
REF_IG_99999999999999_
REF_S3_V_
DTM_007_060804___20_
HL_4_3_5_0_
LX_1_
VEH_1_5N1AN08W96C506542_20_06_NA_NISSAN_
HL_5_2_4_1_
NM1_IL_1_SMITH_JOHN_A___N_999999999_
N3_100 OAK STREET_
N4_DENVER_CO_000080235_
IT1__1_IP_0_
SI_ZZ_11_NBS_
REF_IG_99999999999999_
REF_XM__CO_
REF_S3_V_
DTM_222_801231___19_
DTM_007_060804___20_
HL_6_5_5_0_
LX_1_
HL_7_2_4_1_
IT1__1_IP_0_
SI_ZZ_11_NBS_
REF_IG_99999999999999_
REF_S3_V_
DTM_007_060804___20_
HL_8_7_5_0_
LX_1_
VEH_2_1GKDT13S522275175_20_02_NA_GMC_
HL_9_2_4_1_
IT1__1_IP_0_
SI_ZZ_11_NBS_
REF_IG_99999999999999_
```

REF\_S3\_V\_  
DTM\_007\_060804\_\_\_20\_  
HL\_10\_9\_5\_0\_  
LX\_1\_  
VEH\_1\_2C8GP64L62R653781\_20\_02\_NA\_CHRYSLER\_  
HL\_11\_2\_4\_1\_  
IT1\_\_1\_IP\_0\_  
SI\_ZZ\_11\_NBS\_  
REF\_IG\_999999999999999\_  
REF\_S3\_V\_  
DTM\_007\_060804\_\_\_20\_  
HL\_12\_11\_5\_0\_  
LX\_1\_  
VEH\_3\_5TBKT42116S475586\_20\_06\_NA\_TOYOTA\_  
HL\_13\_2\_4\_1\_  
IT1\_\_1\_IP\_0\_  
SI\_ZZ\_11\_NBS\_  
REF\_IG\_999999999999999\_  
REF\_S3\_V\_  
DTM\_007\_060804\_\_\_20\_  
HL\_14\_13\_5\_0\_  
LX\_1\_  
VEH\_3\_1N4AB41D0WC738563\_19\_98\_NA\_NISSAN\_  
HL\_15\_2\_4\_1\_  
IT1\_\_1\_IP\_0\_  
SI\_ZZ\_11\_NBS\_  
REF\_IG\_999999999999999\_  
REF\_S3\_V\_  
DTM\_007\_060804\_\_\_20\_  
HL\_16\_15\_5\_0\_  
LX\_1\_  
VEH\_2\_JN1DA31A53T438431\_20\_03\_NA\_NISSAN\_  
HL\_17\_2\_4\_1\_  
IT1\_\_1\_IP\_0\_  
SI\_ZZ\_11\_XLC\_  
REF\_IG\_999999999999999\_  
REF\_S3\_V\_  
DTM\_177\_060804\_\_\_20\_  
HL\_18\_17\_5\_0\_  
LX\_1\_  
VEH\_1\_1G2NE5537RC706342\_19\_94\_NA\_PONTIAC\_  
TDS\_1\_  
CTT\_8\_  
SE\_89\_10714\_  
GE\_1\_6396\_  
IEA\_1\_000006396

## **APPENDIX B**

### ***Colorado ANSI X12 Standard for Error Reporting***

## Colorado ANSI X12 Standard for Error Reporting

The below tables are the Colorado adaptation of the Automobile Liability Insurance Reporting Implementation Guide for error reporting. The segments and data elements defined in the tables of this appendix specify the data used by Colorado to build Transaction 811 error records for return to the Sending organization.

<b>Segment: ISA – Interchange Control Header</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
ISA01	Authorization Information Qualifier	Value “00”
ISA02	Authorization Information	Blank
ISA03	Security Information Qualifier	Value “00”
ISA04	Security Information	Blank
ISA05	Interchange ID Qualifier	Value “33”
ISA06	Interchange Sender ID	Sender NAIC or EIN
ISA07	Interchange ID Qualifier	Value “33”
ISA08	Interchange Receiver ID	Value “COGOV001”
ISA09	Interchange Date	Date Created – YYMMDD
ISA10	Interchange Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
ISA11	Interchange Control Standards ID	Value “U”
ISA12	Interchange Control Version #	Value “00305”
ISA13	Interchange Control #	Sender Generated Control Number Same value as in IEA02 segment.
ISA14	Acknowledgment Requested	No “0”, Yes “1”
ISA15	Test Indicator	Production “P”, Test “T”
ISA16	Component Element Separator	Blank

<b>Segment: GS – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Sending Trading Partner ID (NAIC or EIN)
GS03	Application Receiver’s Code	Value “COGOV001” for Colorado.gov <b>Note:</b> Colorado.gov will accept “EXPI001” until Senders have had time to change their X12 creation program. Colorado will determine a deadline, with input from Senders.
