

Colorado Motorist Insurance Information Database Transition Project Status Update November 17, 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 continues to make progress. At this point, the biggest challenge is time. Many activities remain to be completed. The focus is on accomplishing the high-priority tasks that must be in place to operate the new MIIDB beginning January 1, 2007.

Some insurance companies have asked if the transition date might be delayed with Explore continuing to support MIIDB for some period of time after January 1st. This is not an option. The MIIDB will be operated by Colorado.gov beginning January 1st.

The status of various areas of the project as of November 17, 2006 is included below.

Trading Partner Profile Setup Form

At the same time this status report is posted to the “driveinsured” website, the Trading Partner Profile Setup form will be posted to the website. The Profile Setup form process can be entirely completed by entering necessary data into the spreadsheet, saving the form to your system, and emailing the completed form to Colorado.gov.

A few Trading Partners have copied the Setup form from the draft User Guide and completed it by hand or typing and emailed it to Colorado.gov. We appreciate your enthusiasm and timeliness; however, we want to automate the transfer of your entered data into the MIIDB database. In order to do this, we would like all Trading Partners to complete the Profile Setup spreadsheet and send to us, even if you have already sent the User Guide version. Assuming your data is close at hand, it should only take a few minutes to complete the Setup form. The Setup form is to be completed by Trading Partners only. Trading Partners are the companies that Send/Receive data To/From the MIIDB system. Reporting insurance companies that have a Trading Partner send/receive their data should not complete the Setup form. Trading Partners should list the Reporting insurance companies they service on Page 2 of the Setup form.

Instructions for completing the Setup form are included in a separate worksheet within the spreadsheet. Any Trading Partner that has problems downloading or using the Setup form spreadsheet should contact Colorado.gov by email at support@www.colorado.gov or by calling 1-800-970-3468. If a Trading Partner does not have Microsoft Excel software, an alternative approach will be provided by contacting Colorado.gov.

Upon receipt of the Setup form, Colorado.gov will contact the Trading Partner’s Technical Contact to begin the testing process (discussed in later section of this status report).

Trading Partner Agreement Form

At the same time this status report is posted to the “driveinsured” website, the Trading Partner Agreement form will be posted to the website. The Agreement form can be completed by entering necessary data into the spreadsheet, saving the form to your system, printing the form, acquiring necessary signatures and notary, and mailing the completed form to the form specified Colorado.gov address.

The original thought was to require the Agreement form to be completed and returned prior to receiving a User ID and Password and beginning the testing effort. Because of time constraints, the Setup form is now all that is needed to get your User ID and Password. The Agreement form itself must be completed and returned before being allowed to transmit Production policy files to the MIIDB. The Agreement form is also required before authorized Trading Partner users will have access to the secure area of the MIIDB website. The secure area of the MIIDB website will allow authorized users to report ‘No Weekly Activity’, review statistics, review file processing history, and maintain Setup Profile information.

Any Trading Partner that has problems downloading or using the Agreement form spreadsheet should contact Colorado.gov by email at support@www.colorado.gov or by calling 1-800-970-3468. If a Trading Partner does not have Microsoft Excel software, an alternative approach will be provided by contacting Colorado.gov.

MIIDB User Guide

At the same time this status report is posted to the “driveinsured” website, version 0.7 of the MIIDB User Guide will be posted. The intent is for the guide to address many aspects of the MIIDB system and operation. Please refer to the guide, including the Question and Answer appendix, before sending your questions to Colorado.gov.

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. The hardware and software have been configured to handle incoming/outgoing file transmissions. Test files have been exchanged with IVANS personnel. As soon as Information Exchange Trading Partners have submitted their Setup form, the Technical Contact will be contacted to test file transmission.

The Interchange Account information for Colorado.gov can be found in Appendix A of the User Guide within the description of the ISA and GS header records. Information Exchange Trading Partners must change the Explore account information to the Colorado.gov account information in order to test a transmission to Colorado.gov.

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.

Secure directories have been created on our FTP Server for each of the FTP Trading Partners. Each Trading Partner will have an Inbox area and an Outbox area. Policy files will be 'Put' into the Inbox area and Error files will be 'Pulled' from the Outbox area by the Trading Partner. User Ids and Passwords have been created for each Trading Partner and will be provided once a completed Setup form has been provided by the Trading Partner. The steps proposed for testing the FTP file transmission/retrieval process are:

1. Colorado.gov posts this plan and Colorado.gov's Public Key on the 'driveinsured' website. (Len/Jen) **DONE**
2. Colorado.gov provides the Trading Partner Agreement and Setup forms to each company. (Jen/Len) **DONE**
3. Colorado.gov creates each company's Inbox/Outbox on the FTP Server. (Nad) **DONE**
4. Colorado.gov receives a completed Trading Partner Setup form. (Stephanie)
5. The Colorado.gov firewall is updated with the IP addresses provided on the Setup form. (Nad/TBD)
6. Colorado.gov sends each FTP Trading Partner's Technical Contact their FTP user id and password, with instructions. (Len/TBD)
7. Colorado.gov asks the Trading Partner to place their Public Key in their FTP Inbox, unencrypted. This will give Colorado.gov the Trading Partner's Public Key and ensure that they can use their User id and Password to get to their Inbox. (Len)
8. Colorado.gov uses the Trading Partner's Public Key to encrypt a message containing a new secure Password and place the message in their Outbox. (TBD)
9. Colorado.gov asks the Trading Partner to access their Outbox, using original password, to get the message containing their new Password and decrypt it using their own Private Key. (Len/TBD)
10. Colorado.gov asks the Trading Partner to confirm with Colorado.gov, via email, that they were able to access their new Password. If so, their FTP Server password is changed to what was sent in Step 8. If not, Colorado.gov determines on an individual basis which step went wrong and correct. (Len/TBD)
11. Colorado.gov asks each company to create an encrypted pre-defined message, using Colorado.gov's Public Key, and to place it in their Inbox, using their new Password. (Len/TBD)
12. Colorado.gov accesses the encrypted Inbox message and tries to decrypt it using Colorado.gov's Private Key. If it can't be processed, Colorado.gov investigates where the problem occurred, corrects it, and retries. (TBD)

A process will be utilized to test the actual processing of policy files once the above steps are successfully completed for a Trading Partner.

Policy File Formats

The MIIDB programs to process both the X12 format and the custom 'diskette' format are being unit tested and will be system tested throughout the month of December.

Infrastructure Generation

The IVANS Windows Server, Unix FTP Server, Storage Area Network (SAN), and Oracle database infrastructures are in place and ready for testing.

Conversion

Explore is working on creating a specified test conversion file, which will be loaded onto the MIIDB system and verified. Once verification is successful, the Explore conversion file creation program will be held until the production conversion occurs in late December. Discussions are being held to determine the date that Colorado MIIDB Trading Partners will cease sending their files to Explore and start sending to Colorado.gov.

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 1st. 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.

Colorado.gov has 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, Explore data conversion, 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

Since the last status report, the challenge ahead of us has not decreased. Time is still our enemy. More pieces of the puzzle are now in place, but many more remain on the table. Your support and encouragement during this transition continues to be welcomed.

Len Vest,
MIIDB Project Manager