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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:

- Trading Partners will follow the Trading Partner administrative procedures for program setup/maintenance 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 8.0).
- 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, through their Trading Partner, will provide an initial policy data load file to MIIDB of all policies active in Colorado.
- Provide weekly (or more often if desired) policy update files to MIIDB, 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:

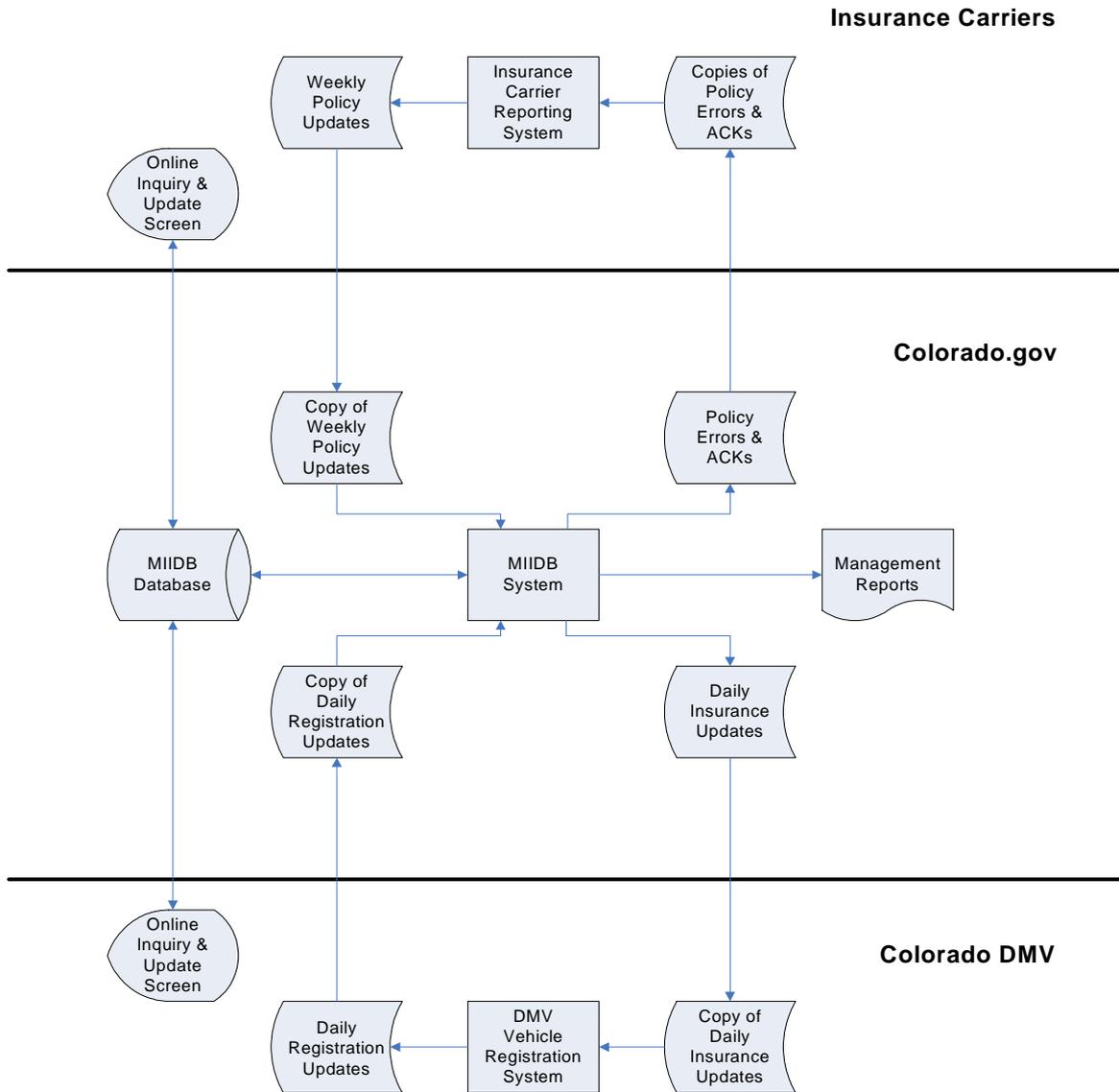
- Provide a Trading Partner setup process for new Colorado insurance carriers.
- Provide a web interface for MIIDB administrative functions.
- Provide a process to test policy data from new Colorado-based insurance carriers.
- Process weekly/daily policy update files from insurance carriers.
- Provide 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/Maintenance

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 that 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 Setup profile form described in **Appendix H, *Trading Partner Profile Setup/Update Forms***, 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. 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 Setup 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) transmissions of new policies, policy updates and policy cancellations as long as they have active policies in Colorado.

Once a Trading Partner is in Production Mode, any changes to their profile should be made using the Update profile form described in **Appendix H, *Trading Partner Profile Setup/Update Forms***, found in this User Guide.

NOTE: Colorado.gov is working on creating a web interface for Trading Partner profile setup and updates. If and when this feature is available, this Section will be updated to define that process.

5.0 Policy 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. 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. Receipt acknowledgments will not be exchanged with the Custom format Trading Partners.

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 only be available to Trading Partners that are already utilizing the custom option prior to the transition to Colorado.gov on January 1, 2007. All Trading Partners beginning business in Colorado after the January 1, 2007 transition to Colorado.gov, regardless of policy volume in Colorado, will be required to furnish data in the X12 format. In addition, Colorado.gov will not be responsible for the support of the software being used to create the custom 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 Web Interfaces

This Section describes the purpose of each MIIDB web interface page and how it is used.

6.1 MIIDB Home Page

To Be Documented

6.2 MIIDB User Logon Page

To Be Documented

6.3 MIIDB Administrator Page

To Be Documented

6.4 MIIDB Trading Partner Profile Setup Page

To Be Documented

6.5 MIIDB Trading Partner Profile Update Page

To Be Documented

6.6 MIIDB Vehicle Inquiry Page

To Be Documented

6.7 MIIDB Non-Use and Out-of-State Update Page

To Be Documented

6.8 MIIDB Policy Verification Page

To Be Documented

6.9 MIIDB No Activity Reporting Page

To Be Documented

6.10 MIIDB File Processing History Page

To Be Documented

6.11 MIIDB Insurer Statistics Page

To Be Documented

6.12 MIIDB Report Request Page

To Be Documented

7.0 Reports

This Section describes the purpose of each MIIDB report and how it is used.

7.1 MIIDB Trading Partner Contacts Report

To Be Documented

7.2 MIIDB Monthly Processing Statistics Report

To Be Documented

7.3 MIIDB Year-to-Date Processing Statistics Report

To Be Documented

7.4 MIIDB Vehicle Insurance Status Report

To Be Documented

7.5 MIIDB Late Policy Submission Report

To Be Documented

7.6 MIIDB Policy Error Report

To Be Documented

8.0 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

8.1 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.

8.2 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 beginning business in Colorado after January 1, 2007, regardless of policy volume in Colorado, will be required to furnish data in the X12 format and follow the testing described in Section 8.2.1.

Custom format policy file testing will verify that:

- The proper Record ID sequence of records exist
- Records are each 80 characters in length
- Data elements start and end in the proper position in each record

8.3 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.

For policy records formatted in ANSI X12 format, the 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 X12 error file when errors are found.

For policy records formatted in the Custom format, the edit rules are contained in the Notes column of **Appendix L, *Custom Policy Data File Format***, found in this User Guide.

