



LOUISIANA INSURANCE VERIFICATION SYSTEM (LAIVS)

Implementation Guide for Insurance Providers

**Version 1.1
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1. Introduction

The Louisiana Legislature enacted law La R.S. 32:863.2(F) requiring the Louisiana Department of Public Safety (DPS) to create an Online Insurance Verification System. DPS (Louisiana State Police and the Office of Motor Vehicles) is implementing the Louisiana Insurance Verification System (LAIVS) in order to meet the law's requirements and provide the Louisiana State Police (LSP), Office of Motor Vehicles (OMV), State Courts, Law Enforcement Agencies, and other authorized users with the ability to perform real-time insurance verification. LAIVS will utilize the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) standards for insurance provider reporting.

DPS has partnered with a contracted vendor, MV Solutions Inc., to implement LAIVS. This new system will interface with various State computer systems and networks.

Louisiana (LA) licensed insurance providers will be required to make motor vehicle liability insurance information available to LAIVS in the manner defined below for vehicles registered in LA.

Insurance providers are required to continue reporting notification of initiation, termination, or modification of liability security to the legacy LA insurance reporting system until notified by DPS. The state intends to decommission the legacy reporting system and replace it with LAIVS.

LAIVS reporting requirements are summarized below:

- Insurance providers covering 500 or more vehicles registered in LA must establish a web service that will allow LAIVS instant direct verification of insurance.
 - The web services shall be in compliance with the specifications and standards of the Insurance Industry Committee on Motor Vehicle Administration (IICMVA).
 - Insurance providers issuing commercial policies who capture the VINs shall comply with the web service requirement unless they have been granted an exemption by the Commissioner of OMV.

- All insurance providers writing private passenger and commercial motor vehicle policies in LA are required to report specified policy, vehicle, and customer information (referred to as the Book of Business (BOB)) to LAIVS.
 - Insurance providers must submit BOB data to LAIVS on a weekly basis. This data will be used by LAIVS to route instant or real-time verification queries.
 - Unless an insurance provider issues coverage for less than 500 vehicles registered in LA, the insurance provider must submit BOB data to LAIVS via the file transfer protocol (FTP) process outlined in this Guide. Insurance providers issuing coverage for less than 500 vehicles can either FTP the BOB file or utilize the LAIVS website for BOB reporting.
 - The Vehicle Identification Number (VIN) will not be required for fleet policies. A fleet policy is a policy insuring a business with a fleet of five or more vehicles registered in LA for which VIN information is not maintained on each vehicle. However, if the insurance provider does maintain the VIN of the vehicles within the fleet, the VINs must be reported in the Book of Business file.

Insurance Provider Compliance Timeline:

- By September 21, 2015 – Insurance providers register on the LAIVS website.
- By November 20, 2015 – Insurance providers submit a test BOB file to LAIVS and begin web services testing. Insurance providers with existing web services active in other jurisdictions can use their production web services for testing.
- By February 23, 2016 – Insurance providers move to a production environment, including BOB data submission and web services (if applicable). Insurance providers are encouraged to move to production earlier as state users will begin using LAIVS for insurance verification before this deadline.
- By November 1, 2023 – Insurance companies to switch reporting of BOB files from monthly to weekly basis.

This Guide is posted on the LAIVS website. Go to www.LAIVS.org, click on the [HELP](#) link, and then on [Help For Insurance Providers](#). If you have any questions, please contact the LAIVS help desk at support@LAIVS.org.

Insurance providers are responsible for reading and complying with this entire document and reviewing additional information posted on the www.LAIVS.org website.

2. Book of Business Reporting

Insurance providers must submit Book of Business (BOB) files to LAIVS on a weekly basis. Insurers providing weekly BOB data can submit the data on any day of the week including the weekend. Insurance providers that issue coverage for less than 500 vehicles in Louisiana shall either submit BOB files via FTP or report BOB data using the LAIVS website. Follow the guidelines and procedures explained in the sections below when providing the BOB files to LAIVS.

