State of Colorado
Department of Revenue
Division of Motor Vehicles

and

Colorado.gov

Colorado Motorist Insurance Identification Database Program

USER GUIDE

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1.0 Introduction

1.1 Colorado MIIDB User Guide Purpose

The primary purpose of this guide is to provide insurance companies with the necessary information to comply with Colorado legislation (CRS 42-7-601), referred to as Colorado's Motorist Insurance Identification Database (MIIDB) program throughout this document. This guide also serves as an aid to interested parties within Colorado state government, Colorado.gov and the public.

This user guide is a mix of business and technical topics. It includes documentation of all the processes required by various entities to successfully operate and maintain the MIIDB. The Guide also contains detailed data file layouts, data element definitions, error processing logic, report descriptions, and the application's interactive screen usage.

1.2 Program Purpose

The purpose of the MIIDB program is to reduce the number of uninsured motor vehicles operating on Colorado highways. The MIIDB program will provide law enforcement officials, the Colorado Division of Motor Vehicles (DMV) and other state entities with an on-line tool to assist in the identification of uninsured vehicles. The ultimate purpose is to reduce the number of accidents involving uninsured vehicles.

1.3 Background

Colorado Statute CRS 42-7-601 was enacted in 1998 to establish the MIIDB program. The DMV contracted with a Designated Agent (Explore Information Services) to develop, operate and maintain the MIIDB beginning in January 1999.

During the Colorado legislative session of 2006, certain MIIDB functionality was removed, such as proactive enforcement activities related to uninsured motorists. Also, at the same time, the DMV decided to bring the MIIDB system more under Colorado control by placing the application on the State of Colorado Internet Portal infrastructure. Effective January 1, 2007, the MIIDB Designated Agent will change from Explore to Colorado.gov, the agent operating the Colorado portal.

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

The consequence of a vehicle's insurance status being Unknown is two-fold. First, if the vehicle is stopped by a Colorado law enforcement official, the process for proving that

insurance coverage exists for the vehicle may 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 County Motor Vehicle Offices

The Colorado County Motor Vehicle offices enter vehicle registration data into the State's vehicle registration system, which passes key information on to MIIDB on a nightly basis. Personnel within these offices also access the MIIDB Insurance Status indicator during the course of their business activities. If a registered vehicle owner is being notified to renew their registration and the MIIDB does not show the vehicle as being insured or exempt, the County office will request proof of insurance from the vehicle owner as part of the registration renewal process.

2.5 Colorado.gov

Colorado.gov is the Designated Agent chosen by the 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.

2.6 Trading Partners

Trading Partners are the entities that transmit policy files to Colorado.gov and receive files back from Colorado.gov. These entities may be an Insurance Carrier or a Service Provider. The Trading Partner may send and receive data files for one or more Insurance Carriers. Trading Partners must complete a Registration form and Setup form prior to interfacing with the MIIDB.

2.7 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. Some insurance carriers are also Trading Partners, while others may use another entity, such as a Service Provider, to be their Trading Partner. Minimal contact information is maintained in MIIDB for insurance carriers, while considerable information is maintained on Trading Partners.

2.8 Insurance Carrier Service Providers

Some insurance carriers choose to utilize a Service Provider to format and/or deliver their policy data to the MIIDB. These Service Providers are also classified as Trading Partners.

2.9 Network Service Providers

Some Trading Partners 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. Colorado.gov has Test and Production mailboxes to facilitate the receipt of policy files from Network Service Providers.

3.0 System Overview

3.1 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).
- New 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, if requested by the Trading Partner.
- Provide bi-annual policy data Refresh (aka Reload) files to MIIDB for each Insurance Carrier serviced, containing the Insurance Carrier's entire current Colorado book of business.
- 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 file activity.
- Utilize the MIIDB web interface to view and update the Trading Partner Profile data.

3.2 Insurance Carrier Processes

Insurance Carriers issuing vehicle liability insurance in Colorado, which are not also 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 insurance 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 to Colorado law enforcement and Colorado county motor vehicle registration personnel.