GS04	Date	Date Created – YYMMDD
GS05	Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
GS06	Group Control Number	Sender Assigned Number
GS07	Responsible Agency Code	Value “X”
GS08	Version/Release	Value “003050”

<b>Segment: ST – 811 Transaction Set Header</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
ST01	Transaction Set ID Code	Value “811”
ST02	Transaction Set Control Number	Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set. This same number should appear in the corresponding SE 811 Transaction Set Trailer record.

<b>Segment: BIG - Beginning Segment for Invoice</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
BIG01	Date	File creation date – YYMMDD
BIG02	Invoice Number	Value “1”
BIG04	Data Type Indicator	“U” (Update), “T” (Test), or “R” (Reload)

<b>Segment: N1 – Name Loop (Occurrence 1: Sender Information)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N101	Entity ID Code	Value “SQ” (Service Bureau)
N102	Name	Value “Explore” or “Colorado” <b>Note:</b> “Explore” will eventually be replaced by “Colorado” by Senders at a time to be determined by Colorado.

<b>Segment: N1 - Name Loop (Occurrence 2: Recipient Information)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N101	Entity ID Code	Value “IN” (Insurer) or “SQ” (Service Bureau)
N102	Name	Recipient’s name
N103	ID Code Qualifier	Value “NI” (NAIC code) or “FI” (Service Bureau Tax ID number)
N104	ID Code	NAIC code or Tax ID number

<b>Segment: HL – Hierarchical Level (Level 1: Insurer)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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”

<b>Segment: LX – Assigned Number</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
LX01	Assigned Number	Value is “1”

<b>Segment: REF – Reference Number (Error Code for HL Level 1 Loop)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value is "1Q"
REF02	Reference Number	Error code (See Appendix F for values)
REF03	Description	Not used

<b>Segment: NM1 – Individual or Organization Name</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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

<b>Segment: REF – Reference [Loop ID: NM1 (Optional insurer’s branch office)]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference Identification Qualifier	Value is “3L”
REF02	Reference Identification	Branch Office Identification
REF03	Description	Not Used

<b>Segment: IT1 Loop - Baseline Item Data</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
IT101	Assigned Identification	Not used
IT102	Quantity Invoiced	Value “1”
IT103	Unit	Value “IP”
IT104	Unit Price	Value “0”

<b>Segment: DTM - Date/Time/Reference (Occurrence 1: Submission date)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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

<b>Segment: HL - Hierarchical Level (Level 2: Occurs once for the state)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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"

<b>Segment: NM1 - Individual or Organization Name</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
NM101	Entity ID Code	Value "2F"
NM102	Entity Type Qualifier	Value "2"
NM103	Last Name or Organization Name	Value "CO" (Colorado)

<b>Segment: HL - Hierarchical Level (Level 3: NOT USED)</b>		
---	--	--

<b>Segment: HL - Hierarchical Level (Level 4: Policy Detail)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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)

<b>Segment: LX – Assigned Number (Used for Level 4 Errors)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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)

<b>Segment: REF – Reference Number (Insured Error)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value is "1Q"
REF02	Reference Number	Error code (See Appendix F for values)
REF03	Description	Value is "SEQUENCE #: 01"

<b>Segment: NM1 - Individual or Organization Name</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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

<b>Segment: N3 - Address Information</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N301	Address Information	Insured mailing address

<b>Segment: N4 - Geographical Location</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip

<b>Segment: IT1 – Baseline Item Data</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
IT101	Assigned Identification	Not used
IT102	Quantity Invoiced	Value “1”
IT103	Unit	Value “IP”
IT104	Unit Price	Value “0”

<b>Segment: SI – Service Characteristic Identification (Occurrence 1)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
SI01	Agency Qualifier Code	Value is “ZZ”
SI02	Service Characteristic Qualifier	Value is “11”
SI03	Product/Service ID	Transaction Type from incoming data (“NBS”, “XLC” or “ACK”)

<b>Segment: REF – Reference (Insurance Policy Number - Occurrence 1)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value “IG” (Policy)
REF02	Reference Number	Policy number

<b>Segment: REF – Reference (Driver License Jurisdiction - Occurrence 2)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value “XM”
REF02	Reference Number	Not Used
REF03	Description	State or province code of jurisdiction issuing driver license

<b>Segment: REF – Reference (Policy Type - Occurrence 3)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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)
REF03	Description	Not Used

<b>Segment: REF – Reference (Insurance Company Description - Occurrence 4)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value “DD” (Insurance Company Information)
REF02	Reference Number	Not Used
REF03	Description	Description

<b>Segment: DTM - Date/Time/Reference (Insured Date of Birth – Occurrence 1)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