2.1 BOB Data To Be Reported

Report the following information when submitting the BOB files:

- All active LA motor vehicle insurance policies with the minimum liability coverage required by the State of Louisiana and the associated vehicles and customers.
- Both private passenger and commercial motor vehicle insurance policies shall be reported. The VIN is not required for fleet policies. A fleet policy is a policy insuring a business with a fleet of five or more vehicles registered in LA for which VIN information is not maintained on each vehicle. However, if the insurance provider does maintain the VIN of the vehicles within the fleet, the VINs must be reported in the Book of Business file.
- The vehicle types that should be reported are provided in Appendix C.

2.2 BOB File Structure

The BOB file structure is based upon Version 1.1 of the Insurance Data Transfer Guide published by the IICMVA on August 23, 2011. The BOB file is a text file with rows of fixed length. All rows will be 300 characters long with spaces used as filler. Follow each row with a carriage return line feed character (Hexadecimal '0D 0A'). Submit a separate file for each NAIC number.

File Name

The file name should include the following fields:

- NAIC Number: Insurance provider's NAIC Number
- File Creation Date: Date file was created in the YYYYMMDD format
- Environment: "P" – Production; "T" - Test
- Extension: File extension such as "pgp", "asc", "txt" or any other 3 character file extension

File Name format should be in the *NAIC_Date_Environment.extension* format.

For example: 12345_20110815_P.pgp

Detail Rows

The detail rows show the policy data being submitted by the insurance provider. Generate one record per customer, vehicle, and policy combination. For example, if policy number 12345 is associated with customers Jane and John Doe on a 2004 Jeep and a 2005 GMC, then four records with the following combinations should be created:

- Jane Doe, 2004 Jeep, policy 12345
- Jane Doe, 2005 GMC, policy 12345
- John Doe, 2004 Jeep, policy 12345
- John Doe, 2005 GMC, policy 12345

Each field's length is specified in the table below with any unused length filled by trailing spaces. Any fields for which a value is not being provided should be filled with spaces. Provide the following fields in each row:

Field Id	Field Name	Length	Begin	End	Type (AN –Alpha numeric N- Numeric)	Mandatory/ Optional	Description
1	POLICY TYPE	2	1	2	AN	M	'VS' = Vehicle Specific 'NS' = Non Vehicle Specific (Fleet Policies)
2	NAIC	5	3	7	N	M	NAIC Code
3	POLICY NUMBER	30	8	37	AN	M	Policy Number
4	EFFECTIVE DATE	8	38	45	N	M	Effective Date – YYYYMMDD format Date coverage was added for the vehicle. There should not be any time out of force (lapse of coverage) between the Effective Date and the transmission date. If the vehicle had any time out of force, then the effective date that coverage was resumed or reinstated should be reported.
5	VIN	25	46	70	AN	O	VIN (optional for non- vehicle specific fleet policy)
6	LAST NAME or ORGANIZATION	40	71	110	AN	M	
7	PREFIX NAME ABBR	3	111	113	AN	O	
8	MIDDLE NAME	20	114	133	AN	O	
9	FIRST NAME	40	134	173	AN	O	Mandatory if customer is an individual
10	SUFFIX NAME	3	174	176	AN	O	Abbreviated Name Suffix (JR, SR, etc.)
11	FEIN	9	177	185	AN	O	
12	ADDRESS	50	186	235	AN	M	
13	CITY	35	236	270	AN	M	
14	STATE	2	271	272	AN	M	
15	ZIP	5	273	277	N	M	
16	COMMERCIAL INDICATOR	1	278	278	AN	O	"Y" for commercial policies
17	FILLER	1	279	279	AN	O	
18	POLICY EXPIRATION DATE	8	280	287	N	O	Future expiration/renewal date of the current policy term. Format is YYYYMMDD.
19	FILLER	13	288	300	AN	M	Space Filled

Trailer Row

Each file should have one trailer row with the following fields.

Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
TYPE	2	1	2	AN	M	TR' = Trailer
RECORD COUNT	12	3	14	N	M	Record count not including Trailer Record
PROCESS DATE	8	15	22	N	M	Date the file was created – YYYYMMDD Format
FILLER	278	23	300	AN	M	Space Filled

2.3 BOB File Submission

Each insurance provider will be assigned an FTP account (see Section 2.5). There will be two folders under each FTP account. Place all BOB files into the BOB_Inbound folder. All return files created by LAIVS in response to the BOB files will be placed in the BOB_Outbound folder.

2.4 BOB Return Files Generated for Insurance Providers

This section describes the types of files that may be generated by LAIVS and placed in the BOB_Outbound folder of the insurance provider. These files will inform insurance providers if their files were successfully processed or if any errors were encountered in the processing. For each BOB file submitted by the insurance provider, at least one of the following files will be generated by LAIVS:

1. **OK file:** If there are no errors in the BOB file submitted by the insurance provider, an OK file will be generated. The OK file name will be named *OK_NAIC_DatetimeStamp.pgp* (e.g. *OK_12345_20110806121501.pgp*).
2. **Decryption Error File:** This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons:
 - a. File sent by insurance provider was not encrypted.
 - b. File sent by insurance provider was improperly encrypted.
 - c. File sent by insurance provider was encrypted using the wrong PGP key.

Decryption error file will be identified based on the file name prefix DE. The file will be named *DE_NAIC_DatetimeStamp.pgp* (e.g. *DE_12345_20110806121501.pgp*).

3. **Reject File:** This file will be generated if LAIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected. The file may be rejected for the following reasons:
 - a. File is not formatted properly.
 - b. Trailer has a non-zero record count but detail records of the file are missing.
 - c. Length of each record (line) is not up to the length specified in this guide.
 - d. End of a record missing carriage return and line feed (Hexadecimal '0D 0A').

The reject file will contain the description of the error at the top followed by the contents of the file. The reject file can be identified based on the file name prefix REJ. File will be named *REJ_NAIC_DatetimeStamp* (e.g. *REJ_12345_20110806121501.pgp*).

4. **Row Error File:** Row error files are generated when the overall file format sent by the insurance provider is okay but some of the rows have errors including:
 - a. Mandatory fields missing.
 - b. Invalid field formats.

The row error file will contain only the records that are in error. The remaining records sent with the original file will be processed by LAIVS and will not appear in the file. Each error record will have the original row sent by the insurance provider followed by a 3 digit Error Code. The format of the Error Code will be E followed by the Field ID of the invalid/missing field. For example, the Error Code for a row with an invalid NAIC number will be "E02". A complete list of Error Codes is provided in Appendix D.

The Row Error file can be identified based on the file name prefix ERR. File will be named *ERR_NAIC_DatetimeStamp* (e.g. *ERR_12345_20110806121501.pgp*).

5. **VIN No-Match File:** The VIN No-Match files are generated if any of the VINs submitted by the insurance provider do not match VINs of vehicles registered in LA. The VIN No-Match file will include all the records where the VIN did not match. Each record will have the original row sent by the insurance provider followed by "E05", the 3 digit Error Code indicating VIN mismatch. VIN No-Match files are sent to insurance providers for informational purposes and insurance providers are not required to take action based on these files.

The VIN No-Match file can be identified based on the file name prefix VIN. File will be named *VIN_NAIC_DatetimeStamp* (e.g. *VIN_12345_20110806121501.pgp*).

2.5 FTP Accounts and PGP Encryption

Insurance providers must send text files to LAIVS using File Transfer Protocol (FTP). FTP accounts will be created for each insurance provider after registering with LAIVS. If the insurance provider prefers, the same FTP account can be shared by providers with different NAIC numbers that are under the same insurance group. Login information and the IP addresses of the FTP servers will be provided after registration.

Each FTP account will have the following folders:

- BOB_Inbound
- BOB_Outbound

All files exchanged between LAIVS and insurance providers will be encrypted by the Pretty Good Privacy (PGP) digital data encryption program. Public PGP keys will be exchanged with the LAIVS Help Desk prior to exchanging insurance data. In addition, insurance providers will have the option to use SFTP (Secure File Transfer Protocol using SSH) instead of FTP for transmission layer security.