9.0 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 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 secure web interface.

10.0 Insurance Coverage Verification

When deemed necessary, Colorado.gov will send a verification request 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 (automatically generated by MIIDB). 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 (verification request entered by DMV via web interface).

The X12 verification request will be sent to the insurance carrier as a transaction within the daily Error file with a Transaction Type of “ACK”. The insurance carrier can furnish a positive response with either an “ACK” or “NBS” Transaction Type. A negative response should be provided with a “NIS” Transaction Type.

The verification request transaction will contain the following fields:

- NAIC of insurance carrier
- Policy Number
- Policy Effective Date
- Insured’s Name (Last or Organization, First, Middle, Suffix)
- Insured’s ID (Driver License Number or FEIN)
- Insured’s Address (Street, City, State, Zip)

11.0 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
AAMVA	American Association of Motor Vehicle Administrators. AAMVA is a voluntary, nonprofit, tax-exempt, educational organization of state and provincial officials in the United States and Canada responsible for the administration and enforcement of laws pertaining to the motor vehicle and its use.
ALIR	An insurance industry common term used to refer to Automobile Liability Insurance Reporting.
ANSI ASC X12	The American National Standards Institute (ANSI), Accredited Standards Committee (ASC) X12. These are universal standards to enable 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.
Colorado.gov	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.
CSTARS	The Colorado State Titling and Registration System. This system will provide vehicle registration data to the MIIDB on a daily basis.
DMV	The Division of Motor Vehicles within the Colorado Department of Revenue, responsible for the administration of the MIIDB program.
DOI	The Division of Insurance within the Colorado Department of Regulatory Agencies, responsible for monitoring the automobile insurance industry participants doing business in Colorado.
EDI	Electronic Data Interchange is inter-company, computer to computer transmission of business data in a standard format. Information can be exchanged within minutes or hours. The transmission of data to and from the MIIDB using FTP or Information Exchange are both considered EDI transmissions.

Acronym	Definition
Explore	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.
FTP	File Transfer Protocol. The protocol utilized to transfer a file from one entity to another over the Internet.
FTP Directory	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.
Information Exchange	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.
Information Exchange Mailbox (IE)	A unique "address" that provides an insurance company with the ability to securely send and receive information to and from the MIIDB.
IVANS	Insurance Value Added Network Services. A networking information and communications service company used by many insurance companies to format and/or transmit their policy data. IVANS is a supplier of Information Exchange services.
Match	A match occurs when a vehicle registration VIN matches with the VIN on an insurance policy record provided by an insurance carrier.
MIIDB	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.
NAIC	National Association of Insurance Commissioners. A key data item in the MIIDB system is the NAIC code uniquely assigned to each insurance carrier.
No Match	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.
Policy	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.

Acronym	Definition
Trading Partner	Entities in partnership with Colorado.gov to ensure successful operation of the Colorado MIIDB. The vast majority of Trading Partners are insurance carriers doing business in Colorado. Other Trading Partners include insurance carrier Service Providers and the DMV CSTARS application group.
Transaction Set	A transaction set 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).
Transmission Mode	The MIIDB accommodates two modes (methods) for transmitting files to/from the MIIDB system. The two modes are FTP and Information Exchange.
VIN	The Vehicle Identification Number. Since 1981, the VIN has been standardized as a 17-character data item which includes, among other things, identification of the vehicle manufacturer, make, model and year.

12.0 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 for insurance policy reporting. 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 describes usage of the ANSI ASC X12 811 Transaction Set. It includes a description of each record (segment) type and each data element. The Implementation Guide is available and can be downloaded from Washington Publishing Company's website on the Internet at www.wpc-edi.com. The file is available as a bound paper document or in electronic format using Adobe's Portable Document Format (PDF).

The Segment numbers (1-41) presented in the header of each Segment table is provided for ease of reference and is not part of the ANSI X12 standard. When the "Value To Be Used" column shows "Not Used" the record should contain consecutive data element delimiters for the item, as can be seen in the example files.

1. Segment: ISA – Interchange Control Header (required)		
Seq. No.	X12 Name	Value To Be Used
ISA01	Authorization Information Qualifier	Value “00”
ISA02	Authorization Information	Blank (10 spaces)
ISA03	Security Information Qualifier	Value “00”
ISA04	Security Information	Blank (10 spaces)
ISA05	Interchange ID Qualifier	Value “ZZ”
ISA06	Interchange Sender ID	Components provided on Trading Partner Profile Form. This element is 15 characters in length and typically contains the Sender’s Interchange Account ID and User ID, separated by three spaces, for Information Exchange Trading Partners or Trading Partner’s NAIC or FEIN for FTP clients. Colorado.gov will compare against what was provided on the Trading Partner Profile form.
ISA07	Interchange ID Qualifier	Value “ZZ”
ISA08	Interchange Receiver ID	“COIN1 COIN1PR“ for Production or “COIN1 COIN1TS“ for Test. This element is 15 characters in length and contains Colorado.gov’s Interchange Account ID and User ID, separated by three spaces, for all X12 ISA Segments (Information Exchange and FTP).
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 should be included in IEA02 segment in Control Trailer record.
ISA14	Acknowledgment Requested	No “0”, Yes “1”
ISA15	Test Indicator	“P” for Production or “T” for Test
ISA16	Component Element Separator	Blank (One Space)

2. Segment: GS – Functional Group Header (required)		
Seq. No.	X12 Name	Value To Be Used
GS01	Functional ID Code	Value “CF”.
GS02	Application Sender’s Code	Sender’s Interchange Account Id and User ID (separated by one space) for Information Exchange clients or NAIC or FEIN for FTP clients.
GS03	Application Receiver’s Code	Colorado.gov’s Interchange User Id. “COIN1PR” for Production File “COIN1TS” for Test File
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. Matches number in GE02 segment element.
GS07	Responsible Agency Code	Value “X”
GS08	Version/Release	Value “003050”

3. Segment: ST – 811 Transaction Set Header (required)		
Seq. No.	X12 Name	Value To Be Used
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 (SE02).

4. Segment: BIG - Beginning Segment for Invoice (required)		
Seq. No.	X12 Name	Value To Be Used
BIG01	Date	File creation date – YYMMDD
BIG02	Invoice Number	Value “1”
BIG03	Date	Not Used
BIG04	Data Type Indicator	“U” (Update), “T” (Test), or “R” (Reload)

5. Segment: N1 - Name Loop Occurrence 1: Sender Information (required)		
Seq. No.	X12 Name	Value To Be Used
N101	Entity ID Code	Value “IN” (Insurer) or “SQ” (Service Bureau)
N102	Name	Sender’s name
N103	ID Code Qualifier	Value “NI” (NAIC code) or “FI” (Service Bureau Tax ID number)
N104	ID Code	NAIC code or Tax ID number

6. Segment: N1 – Name Loop Occurrence 2: Recipient Information (required)		
Seq. No.	X12 Name	Value To Be Used
N101	Entity ID Code	Value “SQ” (Service Bureau)
N102	Name	Value “COLORADO.GOV” Note: “EXPLORE” will also be accepted until Trading Partners have had time to make the programming change.