DTM01	Date/Time Qualifier	Value “222”
DTM02	Date	Insured date of birth
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Insured century of birth

<b>Segment: DTM - Date/Time/Reference (Policy Effective Date – Occurrence 2)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
DTM01	Date/Time Qualifier	Value “007”
DTM02	Date	Policy effective date
DTM03	Time	Not used
DTM04	Time Code	Not used
DTM05	Century	Century of policy effective date

<b>Segment: DTM - Date/Time/Reference (Policy Cancellation Date – Occurrence 3)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
DTM01	Date/Time Qualifier	Value “177”
DTM02	Date	Policy cancellation date
DTM03	Time	Not used
DTM04	Time Code	Not used
DTM05	Century	Century of policy cancellation date

<b>Segment: IT1 - Baseline Item Data (Additional Operators - 0 to 30 Iterations)</b> <b>*** WILL NOT BE USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
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"

<b>Segment: REF – Reference (Add'l Operator Driver License Jurisdiction)</b> <b>*** WILL NOT BE USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value "XM"
REF02	Reference Number	Not Used
REF03	Description	State or province code of jurisdiction issuing driver license

<b>Segment: DTM - Date/Time/Reference (Add'l Operator Date of Birth)</b> <b>*** WILL NOT BE USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
DTM01	Date/Time Qualifier	Value "222"
DTM02	Date	Insured date of birth
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Insured century of birth

<b>Segment: NM1 - Individual or Organization Name (Add'l Operator Name)</b> <b>*** WILL NOT BE USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
NM101	Entity ID Code	Value "OP"
NM102	Entity Type Qualifier	Value "1" (person)
NM103	Last name or organization name	Insured last 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

<b>Segment: N3 - Address Information</b> <b>*** WILL NOT BE USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N301	Address Information	Insured mailing address

<b>Segment: N4 - Geographical Location</b> <b>*** WILL NOT BE USED BY COLORADO EFFECTIVE JANUARY 1, 2007 ***</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip
N404	Country Code	Not used

<b>Segment: HL - Hierarchical Level (Level 5: Vehicles Insured by Level 4 Policy with Zero to 200 Iterations)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
HL01	Hierarchical ID Number	HL identifier
HL02	Hierarchical Parent ID	Parent identifier
HL03	Hierarchical Level Code	Value "5"
HL04	Hierarchical Child Code	Value "0"

<b>Segment: LX - Assigned Number</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
LX01	Assigned Number	Sequential number beginning with 1 and incremented by 1 for each vehicle.

<b>Segment: VEH - Vehicle Information</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
VEH01	Assigned Number	Not Used
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

<b>Segment: REF – Reference (Vehicle Error Codes)</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
REF01	Reference No. Qualifier	Value is "1Q"
REF02	Reference Number	Error code (See Appendix F for values)
REF03	Description	Not Used

<b>Segment: TDS - Total Monetary Value Summary</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
TDS01	Total Invoice Amount	Value "1"

<b>Segment: CTT – Transaction Totals</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
CTT01	Number of Line Items	Total number of insurance policy transactions involved in this 811 transaction set.

<b>Segment: SE – 811 Transaction Set Trailer</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
SE01	Number of Included Segments	Total number of segments included in a transaction set including ST and SE segments.
SE02	Transaction Set Control Number	Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set. This must be the same as the Transaction Set Control Number in The ST 811 Transaction Set Header.

<b>Segment: GE – Functional Group Trailer</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GE01	Number of Transaction Sets Included	Number of Transaction Sets Included
GE02	Group Control Number	Control Number assigned by Sender

<b>Segment: IEA – Interchange Control Trailer</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
IEA01	Number of Included Functional Groups	Number of Functional Group Trailer Records in the File
IEA02	Interchange Control Number	Control Number assigned by Sender. Same value as in ISA13 segment.

## Example of X12 Error File

**NOTE: EXPI and EXPI001 will be updated in a later version of User Guide once Colorado.gov's Account Number is determined. Also, the first record "ISA" wraps to two lines in the example.**

```
ISA_00_      _00_      _ZZ_EXPI EXPI001_ZZ_AMIG AMIG003
_060824_0315_U_00305_000001782_0_P___
GS_CI_EXPI001_AMIG AMIG003_060824_0315_996_X_003050_
ST_811_0001_
BIG_060824_1__U_
N1_IN_AMERICAN MODERN HOME INS CO_NI_11111_
N1_SQ_EXPLORE_
HL_1__1_1_
NM1_IN_2_XYZ INS CO_____NI_11111_
IT1__1_IP_0_
DTM_368_060824___20_
HL_2_1_2_1_
NM1_2F_2_CO_
HL_3_2_4_1_
IT1__1_IP_0_
SI_ZZ_11_NBS_
REF_IG_0770017352970_
REF_S3_V_
REF_DD_AA0001_
DTM_007_060707___20_
HL_4_3_5_0_
LX_1_
VEH_1_XB55J013255_19_55_NA_CHE_
REF_1Q_U_
TDS_100_
CTT_1_
SE_24_0001_
GE_1_996_
IEA_1_000001782_
```

## **APPENDIX C**

### ***Colorado ANSI X12 Standard for Policy File Receipt Acknowledgments***

## Colorado ANSI X12 Standard for File Receipt Acknowledgment Reporting

The below tables are the Colorado adaptation of the Automobile Liability Insurance Reporting Implementation Guide for acknowledgment reporting. The segments and data elements defined in the tables of this appendix specify the data used by Colorado to build Transaction 997 acknowledgment records for return to the Sending organization.