2.6 BOB File Testing Process

Before testing begins, each insurance provider participating in LAIVS must register on the LAIVS website as described in Section 5. After completing registration, insurance providers will be contacted by the LAIVS team to schedule a conference call to discuss the testing process and address any questions about the LAIVS reporting requirements. FTP User IDs and passwords will be provided and public PGP keys will be exchanged.

The testing process includes the following:

- **Connectivity Testing:** The insurance provider should be able to connect to the designated LAIVS FTP server, log in to the insurance provider's FTP account, and transfer files to the appropriate folders. The insurance provider should be able to retrieve LAIVS return files.
- **Decryption:** LAIVS should be able to successfully decrypt files. The insurance provider should be able to successfully decrypt LAIVS return files.
- **File Format:** The insurance provider files should be formatted according to LAIVS requirements.
- **File Content:** The insurance provider file should contain valid test data and the data elements should meet the LAIVS rules. During testing, it is not necessary to provide production data (in force policies).

Insurance providers must pass the above tests before submitting production data. The LAIVS team will work with insurance providers and provide information to assist in resolution of any errors.

3. Insurance Provider Web Services

All insurance providers, except those granted an exemption, are required to implement web services capable of correctly verifying the existence of mandatory insurance for vehicles registered in LA. Insurance providers covering less than 500 vehicles registered in LA are encouraged, but are not required, to provide a web service.

3.1 Web Service Structure

The LAIVS Online Verification client is based upon the model developed by the IICMVA that allows a jurisdiction to use web services hosted by insurance providers to verify insurance. This section describes the overall structure of the web services to be hosted by the insurance providers.

Web Services Description Language (WSDL) File

A WSDL file is an XML file that describes the public interface to a web service. The IICMVA has created WSDL files for Java, .Net, and Universal web service implementations. To make the verification process as fast as possible, LAIVS uses these WSDL files and does not attempt to read the WSDL file at each web service every time a verification request is initiated. LAIVS manages the endpoints, which are Uniform Resource Locators (URLs), from a local configuration file.

Schema

An XML schema describes the structure of an XML message. LAIVS currently supports the ANSI ASC X12 Insurance Committee's XML Schema for Online Insurance Verification. Case is not specified in the schema. If an insurance provider has particular requirements for upper or lower case, the message payload must be converted to the required case. Also, the policy number must be converted to the required format.

Extensible Markup Language (XML) Messages

The XML messages for the insurance verification request and response are derived from the schema. Appendix A contains a sample verification request message and a sample verification response message.

Simple Object Access Protocol (SOAP)

SOAP is an XML based protocol that is used by web services to wrap around the XML messages making them platform and language independent. SOAP 1.1 is required.

Hypertext Transfer Protocol (HTTP) over Transmission Control Protocol/Internet Protocol (TCP/IP)

The XML messages will be transported over the internet via HTTP. Verification requests will utilize HTTP 1.1 and it is strongly suggested that it be used for the verification responses as well.

Security

The XML messages will be encrypted via the Secure Sockets Layer (SSL). LAIVS will maintain Class 3 X.509 certificates identifying both the test and production environments. The certificate will be presented in each connection handshake so that the insurance provider can authenticate the client.

3.2 Expected Level of Service

- Insurance providers' web services are required to respond to verification requests on a 24/7/365 basis. Although a reasonable amount of downtime to maintain and upgrade systems may occur, the web service availability, measured on a monthly basis, shall be at least 99%.
- Scheduled downtime must be reported via e-mail to support@LAIVS.org as early as possible, describing the reason for the downtime, the time the web service will become unavailable, and the time it is expected to become available again.
- Unscheduled downtime must be reported via e-mail to support@LAIVS.org immediately, describing the reason for the downtime, the time the web service became unavailable, and the estimated time it will become available again.
- Each online LAIVS transaction should take no more than 5 seconds from the time that the verification request message is initiated by the user's system until the response reaches the user's system. In order to achieve the overall 5 second response time, each insurance provider should design its web service to provide a response within 2 seconds of receipt of an inquiry. Contributing factors to slow responses outside the control of the insurance providers, such as Internet response time, will be taken into account. Responses not received in a timely manner will be logged and used for evaluating the insurance provider's web services performance.
- Accuracy is critical to the success of the program. Therefore, each insurance provider's web service must provide the correct response to an inquiry. Each web service will be monitored and tested for accurate responses, including testing for false confirmations.

