ADOT

ARIZONA INSURANCE VERIFICATION SYSTEM (AZIVS)

Implementation Guide for Insurance Companies

Version 1.1
June 7th, 2022

Version	Date	Updates
1.0	June 7th, 2022	Original Version
1.1	July 28th, 2022	Section 6.2: Correction of DOB format
		Section 6.4: Addition of File Naming Convention for SR22/26 Return File

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1.   Introduction

Arizona Department of Transportation (ADOT) Motor Vehicle Division (MVD) is responsible for operating an insurance reporting system to facilitate licensing, safety programs and compliance with motor vehicle laws. Arizona Revised Statutes Title 28, Chapter 9, Section 4148 mandates insurance company reporting and gives the ADOT director the authority to specify the format, schedule and manner of reporting. The current system used by ADOT (Arizona Mandatory Insurance Reporting System - AMIRS) uses outdated technologies and does not comply with insurance industry standards. As part of its modernization efforts, ADOT is implementing the Arizona Insurance Verification System (AZIVS). AZIVS will provide ADOT the ability to perform real-time insurance verification and significantly improve the uninsured identification process. AZIVS will utilize the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) standards for insurance company reporting.

AZIVS insurance company reporting requirements are summarized below:
- **Web services**: Insurance companies insuring more than five hundred (500) vehicles in AZ shall make their insurance verification web service available to AZIVS.
  - o   The web services should follow the specifications and standards of the IICMVA.
  - o   Insurance companies are not required to make commercial non-vehicle specific policies (generally referred to as "all owned" or "blanket policies") available through this web service.

- **Book of Business**: Insurance companies insuring vehicles in AZ shall provide their Book of Business (BOB) data to AZIVS on a weekly basis.
  - o   The BOB data format should follow the IICMVA's standards and specifications.
  - o   Insurance companies submitting BOB data to AZIVS must use the secure file transfer protocol (SFTP) process outlined in this Guide. Insurance companies insuring five hundred (500) or fewer vehicles in Arizona can either FTP the BOB file or utilize the AZIVS website for BOB reporting.
  - o   Commercial policies are required to be reported. The Vehicle Identification Number (VIN) is not required for non-vehicle specific policies.

- **SR22/26 Filings**: Insurance companies providing SR22 filings in AZ shall submit SR22 and SR26 data to AZIVS on a daily basis.
  - o   SR22 and SR26 data should be submitted in text files via FTP.
  - o   SR22/26 files will be separate from the BOB files.

Key dates for insurance companies are listed below:
- **June 6th, 2022** – AZIVS is available to insurance companies for registration, testing, and production integration.
- **July 19th, 2022** – Deadline for insurance companies to register on the AZIVS website (www.ArizonaIVS.com).
- **September 1st, 2022** – Deadline for insurance companies to begin testing. Insurance companies must submit a test BOB file to AZIVS and begin web services testing.
- **November 7th, 2022** – Deadline for insurance companies to move to production with AZIVS, making their production web services available (if applicable) and begin BOB data submissions.

The current AZ insurance reporting system AMIRS (Arizona Mandatory Insurance Reporting System) will be discontinued after AZIVS is implemented and the uninsured identification process is transferred to AZIVS. Until then, insurers should also continue their current reporting to AMIRS. ADOT will issue communication informing insurance companies when AMIRS is discontinued.

This Guide and any future updates will be posted on the AZIVS website. Go to www.ArizonaIVS.com, click on the HELP link, and then on Help For Insurance Companies. Insurance companies are responsible for reading and complying with this Guide and reviewing additional information posted on the AZIVS website. If you have any questions, please contact the AZIVS help desk at support@ArizonaIVS.com.

2.   Insurance Company Web Services

Insurance company web services must be capable of verifying the existence of mandatory liability insurance for vehicles registered/rated in AZ.

2.1   Web Service Structure

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

Web Services Description Language (WSDL) File

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

Insurance companies are required to use one of the WSDLs published by the IICMVA. These WSDLs can be found at http://www.iicmva.com/IICMVAPublications.html.

Schema

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

Extensible Markup Language (XML) Messages

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

Simple Object Access Protocol (SOAP)

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

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

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

Security

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

2.2   Expected Level of Service

- Insurance companies' web services are required to respond to verification requests on a 24/7/365 basis. Although a reasonable amount of downtime to maintain and upgrade systems may occur, the web service availability, measured on a monthly basis, shall be at least 99%.