7. Segment: HL - Hierarchical Level 1: Insurer (required)		
Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	Value “1”
HL02	Hierarchical Parent ID	Value “0” or blank
HL03	Hierarchical Level Code	Value “1”
HL04	Hierarchical Child Code	Value “1”

8. Segment: NM1 - Individual or Organization Name (Insurer) (required)		
Seq. No.	X12 Name	Value To Be Used
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

9. Segment: REF – Ref NM1 - Insurer’s branch office (optional)		
Seq. No.	X12 Name	Value To Be Used
REF01	Reference Identification Qualifier	Value is “3L”
REF02	Reference Identification	Branch Office Identification

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

11. Segment: DTM – Segment 8’s submission date (required)		
Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value “368”
DTM02	Date	Date submitted
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Century of submittal date

12. Segment: HL - Hierarchical Level 2: (required)		
Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	Value “2”
HL02	Hierarchical Parent ID	Value “1”
HL03	Hierarchical Level Code	Value “2”
HL04	Hierarchical Child Code	Value “1”

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

14. Segment: HL - Hierarchical Level 3 (NOT USED)
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15. Segment: HL - Hierarchical Level 4: Policy Detail (required)		
Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	ID number
HL02	Hierarchical Parent ID	Parent ID number
HL03	Hierarchical Level Code	Value “4”
HL04	Hierarchical Child Code	Value “1” (level 5 loops present) or “0” (no level 5 loops present)

16. Segment: NM1 - Individual or Organization Name (required)		
Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value “IL”
NM102	Entity Type Qualifier	Value “1” (person), “2” (non-person entity)
NM103	Last name or organization name	Insured last name or organization name
NM104	Name First	Insured first name
NM105	Name Middle	Insured middle name
NM106	Name Prefix	Not used
NM107	Name Suffix	Insured suffix
NM108	Identification Code Qualifier	Value “N” - Insured Unique ID Number “FI” - Federal Tax ID Number Blank - NM109 is not used
NM109	ID Code	Insured driver’s license number or Insured Federal Tax ID Number

17. Segment: N3 - Address Information (required)		
Seq. No.	X12 Name	Value To Be Used
N301	Address Information	Insured mailing address

18. Segment: N4 - Geographical Location (required)		
Seq. No.	X12 Name	Value To Be Used
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip

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

20. Segment: SI - Service Characteristic ID - Occurrence 1 – Policy Type (required)		
Seq. No.	X12 Name	Value To Be Used
SI01	Agency Qualifier Code	Value "ZZ"
SI02	Service Characteristic Qualifier	Value "11"
SI03	Product/Service ID	Transaction Type (NBS=New Business, XLC=Cancellation, ACK – Positive Verification Response, NIS – Negative Verification Response)

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

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

23. Segment: REF – Ref Occurrence 3 - Policy Type (required)		
Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value “S3”
REF02	Reference Number	Value “V” if (vehicle specific) or “NS” if (not vehicle-specific) or “NO” if (not vehicle-specific, operator)
REF03	Description	Not Used

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

25. Segment: DTM - Date/Time/Ref Occurrence 1 - Insured Date of Birth (optional)		
Seq. No.	X12 Name	Value To Be Used
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

26. Segment: DTM - Date/Time/Ref Occurrence 2 - Policy Effective Date (required) Note: Present if Cancellation Date not being sent		
Seq. No.	X12 Name	Value To Be Used
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

27. Segment: DTM - Date/Time/Ref Occurrence 2 - Policy Cancellation Date (required) Note: Present if Effective Date not being sent		
Seq. No.	X12 Name	Value To Be Used
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

28. Segment: IT1 - Baseline Item Data – Add'l Operators - 0 to 30 Iterations (optional)		
Seq. No.	X12 Name	Value To Be Used
IT101	Assigned Identification	Sequential number beginning with 1 and incremented by 1 for each additional operator.
IT102	Quantity Invoiced	Value "1"
IT103	Unit	Value "IP"
IT104	Unit Price	Value "0"

29. Segment: REF – Ref Add'l Operator Driver License Jurisdiction (optional)		
Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "XM"
REF02	Reference Number	Not Used
REF03	Description	State or province code of jurisdiction issuing driver license

30. Segment: DTM - Date/Time/Ref - Add'l Operator Date of Birth (optional)		
Seq. No.	X12 Name	Value To Be Used
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

31. Segment: NM1 - Individual or Organization Name - Add'l Operator Name (optional)		
Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value "OP"
NM102	Entity Type Qualifier	Value "1" (person)
NM103	Last name or organization name	Insured last name
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

32. Segment: N3 - Address Information (optional)		
Seq. No.	X12 Name	Value To Be Used
N301	Address Information	Insured mailing address

33. Segment: N4 - Geographical Location (optional)		
Seq. No.	X12 Name	Value To Be Used
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip
N404	Country Code	Not used

34. Segment: HL - Hierarchical Level 5: Vehicles Insured by Level 4 Policy (Zero to 200 Iterations – required if vehicle info available)		
Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	HL identifier
HL02	Hierarchical Parent ID	Parent identifier
HL03	Hierarchical Level Code	Value “5”
HL04	Hierarchical Child Code	Value "0"

35. Segment: LX – Section Separator, Vehicle Occurrence (required for each available Level 5 vehicle)		
Seq. No.	X12 Name	Value To Be Used
LX01	Assigned Number	Sequential number beginning with 1 and incremented by 1 for each vehicle.

36. Segment: VEH - Vehicle Information (required for each available Level 5 vehicle)		
Seq. No.	X12 Name	Value To Be Used
VEH01	Assigned Number	Vehicle occurrence on the policy
VEH02	Vehicle ID Number	Vehicle Identification Number (VIN)
VEH03	Century	Century vehicle was made
VEH04	Year within Century	Year vehicle was made
VEH05	Agency Qualifier Code	Value “NA”
VEH06	Product Description Code	Vehicle make

37. Segment: TDS - Total Monetary Value Summary (required)		
Seq. No.	X12 Name	Value To Be Used
TDS01	Total Invoice Amount	Value “1”

38. Segment: CTT – Transaction Totals (required)		
Seq. No.	X12 Name	Value To Be Used
CTT01	Number of Line Items	Total number of insurance policy transactions involved in this 811 transaction set.

39. Segment: SE – 811 Transaction Set Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
SE01	Number of Included Segments	Total number of segments included in an 811 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 (ST02).

40. Segment: GE – Functional Group Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
GE01	Number of Transaction Sets Included	Number of 811 Transaction Sets Included. That is, number of ST segments in the file.
GE02	Group Control Number	Control Number assigned by Sender. Matches number in GS06 segment element.

41. Segment: IEA – Interchange Control Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
IEA01	Number of Included Functional Groups	Number of Functional Group Trailer Records in the File. That is, number of GE01 segments in the file.
IEA02	Interchange Control Number	Control Number assigned by Sender. Same value as in ISA13 segment in Control Header record.