3.3 The Verification Request and Response

LAIVS supports the current and previous versions of the IICMVA specifications and plans to include future versions as they are issued. Prior to implementation of a schema, a WSDL created from the schema must be tested and approved.

3.3.1 The Verification Request

The verification request is sent to the appropriate insurance provider by LAIVS in the XML message format that is valid for the schema employed by the insurance provider's web service. Verification that the request is from an authorized entity can be established from the certificate that LAIVS will present when the connection is initiated.

The following data elements will be in the verification request message:

- Tracking/Reference Number (ties the request to the response)
- National Association of Insurance Commissioners (NAIC) Code (identifies insurance provider)
- Vehicle Identification Number (VIN)
- Policy Number ("UNKNOWN" will be provided, if not available)
- Verification Date

The Verification Date may be the current date or a date in the past. Insurance providers are required to maintain at least six months history. When a data element is required by the schema, if that data element is not available, LAIVS will send the following default value:

- “UNKNOWN” in any mandatory field where text is expected.
- Zeroes in any mandatory field where numbers are expected.

3.3.2 The Verification Response

For each verification request sent by LAIVS, a verification response is issued by the insurance provider’s web service. Because of front end edits, LAIVS will not send inquiries that would result in a response from the insurance provider that the request was invalid.

If minimum financial responsibility coverage is present and the policy is active on the requested verification date, the insurance provider responds with the following coverage confirmation result: CONFIRMED.

If minimum financial responsibility coverage is not present or the policy is not active on the requested verification date, the insurance provider responds with the following coverage confirmation result: UNCONFIRMED.

The required data element in a verification response is:

- ResponseCode

We also recommend including the following data elements. However, these data elements are not mandatory.

- UnconfirmedReasonCode
- TrackingNumber (return the number received in the verification request)
- NAIC
- VerificationDate
- UniqueKey (policy number)
- PolicyState

3.4 Web Service Testing

Before testing begins, each insurance provider will have to register on the LAIVS website as described in Section 5. After registration is complete, the insurance provider will be contacted by the LAIVS team to schedule a conference call to discuss the testing process and address any questions about the LAIVS requirements. The following information will be collected during the call:

- NAIC codes and the corresponding names of the underwriting insurance providers that will be responding to verification requests through the web service
- The web service URL(s)

- A time frame during which insurance providers would like to conduct the testing

Following the call, the insurance provider will be sent the following:

- The SSL certificates that identify the LAIVS Web Service Client
- The IP addresses that identify the source of the verification requests

Although it is not required, the insurance provider can also send its SSL certificate for installation in the LAIVS trust store.

The testing will consist of the following steps:

Basic connectivity test

- Connectivity between endpoints is tested via “ping” to ensure that endpoints are reachable.

Test ability to send and receive messages

- Test verification requests and responses formatted in XML and wrapped in SOAP are exchanged.

Testing with security

- The SSL encryption and authentication via the X.509 certificates will be enabled. Testing will be done to ensure that the functionality is not impacted. To properly authenticate the certificate from the jurisdiction, each insurance provider must install the public key from the jurisdiction’s certificate and the root certificate from the issuing certificate authority.

Test Cases and Data

LAIVS will run the Insurance provider’s Web service through a set of test cases. If required, the insurance provider will provide the data necessary for these test cases.

- After all the above testing has been completed, the insurance provider can make their production Web Services available to LAIVS for insurance verification...