- Scheduled downtime must be reported via e-mail to support@ArizonaIVS.com as early as possible, describing the reason for the downtime, the time the web service will become unavailable, and the time it is expected to become available again.

- Unscheduled downtime must be reported via e-mail to support@ArizonaIVS.com immediately, describing the reason for the downtime, the time the web service became unavailable, and the estimated time it will become available again.

- Insurance companies should design their web services to provide a response within 2 seconds of receipt of an inquiry. Contributing factors to slow responses outside the control of the insurance companies, such as Internet response time, will be taken into account. Responses not received in a timely manner will be logged and used for evaluating the insurance company's web services performance.

- Accuracy is critical to the success of the program. Therefore, each insurance company's web service must provide the correct response to an inquiry. Each web service will be monitored and tested for accurate responses, including testing for false confirmations.

2.3   The Verification Request and Response

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

2.3.1 The Verification Request

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

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

- Tracking/Reference Number (ties the request to the response)

- National Association of Insurance Commissioners (NAIC) Code (identifies insurance company)

- Vehicle Identification Number (VIN)

- Policy Number ("UNKNOWN" will be provided, if not available)

- Verification Date

The Verification Date may be the current date or a date in the past. Insurance companies are required to verify insurance for dates up to one year in the past.

2.3.2 The Verification Response

For each verification request sent by AZIVS, a verification response should be issued by the insurance company's web service. Because of front end edits, AZIVS will not send inquiries that would result in a response from the insurance company that the request was invalid.

If minimum motor vehicle liability coverage is present and active on the requested verification date, the insurance company should respond with the following coverage confirmation result: CONFIRMED.

If minimum motor vehicle liability coverage is not present or is not active on the requested verification date, the insurance company should respond with the following coverage confirmation result: UNCONFIRMED.

The required data elements in a verification response are:

- ResponseCode

- NAIC: This is the NAIC of the insurance company insuring vehicle.

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

- UnconfirmedReasonCode

- TrackingNumber (return the number received in the verification request)

- VerificationDate

- UniqueKey (policy number)

- PolicyState

2.4   Web Service Testing

Before testing begins, each insurance company will have to register on the AZIVS website as described in Section 7. After registration is complete, the insurance company will be contacted by the AZIVS team to schedule a conference call to discuss the testing process and address any questions about the AZIVS requirements. The following information will be collected during the call:

- NAIC codes that will be supported by the web service

- The web service URL(s)

- The IICMVA WSDL that is used by the web service

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

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

- The SSL certificates that identify the AZIVS web service Client

- The IP addresses that identify the source of the verification requests

The testing will consist of the following steps:

Basic connectivity test

- Connectivity between endpoints to ensure that endpoints are reachable.

Test ability to send and receive messages

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

Testing with security

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

Test Cases and Data

AZIVS will run the insurance company's web service through a set of test cases. If required, the insurance company will provide the data necessary for these test cases.

- After all the above testing has been completed, the insurance company can make their production web service available to AZIVS for insurance verification.

2.5   VIN Broadcasting

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

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

It is recommended that insurance company web services support VIN broadcasting.

3.   File Exchange and Testing

3.1   FTP Accounts and PGP Encryption

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

Each FTP account will have the following folders:

- BOB_Inbound

- BOB_Outbound

- SR_Inbound

- SR_Outbound

All files exchanged between AZIVS and insurance companies will also be encrypted by the Pretty Good Privacy (PGP) digital data encryption program. Public PGP keys will be exchanged with the AZIVS Help Desk prior to exchanging insurance data.

3.2   File Testing Process

Before testing begins, each insurance company participating in AZIVS must register on the AZIVS website as described in Section 7. After completing registration, insurance companies will be contacted by the AZIVS team to schedule a conference call to discuss the testing process and address any questions about the AZIVS reporting requirements. FTP User IDs and passwords will be provided, and public PGP keys will be exchanged.

The testing process includes the following:

- Connectivity Testing: The insurance company should be able to connect to the designated AZIVS FTP server, log in to the insurance company's FTP account, and transfer files to the appropriate folders. The insurance company should be able to retrieve AZIVS return files.

- Decryption: AZIVS should be able to successfully decrypt files. The insurance company should be able to successfully decrypt AZIVS return files.