3.4 Colorado.gov Processes

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

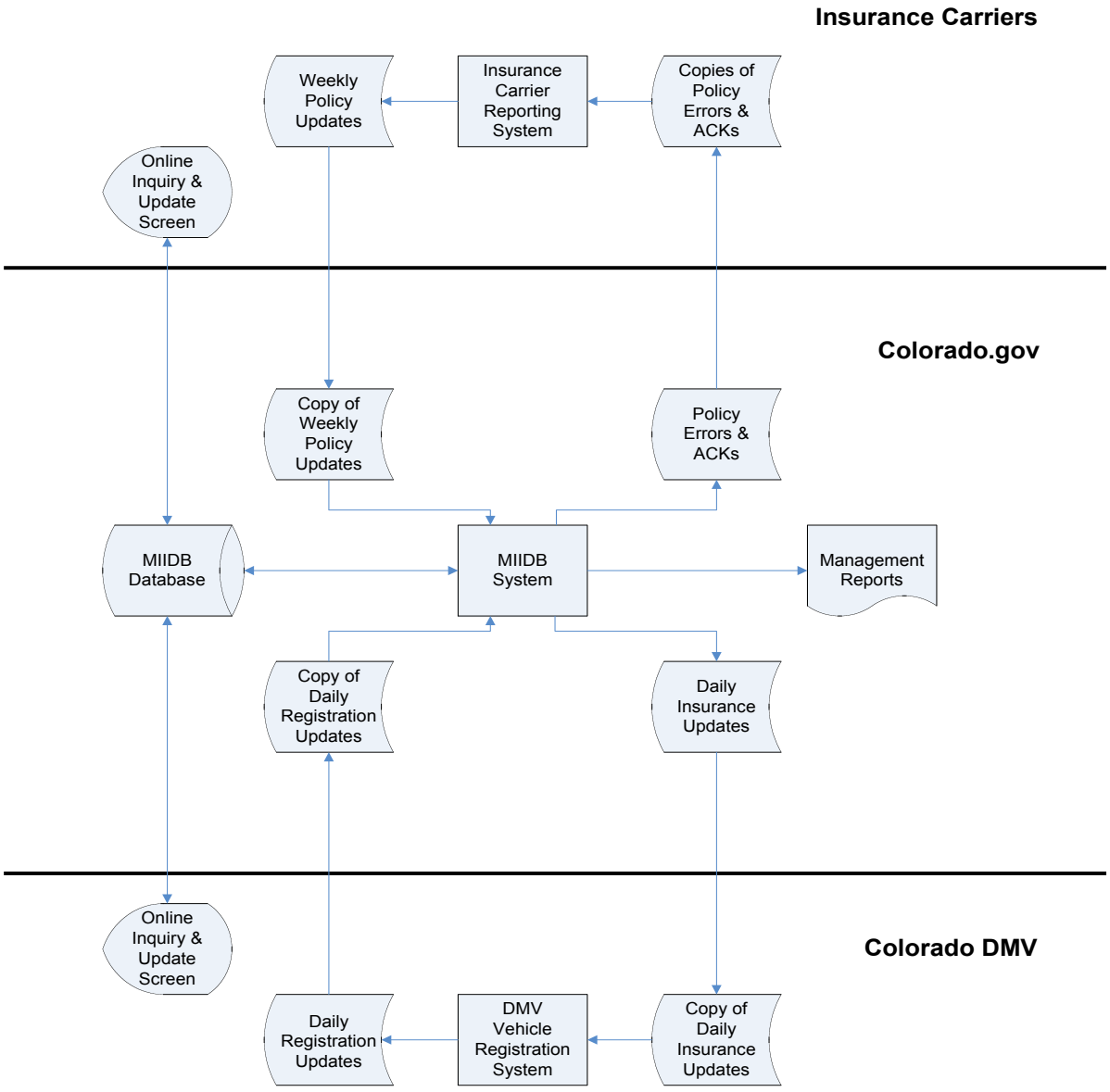
- Provide a registration and setup process for new Colorado Trading Partners.
- Provide a web interface for MIIDB administrative functions.
- Provide a process to test policy data from new Colorado Trading Partners.
- Process weekly/daily policy update files from Trading Partners.
- Provide policy update file receipt acknowledgments to Trading Partners, when requested.
- Provide policy update error transactions to Trading Partners.
- Process bi-annual policy data refresh files from Trading Partners.
- Provide a web interface to allow Trading Partners the ability to notify the MIIDB of no activity for a specific week and specific insurance carrier.
- Provide a web interface to allow Trading Partners the ability to view file processing history.
- Provide a web interface to allow Trading Partners the ability to update contact information.
- Process the daily vehicle registration data from the DMV vehicle registration system.

- Provide daily vehicle insurance status updates to the DMV vehicle registration system.
- Provide a web interface for DMV vehicle insurance history 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 Trading Partners 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 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. The MIIDB allows an insurance carrier the ability to have more than one Trading Partner reporting for them.

Prospective Trading Partners must complete a Setup profile form and execute a Registration Agreement form. The Agreement and Setup Profile forms are stored as spreadsheets for view or download at www.colorado.gov/driveinsured in the Registration area. This website contains information about Colorado's MIIDB program and a secure area (Account Management) 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 the insurance carriers they service have active policies in Colorado.

Once a Trading Partner is in Production Mode, any changes to their profile should be made by accessing the secure Profile Update webpage at www.colorado.gov/driveinsured under Account Management or by contacting the MIIDB Support Desk. Access to this area requires a User Id and Password furnished by the MIIDB Support Desk after receipt of the Trading Partner Agreement paperwork.

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. Colorado has made an exception for Commercial policies making it optional to report such policies. 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 Account Management area. An insurance carrier can be assessed a fine of up to $250 per day by the Colorado Division of Insurance (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 Colorado version of 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. One exception to using the X12 format, a custom format, is described in Section 5.3 below. 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. Receipt Acknowledgments will only be sent if requested by the Trading Partner in the X12 ISA record. 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. This verification is 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. Details of the data element edit criteria and error number reporting are described in **Appendix E, *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 files 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 files and when receiving error, acknowledgment and verification files from MIIDB. These formats are described in Appendices A through D of this User Guide.

Per Colorado Rules, all expenses related to Information Exchange mailboxes and data transmissions from/to Colorado.gov are the responsibility of the Trading Partner.

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. Many sources exist on the Internet with information on FTP/PGP, including free software that will perform PGP encryption and decryption.

Each Trading Partner, after completion of the Trading Partner Profile Form and execution of the Trading Partner Agreement, 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 test-ftp.colorado.gov for testing and ftp.colorado.gov for production. Trading Partners will push (place) their policy files into their INBOX directory and pull (retrieve) their acknowledgment and error files from their OUTBOX directory.

Trading Partners using this option utilize the X12 format when sending their policy files and when receiving acknowledgment and error 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. Many sources exist on the Internet with information on FTP/PGP, including free software that will perform PGP encryption and decryption.

Each Trading Partner, after completion of the Trading Partner Profile Form and execution of the Trading Partner Agreement, 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 test-ftp.colorado.gov for testing and ftp.colorado.gov for production. Trading Partners will push (place) their policy files into their INBOX directory and pull (retrieve) their error files from their OUTBOX 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 H, *Custom Policy Data File Format***, found in this User Guide. This custom record option will only be available to Trading Partners that were 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.