Example of a Test X12 Policy Data File

NOTE: The first record “ISA” wraps to two lines in this example. The data element delimiter represented in this example file is the asterisk “*”. The tilde symbol “~” is used as the segment delimiter.

```
ISA*00*      *00*      *ZZ*IWEB IWEB206 *ZZ*COIN1 COIN1TS*
061231*1858*U*03050*000006396*0*T* ~
GS*CI*IWEB IWEB206*COIN1TS*060804*1858*6396*X*003050~
ST*811*10714~
BIG*060804*1**T~
N1*IN*TEST TRADING PARTNER*NI*99999~
N1*SQ*COLORADO.GOV~
HL*1**1*1~
NM1*IN*2*TEST INS CO*****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*999999999999999~
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*999999999999999~
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*999999999999999~
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*99999999999999~
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*99999999999999~
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*99999999999999~
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*99999999999999~
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.

The Segment numbers (1-46) presented in the header of each Segment table is provided for ease of reference and is not part of the ANSI X12 standard. When the “Value To Be Used” column shows “Not Used” the record should contain consecutive data element delimiters for the item, as can be seen in the example files.

The REF02 field in the Error Code segment will contain an “E” prefix, followed by the Error Number from the Appendix F Error Code table.

1. Segment: ISA – Interchange Control Header (required)		
Seq. No.	X12 Name	Value To Be Used
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	<p>“COIN1 COIN1PR“ for Production or “COIN1 COIN1TS“ for Test.</p> <p>This element is 15 characters in length and contains Colorado.gov’s Interchange Account ID and User ID, separated by three spaces, for all X12 ISA Segments (Information Exchange and FTP).</p>
ISA07	Interchange ID Qualifier	Value “ZZ”
ISA08	Interchange Receiver ID	<p>Components provided on Trading Partner Profile Form.</p> <p>This element is 15 characters in length and typically contains Sender’s Interchange Account ID and User ID, separated by three spaces, for Information Exchange Trading Partners</p> <p>or</p> <p>Trading Partner’s NAIC or FEIN for FTP clients. Colorado.gov will use what was provided on the Trading Partner Profile form.</p>
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 #	Colorado.gov Generated Control Number Same value will be included in the IEA02 segment in the Control Trailer record.
ISA14	Acknowledgment Requested	No “0”, Yes “1”
ISA15	Test Indicator	“P” for Production or “T” for Test
ISA16	Component Element Separator	Blank (One Space)

2. Segment: GS – Functional Group Header (required)		
Seq. No.	X12 Name	Value To Be Used
GS01	Functional ID Code	Value “CF”.
GS02	Application Sender’s Code	“COIN1 COIN1PR“ for Production or “COIN1 COIN1TS“ for Test. This element is 13 characters in length and contains Colorado.gov’s Interchange Account ID and User ID, separated by one space. This will be the same for transmissions to Information Exchange mailboxes and for files destined for FTP Trading Partners.
GS03	Application Receiver’s Code	Interchange User Id for Information Exchange clients. NAIC or FEIN for FTP clients.
GS04	Date	Date Created – YYMMDD
GS05	Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
GS06	Group Control Number	Colorado.gov Assigned Number. Matches number in GE02 segment element.
GS07	Responsible Agency Code	Value “X”
GS08	Version/Release	Value “003050”

3. Segment: ST – 811 Transaction Set Header (required)		
Seq. No.	X12 Name	Value To Be Used
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. Assigned by Colorado.gov.

4. Segment: BIG - Beginning Segment for Invoice (required)		
Seq. No.	X12 Name	Value To Be Used
BIG01	Date	File creation date – YYMMDD
BIG02	Invoice Number	Value “1”
BIG03	Date	Not Used
BIG04	Data Type Indicator	“U” (Update), “T” (Test), or “R” (Reload)

5. Segment: N1 – Name Loop Occurrence 1: Sender Information (required)		
Seq. No.	X12 Name	Value To Be Used
N101	Entity ID Code	Value “SQ” (Service Bureau)
N102	Name	Value “COLORADO.GOV”

6. Segment: N1 - Name Loop Occurrence 2: Recipient Information (required)		
Seq. No.	X12 Name	Value To Be Used
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 (FEIN)

7. Segment: HL – Hierarchical Level 1: Insurer (required)		
Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	Value “1”
HL02	Hierarchical Parent ID	Value “0” or blank
HL03	Hierarchical Level Code	Value “1”
HL04	Hierarchical Child Code	Value “1”

8. Segment: LX – Section Separator, Insurer Level (required)		
Seq. No.	X12 Name	Value To Be Used
LX01	Assigned Number	Value is “1”

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

10. Segment: NM1 – Individual or Organization Name (required)		
Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Qualifier "IN" for insurer
NM102	Entity Type Qualifier	Qualifier "2" for non-person
NM103	Last Name or Organization Name	Organization name from inbound policy data
NM108	Identification Code Qualifier	Value "NI" for NAIC code
NM109	ID Code	NAIC Code from inbound policy data

11. Segment: REF – Ref NM1 - Insurer’s branch office (optional)		
Seq. No.	X12 Name	Value To Be Used
REF01	Reference Identification Qualifier	Value is “3L”
REF02	Reference Identification	Branch Office Identification
REF03	Description	Not Used

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

13. Segment: DTM - Date/Time/Ref Occurrence 1: Submission date (required)		
Seq. No.	X12 Name	Value To Be Used
DTM01	Date/Time Qualifier	Value "368"
DTM02	Date	Date submitted
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Century of submittal date

14. Segment: HL - Hierarchical Level 2: Occurs once for the state (required)		
Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	Value "2"
HL02	Hierarchical Parent ID	Value "1"
HL03	Hierarchical Level Code	Value "2"
HL04	Hierarchical Child Code	Value "1"

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

16. Segment: HL - Hierarchical Level 3 (NOT USED)
--

17. Segment: HL - Hierarchical Level 4: Policy Detail (required)		
Seq. No.	X12 Name	Value To Be Used
HL01	Hierarchical ID Number	ID number
HL02	Hierarchical Parent ID	Parent ID number
HL03	Hierarchical Level Code	Value "4"
HL04	Hierarchical Child Code	Value "1" (level 5 loops present) or "0" (no level 5 loops present)

18. Segment: LX – Section Separator, Policy Level (required)		
Seq. No.	X12 Name	Value To Be Used
LX01	Assigned Number	Value is “1”

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

20. Segment: NM1 - Individual or Organization Name (required)		
Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value “IL”
NM102	Entity Type Qualifier	Value “1” (person), “2” (non-person entity)
NM103	Last name or organization name	Insured last name or organization name
NM104	Name First	Insured first name
NM105	Name Middle	Insured middle name
NM106	Name Prefix	Not used
NM107	Name Suffix	Insured suffix
NM108	Identification Code Qualifier	Value “N” - Insured Unique ID Number “FI” - Federal Tax ID Number Blank - NM109 is not used
NM109	ID Code	Insured driver’s license number or Insured Federal Tax ID Number

21. Segment: N3 - Address Information (required)		
Seq. No.	X12 Name	Value To Be Used
N301	Address Information	Insured mailing address

22. Segment: N4 - Geographical Location (required)		
Seq. No.	X12 Name	Value To Be Used
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip

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

24. Segment: SI – Service Characteristic Identification – Transaction Type (required)		
Seq. No.	X12 Name	Value To Be Used
SI01	Agency Qualifier Code	Value is “ZZ”
SI02	Service Characteristic Qualifier	Value is “11”
SI03	Product/Service ID	Transaction Type from erroneous incoming data (“NBS”, “XLC”, “ACK” or “NIS”) or “ACK” for outgoing Verification Request.

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

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

27. Segment: REF – Ref Policy Type - Occurrence 3 (required)		
Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value “S3”
REF02	Reference Number	Value“V” if (vehicle specific) or “NS” if (not vehicle-specific) or “NO” if (not vehicle-specific, operator)
REF03	Description	Not Used

28. Segment: REF – Ref Insurance Company Description - Occurrence 4 (optional on Policy input, but Not Used on Error output)		
Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value “DD” (Insurance Company Information)
REF02	Reference Number	Not Used
REF03	Description	Description (Locator for additional operators)

29. Segment: DTM - Date/Time/Ref Insured Date of Birth - Occurrence 1 (required)		
Seq. No.	X12 Name	Value To Be Used
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

30. Segment: DTM - Date/Time/Ref Policy Effective Date - Occurrence 2 (required) Note: Present if Cancellation Date not being sent		
Seq. No.	X12 Name	Value To Be Used
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

31. Segment: DTM - Date/Time/Ref Policy Cancellation Date - Occurrence 3 (required)		
Note: Present if Effective Date not present		
Seq. No.	X12 Name	Value To Be Used
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

32. Segment: IT1 - Baseline Item Data (Additional Operators - 0 to 30 Iterations) (optional on policy input, but Not Used on error output file)		
Seq. No.	X12 Name	Value To Be Used
IT101	Assigned Identification	Sequential number beginning with 1 and incremented by 1 for each additional operator.
IT102	Quantity Invoiced	Value "1"
IT103	Unit	Value "IP"
IT104	Unit Price	Value "0"

33. Segment: REF – Ref Add'l Operator Driver License Jurisdiction (optional on policy input, but Not Used on error output file)		
Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value "XM"
REF02	Reference Number	Not Used
REF03	Description	State or province code of jurisdiction issuing driver license

34. Segment: DTM - Date/Time/Ref Add'l Operator Date of Birth (optional on policy input, but Not Used on error output file)		
Seq. No.	X12 Name	Value To Be Used
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

35. Segment: NM1 - Individual or Organization Name (Add'l Operator Name) (optional on policy input, but Not Used on error output file)		
Seq. No.	X12 Name	Value To Be Used
NM101	Entity ID Code	Value "OP"
NM102	Entity Type Qualifier	Value "1" (person)
NM103	Last name or organization name	Insured last name
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

36. Segment: N3 - Address Information (optional on policy input, but Not Used on error output file)		
Seq. No.	X12 Name	Value To Be Used
N301	Address Information	Insured mailing address

37. Segment: N4 - Geographical Location (optional on policy input, but Not Used on error output file)		
Seq. No.	X12 Name	Value To Be Used
N401	City Name	Insured city
N402	State or Province Code	Insured state
N403	Postal Code	Insured zip
N404	Country Code	Not used

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

39. Segment: LX – Section Separator, Vehicle Level (required)		
Seq. No.	X12 Name	Value To Be Used
LX01	Assigned Number	Sequential number beginning with 1 and incremented by 1 for each vehicle error associated with the policy.

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

41. Segment: REF – Ref Vehicle Error Code (required)		
Seq. No.	X12 Name	Value To Be Used
REF01	Reference No. Qualifier	Value is "1Q"
REF02	Reference Number	Error code (See Appendix F for values)
REF03	Description	Not Used

42. Segment: TDS - Total Monetary Value Summary (required)		
Seq. No.	X12 Name	Value To Be Used
TDS01	Total Invoice Amount	Value “1”

43. Segment: CTT – Transaction Totals (required)		
Seq. No.	X12 Name	Value To Be Used
CTT01	Number of Line Items	Total number of insurance policy transactions involved in this 811 transaction set. Calculated by Colorado.gov.

44. Segment: SE – 811 Transaction Set Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
SE01	Number of Included Segments	Total number of segments included in a transaction set including ST and SE segments. Calculated by Colorado.gov.
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. Assigned by Colorado.gov.

45. Segment: GE – Functional Group Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
GE01	Number of Transaction Sets Included	Number of Transaction Sets Included. Calculated by Colorado.gov.
GE02	Group Control Number	Control Number assigned by Sender. Matches number in GS06 segment element. Assigned by Colorado.gov.

46. Segment: IEA – Interchange Control Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
IEA01	Number of Included Functional Groups	Number of Functional Group Trailer Records in the File. Calculated by Colorado.gov.
IEA02	Interchange Control Number	Control Number assigned by Sender. Same value as in ISA13 segment. Assigned by Colorado.gov.

Example of X12 Error Test File

NOTE: The first record “ISA” wraps to two lines in the example. The data element delimiter represented in this example file is the asterisk “*”. The tilde symbol “~” is used as the segment delimiter.