<b>Segment: ISA – Interchange Control Header</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
ISA01	Authorization Information Qualifier	Value “00”
ISA02	Authorization Information	Blank
ISA03	Security Information Qualifier	Value “00”
ISA04	Security Information	Blank
ISA05	Interchange ID Qualifier	Value “ZZ”
ISA06	Interchange Sender ID	Provided in Trading Partner Profile Form
ISA07	Interchange ID Qualifier	Value “ZZ”
ISA08	Interchange Receiver ID	Awaiting Assignment for Colorado
ISA09	Interchange Date	Date Created – YYMMDD
ISA10	Interchange Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
ISA11	Interchange Control Standards ID	Value “U”
ISA12	Interchange Control Version #	Value “00305”
ISA13	Interchange Control #	Sender Generated Control Number Same value as in IEA02 segment in Control Trailer record.
ISA14	Acknowledgment Requested	No “0”, Yes “1”
ISA15	Test Indicator	Production “P”, Test “T”
ISA16	Component Element Separator	Blank

<b>Segment: GS – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Provided in Trading Partner Profile Form
GS03	Application Receiver’s Code	Awaiting Assignment for Colorado
GS04	Date	Date Created – YYMMDD
GS05	Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
GS06	Group Control Number	Sender Assigned Number
GS07	Responsible Agency Code	Value “X”
GS08	Version/Release	Value “003050”

<b>Segment: ST – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Provided in Trading Partner Profile Form
GS03	Application Receiver’s Code	Awaiting Assignment for Colorado

<b>Segment: AK1 – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Provided in Trading Partner Profile Form
GS03	Application Receiver’s Code	Awaiting Assignment for Colorado

<b>Segment: AK2 – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Provided in Trading Partner Profile Form
GS03	Application Receiver’s Code	Awaiting Assignment for Colorado

<b>Segment: AK5 – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Provided in Trading Partner Profile Form
GS03	Application Receiver’s Code	Awaiting Assignment for Colorado

<b>Segment: AK9 – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Provided in Trading Partner Profile Form
GS03	Application Receiver’s Code	Awaiting Assignment for Colorado

<b>Segment: SE – Functional Group Header [UNDER REVIEW]</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GS01	Functional ID Code	Value “CI” for Colorado Insurance.
GS02	Application Sender’s Code	Provided in Trading Partner Profile Form
GS03	Application Receiver’s Code	Awaiting Assignment for Colorado

<b>Segment: GE – Functional Group Trailer</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
GE01	Number of Transaction Sets Included	Number of Transaction Sets Included
GE02	Group Control Number	Control Number assigned by Sender

<b>Segment: IEA – Interchange Control Trailer</b>		
<b>Seq. No.</b>	<b>X12 Name</b>	<b>Value To Be Used</b>
IEA01	Number of Included Functional Groups	Number of Functional Group Trailer Records in the File
IEA02	Interchange Control Number	Control Number assigned by Sender. Same value as in ISA13 segment.

## Example of X12 Acknowledgment File

**NOTE: EXPI and EXPI001 will be updated in a later version of User Guide once Colorado.gov's Account Number is determined. Also, the first record "ISA" wraps to two lines in the example.**

```
ISA_00_      _00_      _ZZ_EXPI EXPI001 _ZZ_LMIGEC2
_060706_0545_U_00305_000008717_0_P___
GS_FA_EXPI001_RAMDMV_060706_0545_877_X_003050_
ST_997_0001_
AK1_CI_3030_
AK2_811_30300001_
AK5_A_
AK9_A_1_1_1_
SE_6_0001_
GE_1_877_
IEA_1_000008717_
```

# **APPENDIX D**

## ***Colorado ANSI X12 Standard for Verification Handling***

**Record format to be added here.**

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 <sup>1</sup>		M	AN	5	NA	NA

<sup>1</sup> 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 <sup>2</sup>		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 <sup>3</sup>		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 <sup>4</sup>		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 <sup>5</sup>		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

<sup>2</sup> Valid code is T1bbb

<sup>3</sup> Valid code is T2L4P.

<sup>4</sup> Valid code is T2L4I.

<sup>5</sup> Valid code is T2L5V.

# **APPENDIX F**

## ***Policy Data Element Edit Criteria and Error Codes***

The *Policy Data Element Edit Criteria and Error Code Table* is in Error Code order. The column heading definitions are:

- Data Element – the data element name as referenced in the X12 standards in Appendix A or the Custom Policy Data File Format in Appendix L.
- 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 Code – the error number provided back to the insurance carrier.  
**Note:** If there is an asterisk next to the Error Code, it is a new code effective January 1, 2007. These new codes will be handled manually (phone or email) by Colorado to alleviate insurance carriers having to make programming changes by January 1, 2007. If automation of the Error Codes marked with an asterisk is required in the future, adequate programming lead time will be provided to insurance carriers.