Error files created by MIIDB to be sent to FTP/Custom format Trading Partners will be placed in the Trading Partner's OUTBOX FTP directory in comma separated values (CSV) 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 Home

The entry point for public and Trading Partner access to the MIIDB program is the Home Page at www.colorado.gov/driveinsured. This page briefly describes the MIIDB program and certain News items. All pages of the website utilize a left area navigation menu.

6.2 News

This page contains announcements about events and released documents related to the MIIDB program.

6.3 FAQ

This page contains frequently asked questions and corresponding answers.

6.4 Project Documents

This page contains description of and links to MIIDB documents and forms.

6.5 Account Management (secure area)

The Account Management area of the MIIDB website is accessible via User Id and Password only. The content available after logon is dependent upon the category of User signing in. There are three different areas 1) Colorado.gov Administration, 2) Division of Motor Vehicles, and 3) Trading Partner.

1.1.1. Colorado.gov Administration

This area allows Colorado.gov staff the ability to Add or Update Trading Partner setup information, view Trading Partner file activity, and run specific reports.

1.1.2. Division of Motor Vehicles

This area allows DMV personnel the ability to search for a vehicle by VIN or Plate Number and, if found, view the history of insurance policy activity on the vehicle. It also allows DMV to run specific reports.

1.1.3. Trading Partners

This area allows Trading Partners the capability to update specific portions of their Setup information, view their file activity, and update the No Activity indicator.

6.6 Registration

This area explains the signup process to prospective Trading Partners and provides access to the Setup and Registration forms.

6.7 Key Contacts

This area provides contact information for key MIIDB personnel.

7.0 Reports

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

7.1 Trading Partner Report

This report lists all Trading Partners and their business, compliance and technical contact information. The report is available to Colorado.gov and DMV personnel.

7.2 Year-to-Date Statistics Report

This report provides various MIIDB statistics on a Year-to-Date basis. The report is available to Colorado.gov and DMV personnel.

7.3 Late Policy Submission Report

This report lists all Insurance Carriers that are past due on submitting policy data. The report is available to Colorado.gov and DMV personnel.

7.4 Monthly Statistics Report

This report provides various MIIDB statistics on a Monthly basis. The report is available to Colorado.gov and DMV personnel.

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.

8.1.1 FTP Transmission Mode

Colorado.gov has a test FTP Server (test-ftp.colorado.gov) and a production FTP Server (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's FTP user id and password function properly
- The Trading Partner and MIIDB have successfully exchanged their Public Keys used for encryption purposes
- Colorado.gov has successfully built directories on the FTP Servers for incoming and outgoing Trading Partner files
- The Trading Partner is able to FTP a file to their specified incoming file Directory (Inbox) on the test Colorado.gov FTP Server
- The Trading Partner is able to retrieve a file from their specified outgoing file Directory (Outbox) on the test 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. Appendix G of this User Guide lists the eight steps required to setup an FTP account and prepare it for testing.

8.1.2 Information Exchange Transmission Mode

Colorado.gov has a Test and a Production 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 file (if requested) 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.

Colorado's Information Exchange mailbox account information is:

Account ID: COIN1
User ID – Test: COIN1TS
User ID – Production: COIN1PR

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. Some recommended test cases are described in **Appendix F, *Policy Data Submission Test Cases***, found in this User Guide.

8.2.1 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

8.2.2 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 H, *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 E, *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 H, *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 authorized Trading Partner personnel identified on the Registration form 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 records 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 after 60 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). Verification requests will be sent during the Reload process when an insurance carrier doesn't report a vehicle that is in the MIIDB database and showing active coverage from that insurance carrier.

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 Address (Street, City, State, Zip)
- Insured's ID (Driver License Number or FEIN if available)
- Vehicle Identification Number

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 mail boxing 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 Edit Criteria and Error Codes

F. Policy Data Submission Test Cases

G. Custom Policy Data File Format

H. 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.

The MIIDB X12 Policy file parser can handle one physical file with multiple ISA records. It should be noted that Segment numbers 1 (ISA), 2 (GS) and 5 (N1) should reference Trading Partner identity; whereas, Segment number 8 (NM1) should reference Insurance Carrier identity and the Insurance Carrier must be associated with the Trading Partner on the Setup form.

From Trading Partner to Colorado.gov

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	Made up of components provided on Trading Partner Setup Profile Form. This element is 15 characters in length and must contain the Account ID from the Setup Form and User ID from the Setup form, separated by 3 spaces. MIIDB will compare against what was provided on the Trading Partner Profile form. Trailing spaces should be used, if needed, to complete the 15 character length.
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 Standard 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 (see Segment #41). Should be unique number for each file sent. Nine digit length.
ISA14	Acknowledgment Requested	No “0”, Yes “1”
ISA15	Test Indicator	“P” for Production or “T” for Test
ISA16	Component Element Separator	Blank (one space) not used by MIIDB

2. Segment: GS – Functional Group Header (required)		
Seq. No.	**X12 Name**	**Value To Be Used**
GS01	Functional ID Code	Value "CI".
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 (see Segment #40).
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 SE02 segment (see Segment #39).

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" (if NAIC code) or "FI" (if Service Bureau Tax ID number)
N104	ID Code	NAIC code or Tax ID number Must be a registered MIIDB Trading Partner

6. Segment: N1 – Name Loop Occurrence 2: Recipient Information (required)		
Seq. No.	**X12 Name**	**Value To Be Used**
N101	Entity ID Code	Value Either "SQ" (Service Bureau) or "2F" (State)
N102	Name	Value – Must start with "CO" **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", blank or Not Used
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 Must be an Insurance Carrier assigned to the Trading Partner in Setup Profile.