```
ISA*00*      *00*      *ZZ*COIN1 COIN1TS*ZZ*IWEB IWEB206 *
060824*0315*U*00305*000001782*0*T* ~
GS*CI*COIN1 COIN1TS*IWEB206*060824*0315*996*X*003050~
ST*811*0001~
BIG*060824*1**T~
N1*SQ*COLORADO.GOV~
N1*IN*TEST TRADING PARTNER*NI*99999~
HL*1**1*1~
NM1*IN*2*TEST INS CO*****NI*11111~
REF*3L*TEST BRANCH OFFICE~
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*E220~
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 file receipt 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 and what should be used by Colorado Trading Partners when acknowledging receipt of an Error file from Colorado.

The first set of transaction formats is for the Acknowledgment sent by Colorado.gov to acknowledge receipt of a Policy file from a Trading Partner. They are followed by a sample test file.

The second set of transaction formats is for the Acknowledgement sent by a Trading Partner to acknowledge receipt of an Error file from Colorado. They are followed by a sample test file.

Colorado does not use Transaction Set 997 for anything other than file receipt notification. All error reporting from Colorado.gov back to the Trading Partner is done using the Transaction Set 811. Any Verification requests from Colorado.gov will be included in the Transaction Set 811 Error file sent to Trading Partners. Verifications requests will use an “ACK” transaction type.

From Colorado.gov to Trading Partner

1. Segment: ISA – Interchange Control Header (required)		
Seq. No.	X12 Name	Value To Be Used
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	<p>“COIN1 COIN1PR“ for Production or “COIN1 COIN1TS“ for Test. This element is 15 characters in length and contains Colorado.gov’s Interchange Account ID and User ID, separated by three spaces, for all X12 ISA Segments (Information Exchange and FTP).</p>
ISA07	Interchange ID Qualifier	Value “ZZ”
ISA08	Interchange Receiver ID	<p>Components provided on Trading Partner Profile Form. This element is 15 characters in length and typically contains Sender’s Interchange Account ID and User ID, separated by three spaces, for Information Exchange Trading Partners or Trading Partner’s NAIC or FEIN for FTP clients. Colorado.gov will use what was provided on the Trading Partner Profile form.</p>
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 #	Colorado.gov Generated Control Number Same value will be included in the IEA02 segment in the Control Trailer record. Assigned by Colorado.gov.
ISA14	Acknowledgment Requested	Value “0” for No.
ISA15	Test Indicator	Production “P”, Test “T”
ISA16	Component Element Separator	Blank

2. Segment: GS – Functional Group Header (required)		
Seq. No.	X12 Name	Value To Be Used
GS01	Functional ID Code	Value “FA” for Functional Acknowledgment.
GS02	Application Sender’s Code	“COIN1 COIN1PR“ for Production or “COIN1 COIN1TS“ for Test. This element is 13 characters in length and contains Colorado.gov’s Interchange Account ID and User ID, separated by one space. This will be the same for transmissions to Information Exchange mailboxes and for files destined for FTP Trading Partners.
GS03	Application Receiver’s Code	Interchange User Id for Information Exchange clients. NAIC or FEIN for FTP clients.
GS04	Date	Date Created – YYMMDD
GS05	Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
GS06	Group Control Number	Colorado.gov Assigned Number. Matches number in GE02 segment element.
GS07	Responsible Agency Code	Value “X”
GS08	Version/Release	Value “003050”

3. Segment: ST – Transaction Set Header (required)		
Seq. No.	X12 Name	Value To Be Used
ST01	Transaction Set ID Code	Value “997”
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 997 Transaction Set Trailer record. Assigned by Colorado.gov.