- Colorado.gov Action – the action to be taken by Colorado.gov or the MIIDB system.
- Insurance Carrier Action – the action to be taken by the Insurance Carrier.

<b>Policy Data Element Edit Criteria and Error Code Table</b>					
<b>Data Element</b>	<b>M/O/X</b>	<b>Colorado.gov Validation</b>	<b>Error Code</b>	<b>Colorado.gov Action</b>	<b>Insurance Carrier Action</b>
Data Type Indicator (BIG04)	M	Must be 'U' or 'T' or 'R'.	001*	File rejected and Sender contacted.	Resubmit file with Data Type Indicator corrected.
ID Code of Sender (N104)	M	Trading Partner record associated with ID Code must be found in MIIDB.	002*	File rejected and Sender contacted.	Resubmit file with corrected data element or coordinate with Colorado.gov to add ID Code as a Trading Partner in MIIDB.
ID Code of Sender	X	Trading Partner record associated with ID Code must show 'Production' or 'Test' status to process data.	003*	File rejected and Sender contacted.	Resubmit file after Trading Partner file changed to 'Production' or 'Test' status by Colorado.gov.

## Policy Data Element Edit Criteria and Error Code Table

Data Element	M/O/X	Colorado.gov Validation	Error Code	Colorado.gov Action	Insurance Carrier Action
ID Code of Sender	X	If Trading Partner record shows 'Test' status, Data Type Indicator must be 'T'.	004*	File rejected and Sender contacted.	Resubmit after correcting data element or Colorado.gov corrects Trading Partner status, whichever is in error.
ID Code of Sender	X	If Trading Partner record shows 'Production' status, Data Type Indicator must be 'P' or 'R'.	005*	File rejected and Sender contacted.	Resubmit after correcting Data Type Indicator or Colorado.gov corrects Trading Partner status, whichever is in error.
Recipient Name	M	Must equal 'Colorado' or 'Explore'	006*	File rejected and Sender contacted.	Resubmit after correcting Recipient Name. NOTE: 'Explore' will be accepted until Colorado notifies insurance carriers, with adequate time, to make programming change.
ID Code of Insurer	M	Must be found in MIIDB Insurance Carrier file.	007*	Level 1 batch of policies for this insurance carrier will be rejected and Sender contacted.	Sender must follow Sender profile procedure to ensure the insurance carrier(s), for which they send policies, are in the Insurance Carrier file.
ID Code of Insurer	X	Sender must be authorized in MIIDB to send Insurer's policy data.	008*	Level 1 batch of policies for this insurance carrier will be rejected and Sender contacted.	Sender must ensure the insurance carriers, for which they send policies, are in the Insurance Carrier file as being sent by Sender.
Level 2 Organization Name	M	Must be 'CO'.	011*	Level 1 batch of policies for this insurance carrier will be rejected and Sender contacted.	Sender must correct to show 'CO' and resubmit corresponding batch of policy records.
Level 4 Entity Type Qualifier (Person/ Non-person Indicator)	M	Must be '1' or '2'.	018	Record rejected	Complete data element and resubmit.

## Policy Data Element Edit Criteria and Error Code Table

Data Element	M/O/X	Colorado.gov Validation	Error Code	Colorado.gov Action	Insurance Carrier Action
Last Name of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	020	Record rejected	Complete data element and resubmit.
Driver License Number of first Level 4 Insured	X	Must exist if the person/non-person indicator is equal to 'I' (person) and ID Code Qualifier is equal to 'N'.	045	Record rejected	Complete data element and resubmit.
Address of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	050	Record rejected	Complete data element and resubmit.
City of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	055	Record rejected	Complete data element and resubmit.
State of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	060	Record rejected	Complete data element and resubmit.
Zip Code of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	065	Record rejected	Complete data element and resubmit.
Transaction Type	M	Must exist and equal 'NBS', 'XLC', or 'ACK'.	075	Record rejected	Complete or correct data element and resubmit.
Policy Number	M	Must exist	085	Record rejected	Complete data element and resubmit.
License State of first Level 4 Insured	X	Must exist if the person/non-person indicator is equal to 'I' (person)	105	Record rejected	Complete data element and resubmit.

## Policy Data Element Edit Criteria and Error Code Table

Data Element	M/O/X	Colorado.gov Validation	Error Code	Colorado.gov Action	Insurance Carrier Action
Policy Type	M	Must exist and equal 'V', 'NS', or 'NO'.	107	Record rejected	Complete data element and resubmit.
Date of Birth of first Level 4 Insured	X	Must exist if the person/non-person indicator is equal to '1' (person)  If exists, year of birth must be at least 12 years prior to current year and not more than 110 years prior to current year.	110	Record rejected	Complete or correct data element and resubmit.
Policy Effective Date	X	Must exist if Transaction Type equals 'NBS' and not exist if 'XLC'.	115	Record rejected	Verify transaction type and resubmit with data element.