9. Segment: REF – 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 (1-30 chars)

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 – YYMMDD
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Century of submittal date – CC

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 (State) (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)

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 (Insured) (optional)		
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	Person's last name or Organization's name
NM104	Name First	Person's first name
NM105	Name Middle	Person's middle name
NM106	Name Prefix	Not used
NM107	Name Suffix	Person's suffix
NM108	Identification Code Qualifier	Value "N" – Person's Unique ID Number "FI" – Org Federal Tax ID Number Blank - NM109 is not used
NM109	ID Code	Insured Person's driver's license number or Insured Organization's Federal Tax ID Number or Not Used

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

18. 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

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, or 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 or, optionally, a 1-80 Character Description

22. Segment: REF – Ref Occurrence 2 - 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

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 or 1-30 Character Ref #
REF03	Description	Description of 1-80 Characters

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 – YYMMDD
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Insured century of birth – CC

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 – YYMMDD
DTM03	Time	Not used
DTM04	Time Code	Not used
DTM05	Century	Century of policy effective date – CC

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 "036" or "177"
DTM02	Date	Policy cancellation date – YYMMDD
DTM03	Time	Not used
DTM04	Time Code	Not used
DTM05	Century	Century of policy cancellation date – CC

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 – YYMMDD
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Insured century of birth – CC

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	Operator last name
NM104	Name First	Operator first name
NM105	Name Middle	Operator middle name
NM106	Name Prefix	Not used
NM107	Name Suffix	Operator suffix
NM108	Identification Code Qualifier	Value "N" - Operator Unique ID Number Blank - NM109 is not used
NM109	ID Code	Operator driver's license number

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

33. Segment: N4 - Geographical Location (optional)		
Seq. No.	**X12 Name**	**Value To Be Used**
N401	City Name	Operator city
N402	State or Province Code	Operator state
N403	Postal Code	Operator 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 insured by the policy.

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 – CC
VEH04	Year within Century	Year vehicle was made – YY
VEH05	Agency Qualifier Code	Value “NA”
VEH06	Product Description Code	Vehicle make (1-12 Characters)

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 ST02 element of the ST - 811 Transaction Set Header (see Segment #3).

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 (see Segment #2).

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 (see Segment #1).

Example of an X12 Policy Data File

The first record (ISA) in the example wraps to two lines, with three spaces between the COIN1 and COIN1TS. The data element delimiter represented in this example file is the asterisk "*". The tilde symbol "~" is used as the segment delimiter in this example. The MIIDB X12 parser will use the data element delimiter and segment delimiter found in the incoming Trading Partner policy file ISA record for parsing the entire file; therefore, the ISA record must be a fixed length of 106 characters.

This example uses AAAA as the Account ID and BBBBBBB as the User Id of the Trading Partner. Information Exchange Trading Partners must have both an Account ID and User Id, acquired via the Exchange service, in the ISA record. FTP Trading Partners may use both an Account ID and User ID of their choice or just an Account ID of their choice. Many FTP Trading Partners use their NAIC number (FEIN if a service bureau) as their Account ID and do not use a User Id.

An important item to note is that the first N1*IN record (or N1*SQ record if from Service Bureau) (fifth record in example – remember the first two lines make one record) must contain the NAIC number (FEIN if a service bureau) of the Trading Partner sending the policy file. In this example, the Trading Partner's number is 22222.

The NM1*IN record (eighth record in example) must contain the NAIC number of the insurance company issuing the policies following in the file until the next hierarchy level 1 NM1 record. This NAIC must be including on page two of the Trading Partner's Setup form as an Insurance Carrier serviced by the Trading Partner. In this example, the Insurance Carrier's NAIC number is 12345.

NOTE: The second VIN in the below policy file has a VIN that will not pass check digit test and will generate an Error file that can be seen at the end of Appendix B.

```
ISA*00*          *00*          *ZZ*AAAA   BBBBBBB *ZZ*COIN1
COIN1TS*070228*1858*U*03050*000099999*1*T* ~
GS*CI*AAAA BBBBBBB*COIN1TS*070228*1858*9999*X*003050~
ST*811*88888~
BIG*070228*1**T~
N1*IN*TEST TRADING PARTNER*NI*22222~
N1*SQ*CO~
HL*1*0*1*1~
NM1*IN*2*TEST TRADING PARTNER*****NI*12345~
IT1**1*IP*0~
DTM*368*070228***20~
HL*2*1*2*1~
NM1*2F*2*CO~
HL*3*2*4*1~
NM1*IL*1*SMITH*JOHN*A***N*999999999~
N3*100 OAK STREET~
N4*DENVER*CO*000080235~
IT1**1*IP*0~
SI*ZZ*11*NBS~
REF*IG*99999999999999~
REF*XM**CO~
```

REF*S3*V~
DTM*222*470622***19~
DTM*007*070201***20~
HL*4*3*5*0~
LX*1~
VEH*1*5N1AN08W96C506542*20*06*NA*NISSAN~
HL*5*2*4*1~
NM1*IL*1*SMITH*JANE*A***N*999999999~
N3*100 OAK STREET~
N4*DENVER*CO*000080235~
IT1**1*IP*0~
SI*ZZ*11*NBS~
REF*IG*88888888888888~
REF*XM**CO~
REF*S3*V~
DTM*222*801231***19~
DTM*007*070201***20~
HL*6*5*5*0~
LX*1~
VEH*1*5N1AN08W96C506541*20*06*NA*NISSAN~ NOTE: Bad VIN for Appendix B Error File Example
HL*7*2*4*1~
NM1*IL*1*JONES*TOM*A***N*999999999~
N3*100 ELM STREET~
N4*DENVER*CO*000080237~
IT1**1*IP*0~
SI*ZZ*11*NBS~
REF*IG*77777777777777~
REF*XM**CO~
REF*S3*V~
DTM*222*651231***19~
DTM*007*070215***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*66666666666666~
REF*S3*V~
DTM*007*070220***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*55555555555555~
REF*S3*V~
DTM*007*070115***20~
HL*12*11*5*0~
LX*1~
VEH*3*5TBKT42116S475586*20*06*NA*TOYOTA~
LX*2~
VEH*4*1N4AB41D0WC738563*19*98*NA*NISSAN~
HL*13*2*4*1~
IT1**1*IP*0~