- File Format: The insurance company files should be formatted according to AZIVS requirements.

- File Content: The insurance company file should contain valid test data and the data elements should meet the AZIVS rules. During testing, it is not necessary to provide production data (in-force policies).

The AZIVS team will work with insurance companies and provide information to assist in the resolution of any errors.

4. Book of Business File Reporting

BOB data should contain all active motor vehicle insurance policies rated for AZ. The format and method of submitting BOB data is covered in this section.

4.1 BOB Data To Be Reported

The following information should be included in the BOB files:

- All active AZ motor vehicle insurance policies with the minimum liability coverage required by the State of AZ and the associated vehicles and customers.

- VIN is not required to be reported for non-vehicle specific policies.

- Vehicle types exempt from reporting are provided in Appendix C.

4.2 BOB File Structure

The BOB file structure is based upon Version 1.2 of the Insurance Data Transfer Guide published by the IICMVA on January 3, 2017. The BOB file is a text file with rows of fixed length. All rows will be 300 characters long with spaces used as filler. Each row must be followed by a carriage return line feed character (Hexadecimal '0D 0A'). A separate file should be submitted for each NAIC number.

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

File Name format should be in the *NAIC_ Date_Environment.extension* format.
For example: 12345_20190815_P.pgp

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

- Jane Doe, 2004 Jeep, policy 12345

- Jane Doe, 2005 GMC, policy 12345

- John Doe, 2004 Jeep, policy 12345

- John Doe, 2005 GMC, policy 12345

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

Field Id	Field Name	Length	Begin	End	Type (AN –Alpha numeric N- Numeric)	Mandatory /Optional	Description
1	POLICY TYPE	2	1	2	AN	M	'VS' = Vehicle Specific 'NS' = Non-Vehicle Specific
2	NAIC	5	3	7	N	M	NAIC Code
3	POLICY NUMBER	30	8	37	AN	M	Policy Number
4	EFFECTIVE DATE	8	38	45	N	M	Effective Date – YYYYMMDD format Date coverage was added for the vehicle. There should not be any time out of force (lapse of coverage) between the Effective Date and the transmission date. If the vehicle had any time out of force, then the effective date that coverage was resumed or reinstated should be reported.
5	VIN	25	46	70	AN	O	VIN (optional for non-vehicle specific fleet policy)
6	LAST NAME or ORGANIZATION	40	71	110	AN	M	
7	PREFIX NAME ABBR	3	111	113	AN	O	
8	MIDDLE NAME	20	114	133	AN	O	
9	FIRST NAME	40	134	173	AN	O	Mandatory if customer is an individual
10	SUFFIX NAME	3	174	176	AN	O	Abbreviated Name Suffix (JR, SR, etc.)
11	FEIN	9	177	185	AN	O	
12	ADDRESS	50	186	235	AN	M	
13	CITY	35	236	270	AN	M	
14	STATE	2	271	272	AN	M	
15	ZIP	5	273	277	N	M	
16	COMMERCIAL INDICATOR	1	278	278	AN	O	"Y" for commercial policies
17	FILLER	22	279	300	AN	M	Space Filled

Trailer Row
Each file should have one trailer row with the following fields:

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

4.3   BOB File Submission

Each insurance company will be assigned an FTP account (see Section 3.1). There will be two folders under each FTP account for exchanging BOB files. Place all BOB files into the BOB_Inbound folder. All return files created by AZIVS in response to the BOB files will be placed in the BOB_Outbound folder.

4.4   BOB Return Files Generated for Insurance Companies

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

1. **OK file:** If there are no errors in the BOB file submitted by the insurance company, an OK file will be generated. The OK file name will be named OK_*NAIC_ DatetimeStamp*.pgp (e.g. OK_12345_ 20190806121501.pgp).

2. **Decryption Error File:** This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons:

    a. File sent by insurance company was not encrypted.

    b. File sent by insurance company was improperly encrypted.

    c. File sent by insurance company was encrypted using the wrong PGP key.

    Decryption error file will be identified based on the file name prefix DE. The file will be named DE_*NAIC_ DatetimeStamp*.pgp (e.g. DE_12345_ 20190806121501.pgp).