4. Segment: AK1 – Functional Group Response Header (required)		
Seq. No.	X12 Name	Value To Be Used
AK101	Functional ID Code	Value “CF”.
AK102	Group Control Number	The functional group control number found in the GS segment of the functional group being acknowledged.

5. Segment: AK2 – Transaction Set Response Header (required)		
Seq. No.	X12 Name	Value To Be Used
AK201	Transaction Set ID Code	Value “811”. The transaction set ID found in the ST segment (ST01) in the transaction set being acknowledged.
AK202	Transaction Set Control Number	The transaction set control number found in the ST segment in the transaction set being acknowledged.

6. Segment: AK5 – Transaction Set Response Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
AK501	Transaction Set Acknowledgment Code	Value “A” for Accepted.

7. Segment: AK9 – Functional Group Response Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
AK901	Functional Group Acknowledgment Code	Value “A” for Accepted. Value “R” for Rejected.
AK902	Number of Transaction Sets Included	Number of Transaction Sets contained in the Group associated with this Trailer.
AK903	Number of Received Transaction Sets	Number of Transaction Sets indicated in the original functional group.
AK904	Number of Accepted Transaction Sets	Number of Transaction Sets accepted in the original functional group.

8. Segment: SE – Transaction Set Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
SE01	Number of Included Segments	Total number of segments included in this 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 997 Transaction Set Header. Assigned by Colorado.gov.

9. Segment: GE – Functional Group Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
GE01	Number of Transaction Sets Included	Number of Transaction Sets Included
GE02	Group Control Number	Control Number assigned by Sender. Matches number in GS06 segment element. Assigned by Colorado.gov.

10. Segment: IEA – Interchange Control Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
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. Assigned by Colorado.gov.

**Example of a Test Receipt Acknowledgment file sent from Colorado.gov
to a Trading Partner using Test User ID
(acknowledging receipt of a Policy file)**

```
ISA*00*      *00*      *ZZ*COIN1 COIN1TS*ZZ*IWEB IWEB206 *  
060824*0315*U*00305*000001782*0*T* ~  
GS*FA*COIN1 COIN1TS*IWEB206*060824*0315*996*X*003050~  
ST*997*0001*  
AK1*CI*3030*  
AK2*811*30300001*  
AK5*A*  
AK9*A*1*1*1*  
SE*6*0001*  
GE*1*996*  
IEA*1*000001782*
```

NOTE: The first record “ISA” wraps to two lines in this example. The data element delimiter represented in this example file is the asterisk “*”. The tilde symbol “~” is used as the segment delimiter. Colorado.gov will use the same delimiters used by the Trading Partner when sending the file being acknowledged as received.

To Colorado.gov from Trading Partner

1. Segment: ISA – Interchange Control Header (required)		
Seq. No.	X12 Name	Value To Be Used
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	<p>Components provided on Trading Partner Profile Form.</p> <p>This element is 15 characters in length and typically contains the Sender’s Interchange Account ID and User ID, separated by three spaces, for Information Exchange Trading Partners</p> <p>or</p> <p>Trading Partner’s NAIC or FEIN for FTP clients.</p> <p>Colorado.gov will compare against what was provided on the Trading Partner Profile form.</p>
ISA07	Interchange ID Qualifier	Value “ZZ”
ISA08	Interchange Receiver ID	<p>“COIN1 COIN1PR“ for Production or “COIN1 COIN1TS“ for Test.</p> <p>This element is 15 characters in length and contains Colorado.gov’s Interchange Account ID and User ID, separated by three spaces, for all X12 ISA Segments (Information Exchange and FTP).</p>
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 #	<p>Sender Generated Control Number</p> <p>Same value should be included in IEA02 segment in Control Trailer record.</p>
ISA14	Acknowledgment Requested	Value “0” for No.
ISA15	Test Indicator	Production “P”, Test “T”
ISA16	Component Element Separator	Blank

2. Segment: GS – Functional Group Header (required)		
Seq. No.	X12 Name	Value To Be Used
GS01	Functional ID Code	Value “FA” for Functional Acknowledgment.
GS02	Application Sender’s Code	Sender’s Interchange Account Id and User ID (separated by one space) for Information Exchange clients or NAIC or FEIN for FTP clients.
GS03	Application Receiver’s Code	Colorado.gov’s Interchange User Id. “COIN1PR” for Production File “COIN1TS” for Test File
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. Matches number in GE02 segment element.
GS07	Responsible Agency Code	Value “X”
GS08	Version/Release	Value “003050”

3. Segment: ST – Transaction Set Header (required)		
Seq. No.	X12 Name	Value To Be Used
ST01	Transaction Set ID Code	Value “997”
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 997 Transaction Set Trailer record.

4. Segment: AK1 – Functional Group Response Header (required)		
Seq. No.	X12 Name	Value To Be Used
AK101	Functional ID Code	Value “CI”.
AK102	Group Control Number	The functional group control number found in the GS segment of the functional group being acknowledged.

5. Segment: AK2 – Transaction Set Response Header (required)		
Seq. No.	X12 Name	Value To Be Used
AK201	Transaction Set ID Code	Value “811”. The transaction set ID found in the ST segment (ST01) in the transaction set being acknowledged.
AK202	Transaction Set Control Number	The transaction set control number found in the ST segment in the transaction set being acknowledged.

6. Segment: AK5 – Transaction Set Response Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
AK501	Transaction Set Acknowledgment Code	Value “A” for Accepted.

7. Segment: AK9 – Functional Group Response Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
AK901	Functional Group Acknowledgment Code	Value “A” for Accepted. Value “R” for Rejected.
AK902	Number of Transaction Sets Included	Number of Transaction Sets contained in the Group associated with this Trailer.
AK903	Number of Received Transaction Sets	Number of Transaction Sets indicated in the original functional group.
AK904	Number of Accepted Transaction Sets	Number of Transaction Sets accepted in the original functional group.

8. Segment: SE – Transaction Set Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
SE01	Number of Included Segments	Total number of segments included in this 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 997 Transaction Set Header.

9. Segment: GE – Functional Group Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
GE01	Number of Transaction Sets Included	Number of Transaction Sets Included
GE02	Group Control Number	Control Number assigned by Sender. Matches number in GS06 segment element.

10. Segment: IEA – Interchange Control Trailer (required)		
Seq. No.	X12 Name	Value To Be Used
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 a Test Receipt Acknowledgment file sent to Colorado.gov
from a Trading Partner using Test User ID
(typically acknowledging receipt of an Error file)**

```
ISA*00*      *00*      *ZZ*IWEB IWEB206 *ZZ*COIN1 COINITS*  
061231*1858*U*03050*000006396*0*T* ~  
GS*FA*IWEB IWEB206*COIN1TS*060804*1858*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*000006396*
```

NOTE: The first record “ISA” wraps to two lines in this example. The data element delimiter represented in this example file is the asterisk “*”. The tilde symbol “~” is used as the segment delimiter. Colorado.gov will accept the delimiters used by the Trading Partner.

APPENDIX D

Colorado ANSI X12 Standard for Verification Handling

Verification Request and Response Examples

NOTE: Verification requests may not be operational on January 1, 2007. Colorado.gov will keep Trading Partners and Insurance Carriers aware of the status of Verification Request implementation via the MIIDB website at www.colorado.gov/driveinsured .

These X12 transaction segments will be included in the X12 Policy and Error files defined in Appendix A and B.