SI*ZZ*11*NBS~
REF*IG*99999999999999~
REF*S3*V~
DTM*007*070210***20~
HL*14*13*5*0~
LX*1~
VEH*2*JN1DA31A53T438431*20*03*NA*NISSAN~
HL*15*2*4*1~
IT1**1*IP*0~
SI*ZZ*11*XLC~
REF*IG*44444444444444~
REF*S3*V~
DTM*177*070225***20~
HL*16*15*5*0~
LX*1~
VEH*1*1G2NE5537RC706342*19*94*NA*PONTIAC~
TDS*1~
CTT*7~
SE*93*88888~
GE*1*9999~
IEA*1*000099999~

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 (1-40) presented in the header of each Segment table is provided for ease of reference and are not part of the ANSI X12 standard. When the "Value To Be Used" column shows "Not Used" the record will contain consecutive data element delimiters for the item, as can be seen in the example files.

The REF02 field in the Error Code segments will contain an "E" prefix, followed by a three-digit Error Number.

From MIIDB 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 (10 spaces)
ISA03	Security Information Qualifier	Value “00”
ISA04	Security Information	Blank (10 spaces)
ISA05	Interchange ID Qualifier	Value “ZZ”
ISA06	Interchange Sender 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).
ISA07	Interchange ID Qualifier	Value “ZZ”
ISA08	Interchange Receiver ID	Made up of components provided on Trading Partner Setup Profile Form. This element is 15 characters in length and will contain the Account ID from the Setup Form and User ID from the Setup form, separated by 3 spaces.
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 #	MIIDB Generated Control Number Same value will be included in the IEA02 segment in the Control Trailer record.
ISA14	Acknowledgment Requested	“0” for No
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 “CI”.
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. For FTP clients, NAIC if an Insurance Company or FEIN if a Service Bureau.
GS04	Date	Date Created – YYMMDD
GS05	Time	Time Created – HHMM, where HH = 00 to 23 and MM = 00 to 59.
GS06	Group Control Number	MIIDB 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 MIIDB for a transaction set. This same number will appear in the corresponding SE 811 Transaction Set Trailer record.

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"
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 E 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 – 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 – YYMMDD
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Century of submittal date – CC

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 E for values)
REF03	Description	Value is “SEQUENCE #: 01”

20. Segment: NM1 - Individual or Organization Name (returned if sent)		
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 (returned if sent)		
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 (returned if sent)		
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 (returned if sent)		
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

29. Segment: DTM - Date/Time/Ref Insured Date of Birth - Occurrence 1 (returned if sent)		
Seq. No.	**X12 Name**	**Value To Be Used**
DTM01	Date/Time Qualifier	Value “222”
DTM02	Date	Insured date of birth – YYMMDD
DTM03	Time	Not Used
DTM04	Time Code	Not Used
DTM05	Century	Insured century of birth – CC

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 – YYMMDD
DTM03	Time	Not used
DTM04	Time Code	Not used
DTM05	Century	Century of policy effective date – CC

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 – YYMMDD
DTM03	Time	Not used
DTM04	Time Code	Not used
DTM05	Century	Century of policy cancellation date – CC

32. Segment: HL - Hierarchical Level 5: Vehicles Insured by Level 4 Policy with Zero to 200 Iterations (required)		
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"

33. 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.

34. 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 – CC
VEH04	Year within Century	Year vehicle was made – YY
VEH05	Agency Qualifier Code	Value “NA”
VEH06	Product Description Code	Vehicle make

35. 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 E for values)
REF03	Description	Not Used

36. Segment: TDS - Total Monetary Value Summary (required)		
Seq. No.	**X12 Name**	**Value To Be Used**
TDS01	Total Invoice Amount	Value "1"

37. 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 MIIDB.
38. 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 MIIDB.
SE02	Transaction Set Control Number	Identifying control number that must be unique within the transaction set Functional group assigned by MIIDB. This must be the same as the Transaction Set Control Number in The ST 811 Transaction Set Header.

39. 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 MIIDB.
GE02	Group Control Number	Control Number assigned by MIIDB. Matches number in GS06 segment element.

40. 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 MIIDB.
IEA02	Interchange Control Number	Control Number assigned by MIIDB. Same value as in ISA13 segment.

Example of X12 Error 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. This Error File is a result of the Policy File example provided at the end of Appendix A.