3. **Reject File**: This file will be generated if AZIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected. The file may be rejected for the following reasons:

    a. File is not formatted properly.

    b. Trailer has a non-zero record count but detail records of the file are missing.

    c. Length of each record (row) is not up to the length specified in this guide.

    d. End of a record (row) missing carriage return and line feed (Hexadecimal '0D 0A').

    The reject file will contain the description of the error at the top followed by the contents of the file. The reject file can be identified based on the file name prefix REJ. File will be named REJ_ *NAIC_ DatetimeStamp*.pgp (e.g. REJ_12345_ 20190806121501.pgp).

4. **Row Error File**: Row error files are generated when the overall file format sent by the insurance company is okay but some of the rows have errors including:

    a. Mandatory fields missing.

    b. Invalid field formats.

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

    The Row Error file can be identified based on the file name prefix ERR. File will be named ERR_ *NAIC_ DatetimeStamp* (e.g. ERR_12345_20190806121501.pgp).

In addition to one of the above files, a VIN No-Match file may be generated if any of the VINs submitted by the insurance company do not match VINs of vehicles registered in AZ.

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

    The VIN No-Match file can be identified based on the file name prefix VIN. File will be named VIN_ *NAIC_ DatetimeStamp* (e.g. VIN_12345_ 20190806121501.pgp).

5. BOB Reporting By Smaller Insurance Companies

Smaller insurance companies insuring five hundred (500) or less vehicles in Arizona are not required to host insurance verification web services and report BOB files via FTP. If the smaller insurance companies are not reporting BOB files by FTP, these companies shall perform a one-time entry of all policies via the AZIVS website. After the initial entry, these insurance companies will only be required to update their policies on the AZIVS website whenever a policy is added, modified or cancelled/expired.

6. SR22 and SR26 Reporting

6.1 SR22/26 Data To Be Reported

The SR22/26 file is a daily transactional file containing daily SR22 and SR26 transactions. The following information should be included in the SR22/26 files:

- All new SR22 filings since the previous SR22/26 file submitted to AZIVS.

- All SR26 (cancellation of SR22) transactions since the previous SR22/26 file submitted to AZIVS.

- SR22 renewals should not be reported. SR22 filings are considered effective until a corresponding SR26 is reported for them.

6.2 SR22/26 File Structure

The SR22/26 file should be a text file with rows of fixed length. All rows will be 330 characters long with spaces used as filler. Each row must be followed by a carriage return line feed character (Hexadecimal '0D 0A'). A separate file should be submitted for each NAIC number.

File Name
The file name should include the following fields:
- NAIC Number: Insurance company's NAIC Number
- File Creation Date: Date file was created in the YYYYMMDD format
- Environment: "P" – Production; "T" – Test
- File Indicator: "SR" indicating it is an SR22/26 file (and to differentiate it from BOB files)
- Counter: Although only daily files are required, an insurance company may submit multiple files per day. If an insurance company decides to submit multiple files in a day, they have to use the Counter indicating the number of file. If an insurance company is only submitting one file per day, the Counter should always be "1".
- Extension: File extension such as "pgp", "asc", "txt" or any other 3 character file extension

File Name format should be in the *NAIC_ Date_Environment_*SR_*Counter.extension* format.
For example: A daily production SR22/26 file submitted by NAIC 12345 on 08/15/2022 will be named **12345_20220815_P_SR_1.pgp**

Detail Rows
The detail rows show the SR22/26 transactions being submitted by the insurance company. One record should be generated per each SR22 or SR26. Vehicle VINs are not included in the file format and should not be reported.