3.5 VIN Broadcasting

If the VIN in the verification request message matches an insured vehicle but the policy number in the request does not match the insurance policy number, then the insurance provider’s web service should be able to indicate that the vehicle is covered (this is known as “VIN Broadcasting” or “Unknown Carrier Request”). The insurance provider can indicate that the vehicle is covered in one of the following ways:

- Returning a value of “UNCONFIRMED” in the ResponseCode field and a value of “10” or “VIN3” in the UnconfirmedReasonCode field of the CoverageResponse document.
- Returning a value of “CONFIRMED” in the ResponseCode field of the CoverageResponse document.

It is recommended that insurance provider web services support VIN broadcasting. If an insurance provider web service does not support VIN broadcasting, then they are required to provide BOB data on a weekly basis.

4. Reporting By Smaller Insurance Providers

Smaller insurance providers providing coverage for less than 500 vehicles are not required to host insurance verification web services and report BOB files via FTP. If the smaller insurance providers are not reporting BOB files by FTP, these providers shall perform a one-time entry of all policies via the LAIVS website. After the initial entry, these insurance providers will only be required to update their policies on the LAIVS website whenever a policy is added, modified or cancelled/expired. If there is no update to their policies, these insurance providers are required to indicate this on the LAIVS website every week.

5. Registration Process

Insurance providers must register on the LAIVS website before testing with LAIVS. The LAIVS website can be accessed at <https://www.LAIVS.org>. Cookies should be enabled for the website to properly function after the user has logged in. The LAIVS website is used for user registration, account management, reporting, user management, and providing help to insurance providers.

5.1 Insurance Provider Registration

To register, go to the LAIVS website home page and click on the “Register” link in the menu on the left side. Self-registration is only available to insurance providers that are licensed in LA. Please follow the instructions below:

- Fill in all the insurance provider information and functional contact details.
- Fill in the technical contact details.
- Fill in the compliance contact details. The compliance contact is used to verify insurance by the LAIVS Help Desk.
- Provide the password in the Web Login Section.
- Provide a secret question and answer which will be used with the Forgot Password functionality.

After the insurance provider submits the registration request, the web account is created and the LAIVS team will review and verify it. If the registration requirements are not met, the contact information submitted during registration will be used to notify the registrant and collect any missing/incorrect information. Once verification is complete, the insurance provider will be contacted by a LAIVS representative to start the testing process.

5.2 Accessing Help

The LAIVS website help function is available to users at all times and does not require the user to log in to the website. In order to get help, click on the “Help” link from the left menu on any screen. The following information is available through the help function:

- Users can download the latest version of the LAIVS Implementation Guide that provides detailed information on interacting with LAIVS.
- A Frequently Asked Questions section will be populated based on queries that the LAIVS Help Desk receives most often.

- If these sources listed above are not sufficient, click on the “Contact” link to write an email to the LAIVS Help Desk.

The LAIVS Help Desk can be contacted directly at support@LAIVS.org

5.3 Login for Registered and Approved Insurance Provider Users

The insurance provider must be registered with the LAIVS website and the account must be activated before a user can log in. To log in, enter the user name and password on the LAIVS website home page and then click the Login button.

5.4 Insurance Provider Profile Management

Once logged in, the User can click on the Account Information link to access the provider profile information. The User can change the address, contact, and password information.

5.5 Insurance Provider Reports

This section will provide reports that will allow the insurance providers to determine the processing status of the files that were submitted. Users will be able to sort and search by the various fields in the reports, and will also be able to export data to Microsoft Excel.

6. Support

Insurance providers with questions about LAIVS or needing any clarification about information provided in this guide should send an email to support@LAIVS.org.

Appendix A: Sample Verification Request and Response Messages

Please Note: The sample request and response messages included in this guide are for illustrative purposes and do not necessarily reflect the latest version. Prior to implementation of a schema, a WSDL created from the IICMVA schema must be tested and approved.