Policy Termination Date	X	Must exist if transaction type equals 'XLC' and not exist if 'NBS'.	125	Record rejected	Verify transaction type and resubmit with data element.
VIN	X	At least one VIN must exist if policy type equals 'V'. None exist if policy type is 'NS' or 'NO'.  If VIN exists, check digit must be correct when able to calculate.	200	Record rejected	Complete or correct data element and resubmit.

## Policy Data Element Edit Criteria and Error Code Table

Data Element	M/O/X	Colorado.gov Validation	Error Code	Colorado.gov Action	Insurance Carrier Action
Transaction Type	X	If Transaction Type equals 'XLC', policy number must exist in MIIDB. If VIN being cancelled, VIN must exist in MIIDB.	201	Record rejected	Correct data element, policy number and/or VIN and resubmit.
Make	X	Must exist if policy type equals 'V', not present if policy type is 'NS' or 'NO'.	205	Record rejected	Complete data element and re-submit.
Vehicle Year	X	Must exist if policy type equals 'V', not present if policy type is 'NS' or 'NO'.  Must match year calculated from VIN check.	220	Record rejected	Complete data element and re-submit.

# **APPENDIX G**

## ***Policy Data Submission Test Cases***

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

<b>Test Case Examples Table</b>		
<b>Case #</b>	<b>Case Description</b>	<b>Expected Result</b>
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	Cancel policy (XLC), vehicle specific (V) with vehicles and operators	Valid record written to MIIDB file. No errors.
6	Cancel policy (XLC) Non-vehicle specific (NS)	Valid record written to MIIDB file. No errors.
7	Cancel vehicle (XLC) Vehicle-specific (V)	Valid record written to MIIDB file. No errors.
8	Cancel operator (XLC) Vehicle specific (V)	Valid record written to MIIDB file. No errors.
9	Send erroneous data to create a policy level error.	No record written to MIIDB. Policy data error
10	Send erroneous data to create a vehicle level error.	No record written to MIIDB. Vehicle data error.
11	Send erroneous data to create an insured level error.	No record written to MIIDB. Policy data error.
12	Colordao.gov sends 811 Transaction Error file to Trading Partner to ensure Trading Partner can process.	Error file placed in Trading Partner's mailbox or FTP Output directory.
13	Colorado.gov sends 997 Transaction Acknowledgment file to Trading Partner to ensure Trading Partner can process.	Acknowledgment file placed in Trading Partner's mailbox or FTP Output directory.

# **APPENDIX H**

## ***Trading Partner Profile Form***

**NOTE: Email address not active or confirmed yet.**

**COLORADO MOTORIST INSURANCE INFORMATION DATABASE  
TRADING PARTNER PROFILE FORM**

Please provide the following information needed to build your Trading Partner record within the MIIDB. This form is available on [www.colorado.gov/driveinsured](http://www.colorado.gov/driveinsured). Upon completion, please return as an email attachment to [miidb.support@www.colorado.gov](mailto:miidb.support@www.colorado.gov). A representative from Colorado.gov will contact you.

<b>FORM COMPLETION INFORMATION</b>			
<b>Completed by Name</b>		<b>Date</b>	
<b>Email Address</b>		<b>Phone</b>	
<b>COMPANY INFORMATION</b>			
NAIC or FEIN			
Company Name			
Address Line 1			
Address Line 2			
City			
State			
Zip			
Zip + 4			
Transmission Mode	(Information Exchange or FTP)		
<b>COMPANY CONTACT INFORMATION</b>			
Business Contact Name			
Business Contact Phone			
Business Contact Email			
Compliance Contact Name			
Compliance Contact Phone			
Compliance Contact Email			
Technical Contact Name			
Technical Contact Phone			
Technical Contact Email			
<b>INTERCHANGE CONTROL and FUNCTIONAL GROUP HEADERS INFORMATION (APPLIES TO ANSI ASC X12 FORMAT SENDING COMPANIES ONLY)</b>			
<b>CODE TYPE</b>	<b>PRODUCTION</b>	<b>RELOAD</b>	<b>TEST</b>
Interchange Sender/Receiver ID			
Application Sender/Receiver Code			
<b>PROVIDE THE IP ADDRESSES FROM WHERE YOU WILL BE SENDING DATA (APPLIES TO FTP TRANSMISSION MODE COMPANIES ONLY)</b>			
<b>Profile Form Page 1 of 2</b>			



# **APPENDIX I**

## ***Trading Partner Agreement***

**Being Developed.**

## **APPENDIX J**

### ***DMV CSTARs Vehicle Registration Extract File***

The following record layout is for the daily extract file from CSTARTS which identifies a particular vehicle in CSTARTS and provides MIIDB with pertinent data elements to be used to match the vehicle with insurance carrier policy data. An asterisk at the end of a Field name represents a field used by MIIDB processing.