ISA*00* *00* *ZZ*COIN1 COIN1TS*ZZ*AAAA BBBBBBB *070301
*0215*U*00305*000001936*0*T* ~
GS*CI*COIN1 COIN1TS*22222*070301*0215*1936*X*003050~
ST*811*1965~
BIG*070301*1**T~
N1*SQ*COLORADO.GOV~
N1*IN*TEST TRADING PARTNER*NI*22222~
HL*1**1*1~
NM1*IN*2*TEST TRADING PARTNER*****NI*12345~
IT1**1*IP*0~
DTM*368*070228***20~
HL*2*1*2*1~
NM1*2F*2*CO~
HL*3*2*4*1~
NM1*IL*1*SMITH*JANE*A***N*999999999~
N3*100 OAK STREET~
N4*DENVER*CO*000080235~
IT1**1*IP*0~
SI*ZZ*11*NBS~
REF*IG*88888888888888~
REF*XM**CO~
REF*S3*V~
DTM*222*801231***19~
DTM*007*070201***20~
HL*4*3*5*0~
LX*1~
VEH*1*5N1AN08W96C506541*20*06*NA*NISSAN~
REF*1Q*E200~
TDS*1~
CTT*7~
SE*28*1965~
GE*1*1936~
IEA*1*000001936~

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 Trading Partners that request acknowledgment of policy file receipt.

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.

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 (see Appendix B). 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 (see Appendix D).

From MIIDB 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	“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).
ISA07	Interchange ID Qualifier	Value “ZZ”
ISA08	Interchange Receiver ID	Made up of components provided on Trading Partner Setup Profile Form. This element is 15 characters in length and must contain the Account ID from the Setup Form and User ID from the Setup form, separated by 3 spaces. MIIDB will compare against what was provided on the Trading Partner Profile form. Trailing spaces should be used, if needed, to complete the 15 character length.
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 #	MIIDB Generated Control Number Same value will be included in the IEA02 segment in the Control Trailer record. Assigned by MIIDB.
ISA14	Acknowledgment Requested	Value “0” for No Acknowledgment Wanted
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	MIIDB 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 MIIDB for the 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 policy file 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 policy file transaction set being acknowledged.
AK202	Transaction Set Control Number	The transaction set control number found in the ST segment in the policy file 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. Value "R" for Rejected.

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 MIIDB for the 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 MIIDB. 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 MIIDB. Same value as in ISA13 segment element.

Example of an Acknowledgment file sent from MIIDB to a Trading Partner (acknowledging receipt of a Policy 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. MIIDB will use the same delimiters used by the Trading Partner when sending their policy file.

ISA*00* *00* *ZZ*COIN1 COIN1TS*ZZ*AAAA BBBBBB *070301
*0215*U*00305*000001937*0*T* ~
GS*FA*COIN1 COIN1TS*22222*070301*0215*1937*X*003050~
ST*997*1966~
AK1*CI*9999~
AK2*811*88888~
AK5*A~
AK9*A*1*1*1~
SE*6*1966~
GE*1*1937~
IEA*1*000001937~

APPENDIX D

Colorado ANSI X12 Standard for Verification Handling

Verification Request and Response Examples

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 and responses.

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

HL*3*2*4*1~
NM1*IL*1*DOE*JOHN*A***N*123-123-456~
N3*11111 ELM ST~
N4*DENVER*CO*80237~
IT1**1*IP*0~
SI*ZZ*11***ACK~**
REF*IG*123456789*1~
REF*XM**CO~
REF*S3*V~
DTM*007*061201***20~
HL*4*3*5~
LX*1~
VEH*1*2P4FH5138JR534777*19*88*NA*PLYM~

Positive Verification Response Transaction (included in Policy data file from Trading Partner)

HL*3*2*4*1~
NM1*IL*1*DOE*JOHN*A***N*123-123-456~
N3*11111 ELM ST~
N4*DENVER*CO*80237~
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*007*061201***20~
HL*4*3*5~
LX*1~
VEH*1*2P4FH5138JR534777*19*88*NA*PLYM~

Negative Verification Response Transaction (included in Policy data file from Trading Partner)

HL*3*2*4*1~
NM1*IL*1*DOE*JOHN*A***N*123-123-456~
N3*11111 ELM ST~
N4*DENVER*CO*80237~
IT1**1*IP*0~
SI*ZZ*11***NIS~**
REF*IG*123456789*1~
REF*XM**CO~
REF*S3*V~
DTM*007*061201***20~
HL*4*3*5~
LX*1~
VEH*1*2P4FH5138JR534777*19*88*NA*PLYM~

APPENDIX E

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 H.
- 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).
- MIIDB 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.
- MIIDB 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	MIIDB Validation	Error Code	MIIDB Action	Insurance Carrier Action
NM1 Level 4 Entity Type Qualifier (Segment 16, NM102)	M	Must be '1' or '2'.	E018	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
NM1 Level 4 Last Name of first Level 4 Insured (Segment 16, NM103)	X	Must exist if the Policy Type (Segment 23, REF02) is “V” or “NS”.	E020	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
NM1 Level 4 ID Code (License #) of first Level 4 Insured (Segment 16, NM109)	X	Must exist if the person/non-person indicator (NM102) is equal to '1' and ID Code Qualifier (NM108) is equal to ‘N’.	E045	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.

Policy Data Element Edit Criteria and Error Code Table					
Data Element	**M/O/X**	**MIIDB Validation**	**Error Code**	**MIIDB Action**	**Insurance Carrier Action**
N3 Address of first Level 4 Insured (Segment 17, N301)	X	Must exist if NM1 Level 4 segment (Segment 16) exists.	E050	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
N3 City of first Level 4 Insured (Segment 18, N401)	X	Must exist if NM1 Level 4 segment (Segment 16) exists.	E055	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
N3 State of first Level 4 Insured (Segment 18, N402)	X	Must exist if NM1 Level 4 segment (Segment 16) exists.	E060	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
N3 Postal Code of first Level 4 Insured (Segment 18, N403)	X	Must exist if NM1 Level 4 segment (Segment 16) exists.	E065	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
SI Policy Type Trans-action Type (Segment 20, SI03)	M	Must exist and equal ‘NBS’, ‘XLC’, ‘NIS’, or ‘ACK’.	E075	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
REF Policy Number (Segment 21, REF02)	M	Must exist	E085	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
REF Policy Type (Segment 23, REF02)	M	Must exist and equal 'V', 'NS', or 'NO'.	E107	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.