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

Field Id	Field Name	Length	Begin	End	Type (AN –Alpha numeric N-Numeric)	Mandatory/Optional	Description
1	TRANSACTION TYPE	4	1	4	AN	M	'SR22' = SR22 Filing 'SR26' = SR26 Filing
2	NAIC	5	5	9	N	M	NAIC Code
3	POLICY NUMBER	30	10	39	AN	M	Policy Number
4	SR22 EFFECTIVE (CERTIFICATION) DATE	8	40	47	N	M	Effective Date – YYYYMMDD format The date from which the SR22 Filing is effective.
5	SR22 FILING STATE	2	48	49	AN	M	State Code for SR22 Filing State. For example, for Arizona, the code should be 'AZ'
6	SR26 CANCELLATION DATE	8	50	57	N	M (for SR26 transactions)	Effective Date of cancellation or termination – YYYYMMDD format This field should be left empty for SR22 transactions. It should only be supplied for SR26 transactions.
7	OWNER'S POLICY	1	58	58	AN	M	"Y" for Owner's Policy "N" - if not an Owner's Policy
8	OPERATOR'S POLICY	1	59	59	AN	M	"Y" for Operator's Policy (applicable to any Non-owner vehicle) "N" - if not an Operator's Policy
9	FIRST NAME	45	60	104	AN	M	
10	LAST NAME	45	105	149	AN	M	
11	DATE OF BIRTH	8	150	157	N	M	Customer's Date of Birth– YYYYMMDD format
12	DRIVER'S LICENSE NUMBER	25	158	182	AN	M	Customer's Driver's License Number.
13	DRIVER'S LICENSE STATE	2	183	184	AN	M	State Code for Customer's Driver's License Number. For example, for Arizona, the code should be 'AZ'
14	STREET ADDRESS	80	185	264	AN	M	Customer Address - Street
15	CITY	35	265	299	AN	M	Customer Address - City

Field Id	Field Name	Length	Begin	End	Type (AN –Alpha numeric N-Numeric)	Mandatory/Optional	Description
16	STATE	2	300	301	AN	M	Customer Address - State
17	ZIP	5	302	306	N	M	Customer Address - Zip
18	PROCESSING INDICATOR	3	307	309	AN	O	This field should be left blank by insurance companies. It will be filled by AZIVS in the return files. Values will be: 'SUC' - Successfully Processed. 'ERR' - Error in Processing
19	ERROR CODE	3	310	312	AN	O	This field should be left blank by insurance companies. It will be filled by AZIVS in the return files. If there was an error in processing the record, this will be a 3 digit code indicating the field that had error. Values are provided in Appendix E.
20	MATCHING STATUS	3	313	315	AN	O	This field should be left blank by insurance companies. It will be filled by AZIVS in the return files. This will be a code indicating if AZIVS was able to match the record submitted by insurance company. For SR22 transactions, the matching will be based on the Driver's License Number. For SR26 transactions, the matching will be based on NAIC Number and Policy Number (of a previously filed SR22). Values will be: "MAT" - Matched "UNM" - Unmatched
21	FILLER	15	316	330	AN	M	Space Filled

Trailer Row

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

Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
TYPE	2	1	2	AN	M	'TR' = Trailer
RECORD COUNT	12	3	14	N	M	Record count not including Trailer Record
PROCESS DATE	8	15	22	N	M	Date the file was created – YYYYMMDD Format
FILLER	308	23	330	AN	M	Space Filled

6.3   SR22/26 File Submission

Each insurance company will be assigned an FTP account (see Section 3.1). There will be two folders under each FTP account for exchanging SR22/26 files. Insurance company should place all SR22/26 files into the SR_Inbound folder. All return files created by AZIVS in response to the SR22/26 files will be placed in the SR_Outbound folder.

6.4   SR22/26 Return Files Generated for Insurance Companies

This section describes the types of files that may be generated by AZIVS and placed in the SR_Outbound folder of the insurance company. These files will inform insurance companies if their files were successfully processed or if any errors were encountered in the processing. The files will be generated within 48 hours of the file submission by insurance company. For each SR22/26 file submitted by the insurance company, at least one of the following files will be generated by AZIVS:

1. **Decryption Error File:** This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons:

    d.   File sent by insurance company was not encrypted.

    e.   File sent by insurance company was improperly encrypted.

    f.   File sent by insurance company was encrypted using the wrong PGP key.

    Decryption error file can be identified based on the file name prefix DE_SR. The file will be named DE_SR_*NAIC_ DatetimeStamp*.pgp (e.g. DE_SR_12345_ 20220806121501.pgp).

2. **Reject File**: This file will be generated if AZIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected. The file may be rejected for the following reasons:

    a.   File is not formatted properly.

    b.   Trailer has a non-zero record count but detail records of the file are missing.

    c.   Length of each record (row) is not up to the length specified in this guide.

    d.   End of a record (row) missing carriage return and line feed (Hexadecimal '0D 0A').

    The reject file will contain the description of the error at the top followed by the contents of the file. The reject file can be identified based on the file name prefix REJ_SR. File will be named REJ_SR_*NAIC_ DatetimeStamp*.pgp (e.g. REJ_SR_12345_ 20220806121501.pgp).