#	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

#	Field	Start Column	Data Type	Length	Comments / Default Value
20	Owner1 *	316	Char	45	N/A
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	See Owner Type Codes below
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

#	Field	Start Column	Data Type	Length	Comments / Default Value
52	Odometer	840	Integer	8	Default value 0
53	PurchaseDate	848	Char	8	MMDDYYYYY 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	N/A
59	MotoristInsuranceType *	886	Char	1	See Motorist Ins Type Codes Below
60	SalvageFlag	887	Char	1	N/A
61	SelfInsuredFlag *	888	Char	1	N/A
62	CarrierType *	889	Char	1	N/A

Motorist Insurance Type	
I	(I)nsured
U	(U)nknown
E	(E)xempt
N	(N)on-Use Affidavit
S	(S)elf Insured
A	(A)dmistrative Suspension
O	(O)ut of State
<b>Note:</b> Generation of Administrative Suspensions ceased on July 1, 2006.	
Self Insured Flag	
0	Not Self Insured
1	Self Insured
Carrier Type	
0	Private Vehicle
1	Commercial Vehicle

## **APPENDIX K**

### ***Colorado.gov MIIDB Vehicle Insurance Status Extract File***

The following record layout is for the daily extract file from MIIDB to CSTARS, which contains all vehicles that have had the Insurance Status code updated during the daily vehicle insurance status update process.

#	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)	See Insurance Status Codes Below
6	TitleID	43	Char (36)	N/A
7	Spaces	79	Char (2)	N/A
8	LineFeed	81		Ascii 10 – for line feed

Insurance Status Code	
I	(I)nsured
U	(U)nknown
E	(E)xempt - Commercial
N	(N)on-Use Affidavit
S	(S)elf Insured
O	(O)ut of State

# **APPENDIX L**

## ***Custom Policy Data File Format***

## Custom Policy Data File Format

File Header Record (1 record per file)				
Field	Length	Begin	End	Notes
Record ID	2	1	2	FH – File Header
File Date	8	3	10	CCYYMMDD
Sender Entity ID Code	2	11	12	Entity Identifier Code (IN or SQ)
Sender Name	30	13	42	Name of Sender
Sender ID Code Qualifier	2	43	44	ID Qualifier (FI, NI)
Sender ID Code	20	45	64	Sender NAIC or FEIN
Filler	13	65	77	Spaces
Data Type Indicator	1	78	78	U-Update, T-Test, R-Reload
Version	2	79	80	'01'
Policy Record (1 record per policy)				
Field	Length	Begin	End	Notes
Record ID	2	1	2	PL – Policy Record
Company	9	3	11	NAIC
Reporting State	2	12	13	'CO'
Transaction Type	3	14	16	NBS-New Business or XLC-Cancellation
Policy Number	40	17	56	Policy Number
Policy Type	2	57	58	V-Vehicle, NS-NonVehicle, NO-NonOwner
Effective Date	8	59	66	Policy Effective Date (CCYYMMDD)
Cancel Date	8	67	74	Policy Cancellation Date (CCYYMMDD)
Filler	6	75	80	Spaces
Subject (Insured/Operator) Record (0 to 30 per Policy Record)				
Field	Length	Begin	End	Notes
Record ID	2	1	2	SB – Subject Record
Subject Number	2	3	4	Sequence # for each Subject, start at 00
Subject Type	1	5	5	1-Person, 2-Business
First Name	15	6	20	First Name
Middle Name	1	21	21	Middle Initial
Last Name	30	22	51	Last Name
Suffix Name	3	52	54	Name Suffix
Filler	9	55	63	Spaces
Birthdate	8	64	71	CCYYMMDD
Filler	9	72	80	Spaces
License Record (0 to 1 record per Subject Record)				
Field	Length	Begin	End	Notes
Record ID	2	1	2	LC – License Record
Subject Number	2	3	4	Subject Sequence # associated with License
License #	22	5	26	Driver License Number
License State	2	27	28	License Jurisdiction State Code
ID Qualifier	2	29	30	N – If the License value is a License #
Filler	50	31	80	Spaces

(continued)

Address Record (1 record per Subject Record)				
Field	Length	Begin	End	Notes
Record ID	2	1	2	AD – Address Record
Subject Number	2	3	4	Subject Sequence # associated with Address
Address Type	1	5	5	P-Policy
Address	30	6	35	
City	25	36	60	
State	2	61	62	
Zip Code	9	63	71	
Filler	9	72	80	
Vehicle Record (0 to 50 records per Policy Record)				
Field	Length	Begin	End	Notes
Record ID	2	1	2	VH – Vehicle Record
Sequence Number	2	3	4	Vehicle Sequence #, start at 01
Filler	1	5	5	Spaces
VIN	20	6	25	Vehicle Identification Number
Make	5	26	30	Vehicle Manufacturer
Year	4	31	34	Year Vehicle Manufactured
Filler	46	35	80	Spaces
Policy Trailer Record (1 record per Policy Record)				
Field	Length	Begin	End	Notes
Record ID	2	1	2	PT – Policy Trailer
Effective Date	8	3	10	Policy Effective Date (CCYYMMDD)
Insurer Name	30	11	40	Insurance Company Name
Branch Number	20	41	60	Insurer Branch Number (Optional)
Filler	20	61	80	Spaces
File Trailer Record (1 record per file)				
Field	Length	Begin	End	Notes
Record ID	2	1	2	FT – File Trailer
Total Policies	6	3	8	Total Policy Records
Total Records	10	9	18	Total Records in the File
Receiver Entity ID Code	2	19	20	Entity Identifier Code (SQ)
Receiver Name	30	21	50	Name (Explore or Colorado)
Receiver ID Code Qualifier	2	51	52	ID Qualifier (FI)
Receiver ID Code	20	53	72	'999999'
Filler	8	73	80	Spaces

# **APPENDIX M**

## ***Guide to FTP/PGP***

**Being finalized.**

# **APPENDIX N**

## ***MIIDB Web Interface Definitions***

**To be included**

# **APPENDIX O**

## ***MIIDB Report Definitions***

To be included.