Policy Data Element Edit Criteria and Error Code Table					
Data Element	**M/O/X**	**MIIDB Validation**	**Error Code**	**MIIDB Action**	**Insurance Carrier Action**
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 rejected	Complete or correct data element and resubmit.
DTM Policy Effective Date (Segment 26, DTM02 & DTM05)	X	Must exist if Transaction Type equals 'NBS' and not exist if 'XLC'.	E115	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
DTM Policy Cancella-tion Date (Segment 27, DTM02 & DTM05)	X	Must exist if transaction type equals 'XLC' and not exist if 'NBS'.	E125	Policy record and all, if any, associated Vehicle records rejected.	Complete data element and resubmit policy and any associated vehicle records.
VEH VIN (Segment 36, VEH02)	X	At least one VIN must exist if policy type equals 'V'. None exist if policy type is 'NS' or 'NO'. If 17 character VIN exists, check digit must be correct.	E200	Vehicle record rejected	Complete or correct data element and resubmit.

Policy Data Element Edit Criteria and Error Code Table					
Data Element	**M/O/X**	**MIIDB Validation**	**Error Code**	**MIIDB Action**	**Insurance Carrier Action**
VEH VIN (Segment 36, VEH02)	X	If Policy Transaction Type (Segment 20, SI03) is "XLC", VIN to be cancelled must already exist in MIIDB.	E201	Vehicle record rejected	Correct VIN data element and resubmit.
ISA Header Interchange Sender ID (Segment 1, ISA06)	M	Check if in MIIDB Trading Partner Table.	E900*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
ISA Header Interchange Receiver ID (Segment 1, ISA08)	M	Check for "COIN1 COIN1PR" or "COIN1 COIN1TS".	E901*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
ISA Header Interchange Date (Segment 1, ISA09)	M	Check for date not in future and not over one month in the past.	E902*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
ISA Header Interchange Control Number (Segment 1, ISA13)	M	Check to ensure Control Number not already processed.	E903*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
ISA Header Interchange Test Indicator (Segment 1, ISA15)	M	Check for "P" or "T".	E904*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
GS Functional Group Header Date (Segment 2, GS04)	M	Check for date not in future and not over one month in the past.	E912*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.

Policy Data Element Edit Criteria and Error Code Table					
Data Element	**M/O/X**	**MIIDB Validation**	**Error Code**	**MIIDB Action**	**Insurance Carrier Action**
ST 811 Transaction Set Header ID Code (Segment 3, ST01)	M	Check for "811".	E920*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
BIG Beginning Segment Date (Segment 4, BIG01)	M	Check for date not in future and not over one month in the past.	E930*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
BIG Beginning Segment Data Type Indicator (Segment 4, BIG04)	M	Check for "U", "T", or "R".	E931*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
N1 Sender Information ID Code (Segment 5, N104)	M	Check if in MIIDB Trading Partner Table.	E940*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
N1 Recipient Information Name (Segment 6, N102)	M	Check for "CO" in first 2 characters or "EXPLORE" in first 7 characters.	E941*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
NM1 Insurer Information ID Code (Segment 8, NM109)	M	Check if Insurance Carrier active and associated with sending Trading Partner.	E950*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
DTM Insurer Submission Date (Segment 11, DTM02)	M	Check for date not in future and not over one month in the past.	E951*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.

Policy Data Element Edit Criteria and Error Code Table					
Data Element	**M/O/X**	**MIIDB Validation**	**Error Code**	**MIIDB Action**	**Insurance Carrier Action**
NM1 Org Name (Segment 13, NM103)	M	Check for "CO".	E952*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
CTT Transaction Totals Number of Line Items (Segment 38, CTT01)	M	Verify count of policy transactions within 811 Transaction Set.	E960*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
SE 811 Transaction Set Trailer Number of Segments (Segment 39, SE01)	M	Verify count of segments.	E970*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
SE 811 Transaction Set Trailer Control Number (Segment 39, SE02)	M	Verify number matches control number in ST Header segment (Segment 3, ST02).	E971*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
GE Functional Group Trailer Number of Transaction Sets (Segment 40, GE01)	M	Verify count of 811 Transaction Sets.	E975*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
GE Functional Group Trailer Group Control Number (Segment 40, GE02)	M	Verify number matches control number in GS Group Header segment (Segment 2, GS06).	E976*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.

Policy Data Element Edit Criteria and Error Code Table					
Data Element	**M/O/X**	**MIIDB Validation**	**Error Code**	**MIIDB Action**	**Insurance Carrier Action**
IEA Interchange Control Trailer Number of Functional Groups (Segment 41, IEA01)	M	Verify count of number of functional groups.	E980*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
IEA Interchange Control Trailer Interchange Control Number (Segment 41, IEA02)	M	Verify number matches control number in ISA Interchange Control Header segment (Segment 1, ISA13).	E981*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Mandatory Segment Missing	M	Check for mandatory segments.	E985*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Data Element too short	M	Check data element lengths.	E986*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Data Element too long	M	Check data element lengths.	E987*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Too many data elements	M	Check for valid number of data elements.	E989*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Mandatory Data Element Missing	M	Check for mandatory data elements.	E990*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Unexpected Segment	M	Check for valid segments.	E991*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Unrecog-nized Segment ID	M	Check for valid segment IDs.	E992*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Invalid Date/Time	M	Check for valid dates and times.	E993*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.
Invalid Number	M	Check for valid numbers.	E994*	File rejected and Trading Partner contacted.	Correct and resubmit entire policy file.