3. **SR22/26 Return File**: If the file submitted by insurance company is not rejected, then the SR22/26 data is processed and a Return file is generated. The format of the Return file is the same as the format of the SR22/26 files submitted by the insurance companies (as specified in Section 6.2).

   Each record in the Return file will have the original row sent by the insurance company with the following fields populated.

   - PROCESSING INDICATOR: This field will indicate if the row was successfully processed or errored out. Values will be:
     'SUC' - Successfully Processed.
     'ERR' - Error in Processing
   - ERROR CODE: If there was an error in processing the record, this will be a 3 digit code indicating the field that had error. Values are provided in Appendix E.
   - MATCHING STATUS: This field will indicate if AZIVS was able to match the record submitted by insurance company. Values will be:
     "MAT" - Matched
     "UNM" – Unmatched

Records with errors and unmatched records should be corrected and resubmitted.

The return file can be identified based on the file name prefix RET_SR. File will be named RET_SR_*NAIC_ DatetimeStamp*.pgp (e.g. RET_SR_12345_ 20220806121501.pgp).

7.   Registration Process

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

7.1   Insurance Company Registration

To register, go to the AZIVS website home page and click on the "Register" link in the menu. Registration is only available to insurance companies that are licensed in AZ. Please follow the instructions below:

- Fill in all the insurance company information and functional contact details.

- Fill in the technical contact details.

- Fill in the compliance contact details. The compliance contact is used to verify insurance by the AZIVS Help Desk.

- Provide the password in the Web Login Section.

- Provide a secret question and answer which will be used with the Forgot Password functionality.

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

7.2   Accessing Help

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

- Users can download the latest version of the AZIVS Implementation Guide that provides detailed information on interacting with AZIVS.

- A Frequently Asked Questions section will be populated based on queries that the AZIVS Help Desk receives most often.

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

The AZIVS Help Desk can be contacted directly at support@ArizonaIVS.com

7.3   Login for Registered and Approved Insurance Company Users

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

7.4   Insurance Company Profile Management

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

7.5   Insurance Company Reports

This section will provide reports that will allow the insurance companies to determine the processing status of the files that were submitted.

8.   Support

Insurance companies with questions about AZIVS or needing any clarification about information provided in this guide should send an email to support@ArizonaIVS.com.

Appendix A: Sample Verification Request and Response Messages

Please Note: The sample request and response messages included in this guide are for illustrative purposes and is based on the IICMVA Web Service WSDL Version Java 1.1 (00200809).

Sample Verification Request Message

```
<?xml version="1.0" encoding="UTF-8"?>
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <soapenv:Body>
    <CoverageRequest xmlns="http://www.iicmva.com/CoverageVerification/"
PublicationVersion="00200809" PublicationDate="2008-11-05">
      <RequestorInformation>
       <Organization>
        <Name>AZIVS</Name>
       </Organization>
       <ReasonDetails>
        <ReasonCode>BIVER</ReasonCode>
        <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
       </ReasonDetails>
      </RequestorInformation>
      <Detail>
       <PolicyInformation>
        <OrganizationDetails>
         <NAIC>12345</NAIC>
        </OrganizationDetails>
        <PolicyDetails>
         <VerificationDate>2018-02-19T00:00:00.000</VerificationDate>
         <PolicyKey>UNKNOWN</PolicyKey>
         <PolicyState>AZ</PolicyState>
        </PolicyDetails>
       </PolicyInformation>
       <VehicleInformation>
        <VehicleDetails>
         <VIN>VINTEST123</VIN>
        </VehicleDetails>
       </VehicleInformation>
      </Detail>
    </CoverageRequest>
  </soapenv:Body>
</soapenv:Envelope>
```