# **APPENDIX P**

## ***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. An exception is being made for small volume insurance carriers currently reporting in a custom non-X12 format. This custom format will not be available for new Trading Partners added after January 1, 2007. See **Section 5.0, Reporting Specifications**, of the MIIDB User Guide.

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

The transport method for delivering files to Colorado.gov 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. In addition, insurance carriers that utilize Information Exchange mailboxes can continue to use that transmission method. See **Section 5.0, Reporting Specifications**, of the MIIDB User Guide.

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

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

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. **Gross Vehicle Weight:** the first three characters of the plate type field are **GVW**.
- j. **Fleet:** the last three characters of the plate type field are **FLT**.
- k. **County:** the last three characters of the plate type field are **CNY**.
- l. **City:** the last three characters of the plate type field are **CTY**.
- m. **Rental:** the last three characters of the plate type field are **RNT** or **RTL**.
- n. **State of Colorado:** the last three characters of the plate type field are **SOC**.
- o. **TV/Radio:** the last three characters of the plate type field are **CCL**.
- p. **Government:** the last three characters of the plate type field are **GVT**.

In addition, a “1” in the Carrier Type field on any vehicle record from the CSTARs interface file indicates the vehicle is used for commercial purposes and will be marked exempt.

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. In another example, if an insured marries and changes his or her name, 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?**

Yes.

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. See X12 segment NM102 in Attachment A of the User Guide.

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 for an organization.

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 and increased customer assistance workload. Also, your customer will need to provide proof of insurance in order to renew their vehicle registration.

**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 current 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. The error records will be sent back to the Trading Partner that sent the file containing the error. The insurer's NAIC number will also be returned. In Attachment B of the User Guide, refer to segments NM109 and REF02.

**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](http://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.

**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.

- o Buses
- o Dealers
- o Farm Vehicles
- o Special Mobile Equipment
- o Special Mobile Machinery
- o Special Use Vehicle

- Trailer
- Truck Tractor

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

Per Colorado Revised Statute 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](http://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.

**35. Will insurance companies need to complete new Trading Partner forms with Colorado.gov, even if we have already completed a form for Explore?**

Yes. Colorado.gov will be asking all MIIDB Trading Partners (senders and receivers of data files) to complete a Trading Partner Profile Form (see Appendix H of the User Guide) and a Trading Partner Agreement (see Appendix I of the User Guide).

**36. Will a full initial load of policy data be required when we switch over to Colorado.gov?**

No. We will be converting policy data from the Explore database as of 12/31/2006.

**37. What is the matching logic for vehicles?**

VIN.

**38. Will a software package like VINA be used to edit the VIN?**

No. Program logic will be written by Colorado.gov to do VIN check digit verification.

**39. Will the Notice Letters sent to owners change after the transition to Colorado.gov?**

Changes to Colorado statutes, effective July 1, 2006, eliminated the requirement to monitor insurance by owner/driver and the Notice Letters were eliminated at that time.

**40. Colorado.gov has added some Error Codes and our software is not prepared to process these new error. What should we do?**

Please refer to the Error Code table in Appendix F of the User Guide. These new error codes will be manually handled by non-automated notification to the Trading Partner. These are critical errors that need to be documented, but Colorado.gov expects the occurrence of these errors to be rare.

**41. How does Colorado.gov flag a vehicle as being Non-Use or Out-of-State?**

The Colorado DMV will receive an affidavit from the vehicle owner and will update the MIIDB via a web interface.

**42. We are a Trading Partner that submits policy data for multiple NAICs. Can “No Activity” be submitted at the Trading Partner level? Can we send a “No Activity” email?**

Each NAIC that has no weekly activity must be reported via the [www.colorado.gov/driveinsured](http://www.colorado.gov/driveinsured) website. Emails are not an option.

**43. When should a NBS or XLC transaction be sent?**

Per CRS 10-4-615, policy activity must be reported every week for the previous week's business.

**44. When will errors be returned by Colorado.gov?**

An error file creation process will run at the end of each business day, which distributes all errors generated during that day's processing.