The following are examples of X12 811 transaction verification requests.

Verification Request Transaction (included within Error file created by MIIDB)

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 (included in Policy data file from insurer)

HL*3*2*4*1
IT1**1*IP*0
SI*ZZ*11*NBS (Can also use "ACK" rather than "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 (included in Policy data file from insurer)

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, and the 811 segment identifier.

DRAFT - TABLE NEEDS MORE WORK

Description	Transaction 811 Level	M/O/X	Type	Length	Segment
Ins Co. Number (NAIC)		M	AN	20	NM109
Submission Date		M	DT	2	DTM05
		M	DT	6	DTM02
Sender ID (Table 1)		M	AN	20	N104
Sender ID Qualifier (Table 1)		M	AN	2	N101
Policy Type (V, NS, NO)		M	AN	2	REF02 (AN, S3)
Transaction Type (NBS, XLC)		M	AN	3	SI03
Policy Number		M	AN	2	REF01 (S3, IG)
		M	AN	30	REF02 (S3, IG)
Policy Effective Date		X	DT	2	DTM05 (007)
		X	DT	6	DTM02 (007)
Policy Termination Date		X	DT	2	DTM05 (177)
		X	DT	6	DTM02 (177)
Date of Birth (Insured's)		X	DT	2	DTM05 (222)
		X	DT	6	DTM02 (222)
Person / Organization indicator (new)		M	AN	2	NM102
Last Name (or Company name)		M	AN	35	NM103
First Name		O	A	20	NM104
Middle Initial		O	A	20	NM105
Customer ID # (ODL#, ID Card#..)		X	AN	25	NM109
Customer ID # Jurisdiction		X	AN	2	REF03
Address		M	AN	35	N301
City		M	AN	30	N401
State		M	AN	2	N402
Zip Code		M	AN	5	N403
VIN (entire alphanumeric)		M	AN	17	VEH02
Vehicle Year		M	N2	2	VEH04
		M	N2	2	VEH03
Vehicle Make		M	AN	5	VEH06
Table, Level Number & Segment Type ¹		M	AN	5	NA
Error Type		M	AN	1	REF02
Error Code		M	N3	3	REF02
Table, Level Number & Segment Type ²		M	AN	5	NA

¹ Valid codes are T2L4E or T2L5E.

² Valid code is T1bbb

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

³ Valid code is T2L4P.

⁴ Valid code is T2L4I.

⁵ Valid code is T2L5V.

APPENDIX F

Policy Data Element Edit Criteria and Error Codes

The *Policy Data Element Edit Criteria and Error Code Table* below 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 (900 series), 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.

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
Level 4 Entity Type Qualifier (Person/ Non-person Indicator)	M	Must be '1' or '2'.	E018	Record rejected	Complete data element and resubmit.
Last Name of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	E020	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 '1' (person) and ID Code Qualifier is equal to 'N'.	E045	Record rejected	Complete data element and resubmit.
Address of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	E050	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
City of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	E055	Record rejected	Complete data element and resubmit.
State of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	E060	Record rejected	Complete data element and resubmit.
Zip Code of first Level 4 Insured	X	Must exist if Policy Type is "V" or "NS"	E065	Record rejected	Complete data element and resubmit.
Transaction Type	M	Must exist and equal 'NBS', 'XLC', or 'ACK'.	E075	Record rejected	Complete or correct data element and resubmit.
Policy Number	M	Must exist	E085	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 '1' (person)	E105	Record rejected	Complete data element and resubmit.
Policy Type	M	Must exist and equal 'V', 'NS', or 'NO'.	E107	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.	E110	Record accepted	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
Policy Effective Date	X	Must exist if Transaction Type equals 'NBS' and not exist if 'XLC'.	E115	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'.	E125	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.	E200	Record rejected	Complete or correct data element and resubmit.
Transaction Type	X	If VIN being cancelled, VIN must already exist in MIIDB.	E201	Record rejected	Correct VIN data element and resubmit.
Make	X	Must exist if policy type equals 'V', not present if policy type is 'NS' or 'NO'.	E205	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.	E220	Record rejected	Complete data element and re-submit.

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
ISA Interchange Control Header Errors			E900* Thru E904*		To Be Documented as Policy Processing Program is Completed and Tested.
GS Functional Group Header Errors			E905* Thru E909*		To Be Documented as Policy Processing Program is Completed and Tested.
ST 811 Transaction Set Header Errors			E910* Thru E914*		To Be Documented as Policy Processing Program is Completed and Tested.
BIG Beginning Segment Errors			E915* Thru E919*		To Be Documented as Policy Processing Program is Completed and Tested.
N1 Sender Information Errors			E920* Thru E924*		To Be Documented as Policy Processing Program is Completed and Tested.
N1 Recipient Information Errors			E925* Thru E929*		To Be Documented as Policy Processing Program is Completed and Tested.
NM1 Insurer Information Errors			E930* Thru E934*		To Be Documented as Policy Processing Program is Completed and Tested.
CTT Transaction Totals Errors			E935* Thru E939*		To Be Documented as Policy Processing Program is Completed and Tested.
SE 811 Transaction Set Trailer Errors			E940* Thru E944*		To Be Documented as Policy Processing Program is Completed and Tested.
GE Functional Group Trailer Errors			E945* Thru E949		To Be Documented as Policy Processing Program is Completed and Tested.

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
IEA Interchange Control Trailer Errors			E950* Thru E954*		To Be Documented as Policy Processing Program is Completed and Tested.

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.

Test Case Examples Table		
Case #	Case Description	Expected Result
1	New Policy (NBS), Vehicle-specific (V) with vehicles and additional drivers	Valid record written to MIIDB file. No errors.
2	New policy, Non-vehicle specific (NS)	Valid record written to MIIDB file. No errors.
3	New policy, Non-vehicle and non-operator specific (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	Colorado.gov sends 997 Transaction Acknowledgment file to Trading Partner to ensure Trading Partner can process it.	Acknowledgment file placed in Trading Partner's mailbox or Trading Partner's FTP Output directory.
12	Colordao.gov sends 811 Transaction Error file to Trading Partner to ensure Trading Partner can process it.	Error file placed in Trading Partner's mailbox or Trading Partner's FTP Output directory.
13	Trading Partner sends 997 Transaction Acknowledgment file to Colorado.gov to ensure Colorado.gov can process it.	Acknowledgment file placed in Colorado.gov's mailbox or Trading Partner's FTP Input directory.

APPENDIX H

Trading Partner Profile Setup/Update Forms

**COLORADO MOTORIST INSURANCE INFORMATION DATABASE
TRADING PARTNER PROFILE SETUP 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. Upon completion, please return as an email attachment to support@www.colorado.gov. A representative from Colorado.gov will contact you.

FORM COMPLETION INFORMATION			
Completed by Name		Date	
Email Address		Phone	
TRADING PARTNER INFORMATION			
NAIC or FEIN			
Company Name			
Address Line 1			
Address Line 2			
City			
State			
Zip			
Zip + 4			
Effective Date			
Transmission Mode	(Information Exchange or FTP)		
TRADING PARTNER CONTACT INFORMATION			
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			
INTERCHANGE CONTROL and FUNCTIONAL GROUP HEADER INFORMATION (APPLIES TO ANSI ASC X12 FORMAT SENDING COMPANIES ONLY)			
CODE TYPE	PRODUCTION	TEST	
Interchange Account ID			
Interchange User ID			
PROVIDE THE IP ADDRESSES FROM WHERE YOU WILL BE SENDING DATA (APPLIES TO FTP TRANSMISSION MODE TRADING PARTNERS ONLY)			
Version 1.0, 11/1/2006		Colorado MIIDB Profile Setup Form Page 1 of 2	

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

Please provide the following information needed to update your Trading Partner record within the MIIDB. Always include the FORM COMPLETION INFORMATION and your NAIC or FEIN number. Other fields should only be completed if being changed. This form is available on www.colorado.gov/driveinsured. Upon completion, please return as an email attachment to support@www.colorado.gov.