Sample Verification Request Message

```
<?xml version="1.0" encoding="UTF-8"?>
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <soapenv:Body>
    <CoverageRequest xmlns="http://www.iicmva.com/CoverageVerification/"
PublicationVersion="00200809" PublicationDate="2008-11-05">
      <RequestorInformation>
        <Organization>
          <Name>LAIVS</Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>BIVER</ReasonCode>
          <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <OrganizationDetails>
            <NAIC>12345</NAIC>
          </OrganizationDetails>
          <PolicyDetails>
            <VerificationDate>2015-02-19T00:00:00.000</VerificationDate>
            <PolicyKey>UNKNOWN</PolicyKey>
            <PolicyState>CT</PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>
            <VIN>VINTEST123</VIN>
          </VehicleDetails>
        </VehicleInformation>
      </Detail>
    </CoverageRequest>
  </soapenv:Body>
</soapenv:Envelope>
```

Sample Verification Response Message

```
<?xml version="1.0" encoding="UTF-8"?>
<SOAP-ENV:Envelope xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:SOAP-
ENV="http://schemas.xmlsoap.org/soap/envelope/" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns:SOAP-ENC="http://schemas.xmlsoap.org/soap/encoding/">
  <SOAP-ENV:Body>
```



```

<CoverageResponseDocument PublicationVersion="00200809" PublicationDate="2008-11-05"
xmlns="http://www.iicmva.com/CoverageVerification/">
  <RequestorInformation>
    <!-- this section can be echoed from the request -->
    <Organization>
      <Name>LAIVS</Name>
    </Organization>
    <ReasonDetails>
      <ReasonCode>BIVER</ReasonCode>
      <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
    </ReasonDetails>
  </RequestorInformation>
  <Detail>
    <PolicyInformation>
      <CoverageStatus>
        <ResponseDetails>
          <ResponseCode>Unconfirmed</ResponseCode>
          <UnconfirmedReasonCode>VIN1</UnconfirmedReasonCode>
        </ResponseDetails>
      </CoverageStatus>
      <OrganizationDetails>
        <NAIC>12345</NAIC>
        <!-- this can be echoed from the request or provide the actual NAIC that has evidence of coverage
-->
      </OrganizationDetails>
      <PolicyDetails>
        <!-- this section can be echoed from the request -->
        <VerificationDate>2015-02-19T00:00:00.000</VerificationDate>
        <PolicyKey>UNKNOWN</PolicyKey>
        <PolicyState>CT</PolicyState>
      </PolicyDetails>
    </PolicyInformation>
  </Detail>
</CoverageResponseDocument>
</SOAP-ENV:Body>
</SOAP-ENV:Envelope>

```

Appendix B: Unconfirmed Reason Codes

Original Unconfirmed Reason Codes from ASC X12 Schema

- 1 Incorrect Data Format
- 2 Missing Unique Key
- 3 Missing NAIC Code
- 4 Missing VIN
- 5 Missing Verification Date
- 6 Unauthorized Requestor
- 7 System Cannot Locate Unique Key Information
- 8 System Found Unique Key - No Coverage on Date
- 9 System Found Unique Key - VIN Cannot Be Verified
- 10 System Found VIN - Unique Key Cannot Be Verified
- 11 System Cannot Locate Policy Information - Manual Search In Progress
- 12 System Unavailable

Newer Unconfirmed Reason Codes from ASC X12 Schema 00200706 and later

- | | |
|-------|---|
| IDF | Incorrect Data Format |
| SYSU | System Unavailable |
| UREQ | Unauthorized Requestor |
| NAIC1 | NAIC Code Not Submitted |
| NAIC2 | System Cannot Locate NAIC |
| PKEY1 | Policy Key Not Submitted |
| PKEY2 | System Cannot Locate Policy Key Information |
| PKEY3 | System Found Policy Key - Coverage on Verification Date Cannot Be Confirmed |
| PKEY4 | System Found Policy Key - VIN Cannot Be Verified |
| POL1 | System Cannot Locate Policy Information - Manual Search in Progress |
| VDT1 | Coverage on Verification Date Cannot Be Confirmed |
| VDT2 | Verification Date Not Submitted |
| VIN1 | System Cannot Locate VIN |
| VIN2 | System Found VIN - Coverage on Verification Date Cannot Be Confirmed |
| VIN3 | System Found VIN - Policy Key Cannot Be Verified |
| VIN4 | VIN Not Submitted |