Policy Data Element Edit Criteria and Error Code Table					
Data Element	**M/O/X**	**MIIDB Validation**	**Error Code**	**MIIDB Action**	**Insurance Carrier Action**
VEH Vehicle Information (Segment 36)	X	Verify that the policy segment that contains the vehicle segment is not in error.	E999*	Vehicle Segment rejected, not posted to MIIDB, and not returned in Error File to Trading Partner.	Policy segment should be corrected and resubmitted with all associated Vehicle segments.

APPENDIX F

Policy Data Submission Test Cases

The following are examples of recommended 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.	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.	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	Send erroneous data to create a policy level error.	No record written to MIIDB. Policy data error
9	Send erroneous data to create a vehicle level error.	No record written to MIIDB. Vehicle data error.
10	MIIDB sends 997 Transaction Acknowledgment file to Trading Partner to ensure Trading Partner can process it. Note: Only if requested in X12 ISA segment.	Acknowledgment file placed in Trading Partner's mailbox or Trading Partner's FTP Output directory.
11	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.

APPENDIX G

8-Step FTP Setup Process

8-Step FTP Setup Process

Colorado MIIDB Trading Partners that are not utilizing the Information Exchange network must transmit/receive MIIDB files via File Transfer Protocol (FTP). Each FTP Trading Partner will have an Inbox area and an Outbox area on the MIIDB secure FTP servers (Test and Production).

Trading Partners will 'Put' their policy files into their Inbox area and 'Pull' their error and acknowledgment files from their Outbox area. Trading Partner access to the Inbox and Outbox areas of the MIIDB FTP servers will be controlled by User Id and Password. The User Id and Password will provide Trading Partner access to the MIIDB Test FTP Server (test-ftp.colorado.gov) and the MIIDB Production FTP Server (ftp.colorado.gov).

The eight steps necessary to complete the FTP file transmission/retrieval testing process follow:

1. The FTP Trading Partner provides Colorado.gov (miidbsupport@www.colorado.gov) with a completed Trading Partner Setup form. This form is available at www.colorado.gov/driveinsured. Instructions for completing the Setup form are included in the Setup spreadsheet as a separate worksheet.
2. Once the Setup form is received, Colorado.gov creates an Inbox and Outbox for the Trading Partner's use on the MIIDB Test and Production FTP servers.
3. The Colorado.gov firewall is updated with the IP addresses provided on the Setup form to allow access to the MIIDB FTP servers from the specified IP addresses.
4. Colorado.gov sends each FTP Trading Partner's Technical Contact their FTP User Id and Password, with instructions to place their unencrypted Public Key in their Test FTP Inbox and to notify the MIIDB Support Desk when completed. Any problems with accessing the Test FTP Server should be reported to the MIIDB Support Desk.
5. Colorado.gov retrieves the Trading Partner's Public Key provided in Step 4 and uses it to encrypt a pre-defined message and places the encrypted message in the Trading Partner's Test FTP Outbox. Colorado.gov will then notify the Trading Partner to perform Steps 6 and 7.
6. The Trading Partner retrieves the encrypted message from their Test FTP Outbox and decrypts it using their Private Key.
7. The Trading Partner encrypts the message they decrypted in Step 6, using Colorado.gov's Public Key, and places the encrypted message in their Test FTP Inbox and notifies the MIIDB Support Desk when completed. Colorado.gov's Public Key is available at www.colorado.gov/driveinsured.
8. Colorado.gov accesses the encrypted Inbox message and decrypts it using Colorado.gov's Private Key. If it can't be processed, Colorado.gov investigates where the problem occurred and works with the Trading Partner to correct the problem.

Once Step 8 is completed, the FTP setup is complete and the Trading Partner can send a test policy file to their Test FTP Inbox for testing. Once policy file testing is successful, the Trading Partner can begin sending policy files to their MIIDB Production FTP Inbox.

APPENDIX H

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 I

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 MIIDB User Guide 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 Colorado statutes, 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 vehicle is added to a policy
   • A vehicle is removed from a policy
   • The insurance policy is canceled
   • An acknowledgment is requested from Colorado

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. In addition, Colorado does not require reporting of Commercial insurance policies.

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 not necessary to notify Colorado.gov of this name change.

12. **If the insurance company receives an error message back from MIIDB 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 Appendix A (Segment #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 cancellation 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 an insurance company does not report their customer's insurance data to MIIDB, 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 and 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" (see Appendix A, Segment #9). 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 Appendix B of the User Guide (Segments 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 MIIDB 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. Also, commercial policies and the vehicles insured by commercial policies are not required to be reported.

- 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, if available. MIIDB will store the FEIN 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 (Appendices A-D), 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 MIIDB cancel this policy?**
MIIDB 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 an error.

35. **If my policy number changes what do I need to send to Colorado.gov?**
If the policy number changes, MIIDB 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 and a Trading Partner Agreement, both available at www.colorado.gov/driveinsured in the Registration area.

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?**
Full VIN. Colorado.gov will also 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 within MIIDB 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 E 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. No new error codes will be sent in the Error files.

42. **How does MIIDB 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 by a Trading Partner authorized web user 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 the MIIDB system?**
    The error file creation process will occur at the time of policy file processing and an error file, if errors, will be available in an FTP Trading Partner's Outbox or an Information Exchange Trading Partner's mailbox immediately after policy file processing.

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, should have their Trading Partner indicate so on the MIIDB website.

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 - D). Also, anywhere the value of "EXPLORE" appears in the X12 files being sent to Explore, it should be changed to "COLORADO.GOV" or "CO". 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.

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.