FORM COMPLETION INFORMATION			
Completed by Name		Date	
Email Address		Phone	
TRADING PARTNER INFORMATION			
NAIC or FEIN			
Company Name			
Address Line 1			
Address Line 2			
City			
State			
Zip			
Zip + 4			
Transmission Mode	(Information Exchange or FTP)		
TRADING PARTNER CONTACT INFORMATION			
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			
INTERCHANGE CONTROL and FUNCTIONAL GROUP HEADER INFORMATION (APPLIES TO ANSI ASC X12 FORMAT SENDING COMPANIES ONLY)			
CODE TYPE	PRODUCTION	TEST	
Interchange Account ID			
Interchange User ID			
PROVIDE THE IP ADDRESSES FROM WHERE YOU WILL BE SENDING DATA (APPLIES TO FTP TRANSMISSION MODE TRADING PARTNERS ONLY) INDICATE "ADD" or "DELETE" FOLLOWING THE IP ADDRESS			
Version 1.0, 11/1/2006		Colorado MIIDB Profile Update Form Page 1 of 2	

APPENDIX I

Trading Partner Agreement

Developed and in Review.

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 vehicle registrations with insurance carrier policy data. An asterisk at the end of a Field name represents a field used by MIIDB processing. Trading Partners can ignore this Appendix.

#	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
Note: 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. Trading Partners can ignore this Appendix.

#	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, 2 thru 30 Optional)				
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, rather than Explore Information Services.

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. **How can we learn more about the ANSI ASC X12 format?**

There is an ALIR Implementation Guide available. See the introduction to Appendix A for information on how to acquire this guide.

4. **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.

5. **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.

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

Transactions are submitted when:

- A new liability insurance policy is issued or reinstated
- A primary owner/driver or a vehicle is added to a policy
- The primary owner/driver or a vehicle is removed from a policy
- The insurance policy is canceled
- When a Receipt Acknowledgment is required

7. **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 Colorado’s vehicle registration system interface file indicates the vehicle is used for commercial purposes and will be marked exempt.

Also, a policy that shows the Insured as being an Organization (non-person), rather than an Individual (person), will result in any vehicles assigned to that policy being declared exempt.

8. **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, with vehicles included, otherwise the policy should be sent as a non-vehicle specific or non-owner policy, whichever is applicable.

9. **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, a cancellation notice can be submitted. 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 and to require proof of insurance at time of registration renewal if the vehicle insurance status is Unknown in MIIDB.

10. **Do insurers need to report insurance data on trailers or boats?** No.

11. **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.

12. **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.

13. **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 non-person, then the expectation is that the named insured would be the business name.

14. **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 element in Attachment A (Table #8) of the User Guide.

15. **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 (non-person).
16. **Will Colorado.gov notify the insured of any vehicle data edit errors?**
No.
17. **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 and to require proof of insurance at registration renewal time if MIIDB insurance status is Unknown. 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.
18. **Our company sells re-insurance. Are we required to report into the MIIDB program?**
A re-insurer is not the primary insurer of the vehicle. The primary company is the company responsible for settling a claim with the customer. It is the primary company, not the re-insurer, which would be identified by the customer as his or her insurance company and required to report to the MIIDB program.
19. **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 insurance status as Unknown and law enforcement may take action on this information. It could create an unnecessary problem for your customers and generate an increased customer assistance workload. Also, your customer will need to provide proof of insurance in order to renew their vehicle registration.
20. **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.

21. When should new business be reported?

Any changes to the insurance coverage should be reported during the reporting week following the change in order to keep the insurance database current and avoid any misrepresentation of insurance coverage on a vehicle.

22. 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 (Table 10 and 11), refer to segments NM109 and REF02.

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

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

24. 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 beginning data submissions to Colorado.

25. 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.

26. What is PIN #?

In Colorado the PIN# (Personal Identification Number) refers to the Driver License number or State Identification number.

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

The EDI format allows for sending policy documents for multiple companies in a single transmission and Colorado.gov will accept transmissions that include multiple companies. This should be accomplished by including an 811 Segment for each company.

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

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

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

29. 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.

30. 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.

31. 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 that are written with no owners or vehicles listed. This type of policy is usually a commercial policy.

32. 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.

33. 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 should be the true effective date of coverage. If the effective date ends up being prior to the previously sent cancellation date, the MIIDB will handle it.

34. 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 a 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.

35. 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.

36. 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 Setup Form (see Appendix H of the User Guide) and a Trading Partner Agreement (see Appendix I of the User Guide). Depending upon the amount of Trading Partner data that can be converted from Explore's database into the new Colorado.gov database, it is possible that Trading Partner's will only need to complete a Trading Partner Profile Update Form or update via a MIIDB web interface.

37. 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.

38. What is the matching logic for vehicles?

VIN. Colorado.gov will evaluate the accuracy of matching on a portion of a VIN.

39. 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 and Year verification.

40. 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.

41. Colorado.gov has added some Error Codes and our software is not prepared to process these new error codes. 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.

42. 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, entering VIN, Non-Use or Out-of-State status indicator, and start/end date of status.

43. 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 individually via the www.colorado.gov/driveinsured website. Emails are not an option at this time.

44. 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.

45. When will errors be returned by Colorado.gov?

The error file creation process will occur at the time of policy file processing and will be available in the FTP Trading Partner’s Outbox immediately after policy file processing. The IVANS customer’s error files will be transmitted on a scheduled time period (one or more times per day) to be determined.

46. Will fines for late delivery of policy updates be levied on the Trading Partner or the Insurance Carrier that didn’t report?

Fines will be by NAIC Code (Insurance Carrier) as on file with MIIDB and the Colorado Division of Insurance. The Last Activity Date for each insurance carrier will be maintained in MIIDB. Insurance Carriers who have no policy updates for the week, can simply indicate so on the MIIDB website. Instructions for utilizing the No Activity web interface will be included on the website. Colorado expects fines to be rare.

47. Will Colorado.gov accept some form of electronic notification of No Activity?

Not at this time. Colorado.gov will evaluate this capability after higher priority transition activities have been completed.

48. Will the format of our X12 files change from what we sent to Explore.

The only change will be in the ISA and GS header segments where the Sender and Receiver information is placed (See Appendices A, B and C). Also, anywhere the value of “EXPLORE” appears in the X12 files being sent to Explore, it should be changed to “COLORADO.GOV”. Files still containing “EXPLORE” after January 1, 2007 will not be rejected, but Colorado.gov will contact the Trading Partners after a couple of months to determine the status of the field being changed to Colorado.gov.

49. **Will MIIDB process Additional Operators specified in a Policy file?**

Appendix A to this User Guide indicates that Additional Operators are optional. The focus of MIIDB, beginning January 1, 2007, will be the identification status of vehicles. Owner/Operator/Driver insurance status will not be tracked and the requirement to send letters to Owners/Operators/Drivers not insured was removed on July 1, 2006.