

# **Colorado Motorist Insurance Information Database Transition Project Status Update October 27, 2006**

The project to transition the Colorado Motorist Insurance Information Database (MIIDB) from the present processing agent, Explore Information Services, to the new agent, Colorado.gov, has many activities in process. We have addressed many individual company questions over the past weeks and understand that you are desirous of knowing more about what is transpiring on the project. That is the purpose of this Status Update. The status of each project area will be covered.

## **MIIDB User Guide**

A MIIDB User Guide is under development. The intent is for the guide to address many aspects of the MIIDB system and operation. The User Guide, draft version 0.4 is posted on the MIIDB website at [www.colorado.gov/driveinsured](http://www.colorado.gov/driveinsured) website. Version 0.5 will be posted next week. Our Trading Partners, many of which have been interfacing with MIIDB through Explore for eight years, are invited to closely review the User Guide and provide written feedback and corrections via email to [lvest@www.colorado.gov](mailto:lvest@www.colorado.gov). Feedback on the attachments that address the X12 format is especially invited. This has been a challenging area to gain necessary understanding.

## **IVANS Information Exchange**

As many of you know, the decision to continue supporting policy file transmission via the IVANS network was made in September. Since then, we have installed a Windows Server in our UNIX shop to accommodate the hardware/software requirements of Information Exchange. We have resources working with IVANS personnel to get our mailbox and transmission send/receipt capabilities in place and operating. We received our Account designation and our Production and Test mailbox User Ids this week. Over the next few days, we will be testing file send and receipt with IVANS. The next status report will let you know how that testing went and what our IVANS Trading Partners need to do to test a transmission to/from Colorado.gov's mailbox.

## **File Transfer Protocol (FTP)**

Our Trading Partners that are not utilizing the IVANS network will transmit/receive MIIDB files via FTP. This transition should be fairly easy for the Trading Partners that have been using FTP with Explore. There are a group of Trading Partners that have a low volume of Colorado policies that have been transmitting their policy data by mailing diskettes to Explore. Beginning January 1, 2007, these Trading Partners will be required to transmit their files to Colorado.gov via FTP. These Trading Partners will likely need more instruction and testing than the current FTP clients.

We are in the process of building secure directories on our FTP Server for each of the FTP Trading Partners. Once a Trading Partner completes a Trading Partner Agreement

and a Profile form, a User Id and Password will be provided to allow the Trading Partner to place policy files into their Inbox directory and retrieve error files from their Outbox directory. The plans for testing the FTP file transmission/retrieval process will be announced shortly.

### **Policy File Formats**

The original project plan called for all policy files to be transmitted to Colorado.gov in the ANSI X12 format. Further research showed that the volume of small volume carriers that have been utilizing a custom format for their policy data and the difficulties with converting these carriers to the X12 format would jeopardize the transition deadline. Therefore, the Colorado Division of Motor Vehicles agreed to continue accepting the custom format from existing users of the format. Resources have been assigned to add the capability to the MIIDB system to process the custom formatted files.

### **Trading Partner Agreement and Profile**

A Trading Partner Profile Setup form has been designed and is available in the latest draft of the MIIDB User Guide. The Trading Partner Agreement has been drafted and is under management review. Once approved, the Agreement will be available on the MIIDB website at [www.colorado.gov/driveinsured](http://www.colorado.gov/driveinsured) for download. Once a Trading Partner completes the Agreement and returns it to Colorado.gov, the users specified in the Agreement will be issued a MIIDB website User Id and Password allowing access to a secure Account Management area of the “driveinsured” website. One Trading Partner user will be designated as the Account Administrator, responsible for maintaining the list of Trading Partner users with access to the website secure area. If the Trading Partner is an FTP transmission partner, the User Id and Password to the Trading Partner’s FTP Server Inbox and Outbox directories will also be provided to the Account Administrator upon completion of the Agreement.

### **Infrastructure Generation**

Our systems and database administrators have been working diligently to install a Storage Area Network (SAN) and the latest release of Oracle database software. Security, backup, recovery, redundancy and performance are being addressed. We expect to be ready to build our first version of the MIIDB database on the new infrastructure within the next week.

### **Conversion**

Explore has provide Colorado.gov with MIIDB data dating from program inception through July of this year. A final data extract will be conducted at the end of December prior to the cutover to Colorado.gov. The process to convert the Explore data into the structure of the new MIIDB will begin next week once the MIIDB database has been generated. Various statistical queries will be executed to ensure the correct population of data has been converted.

## **MIIDB Functionality Changes**

New Colorado MIIDB legislation, effective July 1, 2006, changed the scope and budget for the MIIDB system. This legislation resulted in the need to bring the MIIDB system in-house by placing it on the State's Internet portal infrastructure. The legislation also removed the requirement to proactively enforce individual motorist insurance coverage. Therefore, the requirement to issue letters to motorists regarding their lack of insurance was removed effective July 1<sup>st</sup>. The main focus now is on the insurance status of each registered vehicle in Colorado. If a vehicle's insurance status cannot be determined by MIIDB, the vehicle owner will be required to show proof of insurance when renewing their vehicle registration. Law enforcement personnel will continue to have access to the MIIDB insurance status to assist in the determination of vehicle insurance coverage during their duties.

## **Commercial Vehicle Exemption**

Colorado statute allows commercial vehicles to be exempt from MIIDB insurance status tracking. One of the difficulties encountered by the MIIDB program has been the identification of commercial vehicles. Many commercial policies do not contain specific vehicle information. A web interface existed until a few months ago that allowed commercial insurance carriers to assign vehicle owners to their commercial policies, thus exempting the vehicles registered under the owner's name. It was determined that this approach was not always accurate and, therefore, the web interface was removed.

We have been working closely with the Colorado Vehicle Registration system personnel to determine a reliable means for MIIDB to identify commercial vehicles via the vehicle registration interface. We believe we have a solution to commercial vehicle identification and will be testing it and closely monitoring it after the new MIIDB is in production.

## **Testing**

Testing of the new MIIDB will include IVANS and FTP connectivity and file transmission, data conversion logic, X12 and Custom format translation into the MIIDB database, policy error detection and return processing, vehicle registration processing, registration and policy matching logic to determine insurance status, web interface operation, and report generation.

## **Summary**

By now, you undoubtedly see the challenge we have over the next two months. The changes on the Trading Partner/Insurance Carrier side should be minimal. The changes on the State and Colorado.gov's side are major. We have resources working diligently to make the transition a success. As with most projects, there will be glitches, but we will attempt to fix them quickly. Your support and encouragement during this transition will be greatly appreciated. We will attempt to be more diligent with project status updates during the remainder of the project.

Len Vest, Project Manager