Appendix C: Vehicle Types To Be Reported

Vehicle Type	Should be reported to LAIVS?
Antique	Yes
ATV	No
Boat	No
Bus	Yes
Golf Cart	Yes
Mini Truck	Yes
Mobile Home/ House Trailer	No
Motorcycle	Yes
Motor Home	Yes
Passenger	Yes
Semi-Trailer	No
Trailer	No
Truck	Yes
Truck Tractor	Yes
Trike	Yes
Van	Yes

Appendix D: Error Codes in Row Error Files

Error Code	Field Id	Field Name
E01	1	POLICY TYPE
E02	2	NAIC
E03	3	POLICY NUMBER
E04	4	EFFECTIVE DATE
E05	5	VIN
E06	6	LAST NAME or ORGANIZATION
E07	7	PREFIX NAME ABBR
E08	8	MIDDLE NAME
E09	9	FIRST NAME
E10	10	SUFFIX NAME
E11	11	FEIN
E12	12	ADDRESS
E13	13	CITY
E14	14	STATE
E15	15	ZIP
E16	16	COMMERCIAL INDICATOR
E18	18	POLICY EXPIRATION DATE

Appendix E: Definitions

Book of Business (BOB): A file that must be submitted to LAIVS at least once a week that includes specified policy, vehicle, and customer information for all active policies with minimum liability coverage. Insurance providers who are not hosting a web service or whose web services do not support VIN broadcasting must provide BOB data on a weekly basis.

Decryption Error File: This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons: the file sent by insurance provider was not encrypted, the file sent by insurance provider was improperly encrypted, or the file sent by insurance provider was encrypted using the wrong PGP key.

DPS: Louisiana Department of Public Safety.

Fleet Policy: A policy insuring a business with a fleet of five or more vehicles registered in Louisiana for which VIN information is not maintained on each vehicle. However, if the insurance provider does maintain the VIN of each vehicle within the fleet, the filing must be reported on a vehicle-by-vehicle basis.

FTP: File Transfer Protocol - standard network protocol used to transfer computer files from one host to another host over a TCP-based network.

IICMVA: Insurance Industry Committee on Motor Vehicle Administration.

LSP: Louisiana State Police.

NAIC Number: The Number issued by the National Association of Insurance Commissioners to licensed and affiliated insurance providers across the U.S.

OK file: If there are no errors in the BOB file submitted by the insurance provider, an OK file will be generated.

OMV: Louisiana Office of Motor Vehicles.

Reject File: This file will be generated if LAIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected. The file may be rejected for the following reasons: the file is not formatted properly, the trailer has a non-zero record count but detail records of the file are missing, the length of each record (line) is not up to the length specified in the guide, the end of a record missing carriage return and line feed (Hexadecimal '0D 0A').

Row Error File: Row error files are generated when the overall file format sent by the insurance provider is okay but some of the rows have errors including mandatory fields missing and invalid field formats. The row error file will contain only the records that are in error. The remaining records sent with the original file will be processed by LAIVS and will not appear in the file. Each error record will have the original row sent by the insurance provider followed by a 3 digit Error Code. The format of the Error Code will be E followed by the Field ID of the invalid/missing field. For example, the Error Code for a row with an invalid NAIC number will be "E02".

VIN Broadcasting: If the VIN in the verification request message matches an insured vehicle but the policy number in the request does not match the insurance policy number, then the insurance provider's web service should be able to indicate that the vehicle is covered. This is known as "VIN Broadcasting" or "Unknown Carrier Request".

VIN No-Match File: The VIN No-Match files are generated if any of the VINs submitted by the insurance provider do not match VINs of vehicles registered in LA. The VIN No-Match file will include all the records

where the VIN did not match. Each record will have the original row sent by the insurance provider followed by "E05", the 3 digit Error Code indicating VIN mismatch.