Sample Verification Response Message

```
<?xml version="1.0" encoding="UTF-8"?>
<SOAP-ENV:Envelope xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:SOAP-
ENV="http://schemas.xmlsoap.org/soap/envelope/" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns:SOAP-ENC="http://schemas.xmlsoap.org/soap/encoding/">
  <SOAP-ENV:Body>
    <CoverageResponseDocument PublicationVersion="00200809" PublicationDate="2008-11-05"
xmlns="http://www.iicmva.com/CoverageVerification/">
      <RequestorInformation>
```

```xml
            <!-- this section can be echoed from the request -->
            <Organization>
             <Name>AZIVS</Name>
            </Organization>
            <ReasonDetails>
             <ReasonCode>BIVER</ReasonCode>
             <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
            </ReasonDetails>
           </RequestorInformation>
           <Detail>
            <PolicyInformation>
             <CoverageStatus>
              <ResponseDetails>
               <ResponseCode>Unconfirmed</ResponseCode>
               <UnconfirmedReasonCode>VIN1</UnconfirmedReasonCode>
              </ResponseDetails>
             </CoverageStatus>
             <OrganizationDetails>
              <NAIC>12345</NAIC>
             </OrganizationDetails>
             <PolicyDetails>
              <!-- this section can be echoed from the request -->
              <VerificationDate>2018-02-19T00:00:00.000</VerificationDate>
              <PolicyKey>UNKNOWN</PolicyKey>
              <PolicyState>AZ</PolicyState>
             </PolicyDetails>
            </PolicyInformation>
           </Detail>
          </CoverageResponseDocument>
         </SOAP-ENV:Body>
        </SOAP-ENV:Envelope>
```

Appendix B: Unconfirmed Reason Codes

Original Unconfirmed Reason Codes from ASC X12 Schema

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

Newer Unconfirmed Reason Codes from ASC X12 Schema 00200706 and later

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

Appendix C: Vehicle Types Exempt From Reporting

Arizona Revised Statue Title 28, Chapter 9, Section 4132 lists the vehicles that are exempt from the mandatory insurance requirements. A copy of the statute may be found at: https://www.azleg.gov/ars/28/04132.htm

The vehicle types specified in the law are listed below.

1. Farm tractor.

2. Trailer used solely in the operation of a farm for transporting the unprocessed fiber or forage products of a farm or an implement of husbandry designed primarily for or used in agricultural operations and only incidentally operated or moved on a highway.

3. Road-roller or road machinery, including a power sweeper, temporarily operating or moved on the highway.

4. Trailer not used for commercial purposes or semitrailer not used for commercial purposes.

5. Motor vehicle rented without a driver that meets the requirements of section 28-2166.

6. Motor vehicle registered pursuant to section 28-2154.

7. Motor vehicle owned by the United States government.

8. Golf cart used in the operation of a golf course or only incidentally operated or moved on a highway.

9. All-terrain vehicle or off-road recreational motor vehicle operating on a dirt road that is located in an unincorporated area of this state. For the purposes of this paragraph, "dirt road" means an unpaved or ungraveled road that is not maintained by this state or a city, town or county of this state.

10. Off-highway vehicle participating in an off-highway vehicle special event as defined in section 28-1171.

Appendix D: Error Codes in BOB Row Error Files

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

Appendix E: Error Codes in SR22/26 Return Files

Error Code	Field Id	Field Name
E01	1	TRANSACTION TYPE
E02	2	NAIC
E03	3	POLICY NUMBER
E04	4	SR22 EFFECTIVE (CERTIFICATION) DATE
E05	5	SR22 FILING STATE
E06	6	SR26 CANCELLATION DATE
E07	7	OWNER'S POLICY
E08	8	OPERATOR'S POLICY
E09	9	FIRST NAME
E10	10	LAST NAME
E11	11	DATE OF BIRTH
E12	12	DRIVER'S LICENSE NUMBER
E13	13	DRIVER'S LICENSE STATE
E14	14	STREET ADDRESS
E15	15	CITY
E16	16	STATE
E17	17	ZIP

Appendix F: Definitions

ADOT: Arizona Department of Transportation

Book of Business (BOB): File that includes specified policy, vehicle, and customer information for all active policies with minimum liability coverage.

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

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

IICMVA: Insurance Industry Committee on Motor Vehicle Administration.

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

Non Vehicle Specific Policy: A policy where VIN information is not maintained. However, if the insurance company does maintain the VIN, the filing must be reported on a vehicle-by-vehicle basis.

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

Reject File: This file will be generated if AZIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected.

Row Error File: Row error files are generated when the overall BOB file format sent by the insurance company is okay but some of the rows have errors including mandatory fields missing and invalid field formats.

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

VIN No-Match File: The VIN No–Match files are generated if any of the VINs submitted by the insurance company in the BOB files do not match VINs of vehicles registered in AZ.