



ARKANSAS ONLINE INSURANCE VERIFICATION SYSTEM (AOIVS)

Implementation Guide for Insurance Companies

**Version 1.0
June 28, 2019**

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Revision History

| Date | Version | Description | Author |
|---------|---------|-----------------|--------------|
| 6/28/19 | 1.0 | Initial Version | MV Solutions |

1. Introduction

Act 869 of 92nd General Assembly 2019 and Act 1016 of 91st General Assembly 2017 in Arkansas (AR) provide the guidelines for the establishment of an online insurance verification system. The Arkansas Office of State Procurement (OSP) has awarded a contract to MV Solutions Inc. under the authority of Arkansas Department of Finance and Administration (DFA) to implement the Arkansas Online Insurance Verification System (AOIVS). AOIVS will utilize the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) standards for insurance company reporting.

AOIVS insurance company reporting requirements are summarized below:

- **Web services:** Insurance companies insuring more than fifty (50) vehicles in AR shall make their insurance verification web service available to AOIVS.
 - The web services should follow the specifications and standards of the IICMVA.

- **Book of Business:** Insurance companies insuring vehicles in AR shall provide their Book of Business (BOB) data to AOIVS on a weekly basis.
 - The BOB data format should follow the IICMVA's standards and specifications.
 - Insurance companies submitting BOB data to AOIVS must use the secure file transfer protocol (SFTP) process outlined in this Guide. Insurance companies insuring fifty (50) or fewer vehicles in Arkansas can either FTP the BOB file or utilize the AOIVS website for BOB reporting.

Commercial policies that insure vehicles not identified individually by a Vehicle Identification Number (VIN) on the policy are not subject to the above reporting requirements. All other commercial policies are required to be reported.

Key dates for insurance companies are listed below:

- **June 28, 2019** – AOIVS is available to insurance companies for registration, testing, and production integration.
- **August 16, 2019** – Deadline for insurance companies to register on the AOIVS website (www.AOIVS.com).
- **October 1, 2019** – Deadline for insurance companies to begin testing. Insurance companies must submit a test BOB file to AOIVS and begin web services testing.
- **December 6, 2019** – Deadline for insurance companies to move to production with AOIVS, making their production web services available (if applicable) and begin BOB data submissions.

This Guide and any future updates will be posted on the AOIVS website. Go to www.AOIVS.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 AOIVS website. If you have any questions, please contact the AOIVS help desk at support@AOIVS.com.

Until AOIVS goes into effect on January 1, 2020, insurers required to submit motor vehicle insurance information under the Arkansas Online Insurance Verification System Act, § 27-22-201 et seq., shall continue to submit the required information as presently required by the DFA.

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 AR.

2.1 Web Service Structure

The AOIVS 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, AOIVS uses these WSDL files and does not attempt to read the WSDL file for each web service every time a verification request is initiated. AOIVS 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. AOIVS 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). AOIVS 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@AOIVS.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@AOIVS.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

AOIVS 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 AOIVS 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 AOIVS 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 AOIVS, a verification response should be issued by the insurance company's web service. Because of front end edits, AOIVS 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 AOIVS website as described in Section 5. After registration is complete, the insurance company will be contacted by the AOIVS team to schedule a conference call to discuss the testing process and address any questions about the AOIVS 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 AOIVS 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

AOIVS 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 AOIVS 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. Book of Business Reporting

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

3.1 BOB Data To Be Reported

The following information should be included in the BOB files:

- All active AR motor vehicle insurance policies with the minimum liability coverage required by the State of AR and the associated vehicles and customers.
- Commercial policies that insure vehicles not identified individually by VINs on the policy (non vehicle specific policies) are not required to be reported. All other commercial policies are required to be reported. If non vehicle specific policies are reported, then the VIN is not required to be reported.
- The vehicle types that should be reported are provided in Appendix C.

3.2 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 |

3.3 BOB File Submission

Each insurance company will be assigned an FTP account (see Section 3.5). There will be two folders under each FTP account. Place all BOB files into the BOB_Inbound folder. All return files created by AOIVS in response to the BOB files will be placed in the BOB_Outbound folder.

3.4 BOB Return Files Generated for Insurance Companies

This section describes the types of files that may be generated by AOIVS 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 AOIVS:

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 AOIVS 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* (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 AOIVS 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 AR.

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 AR. 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).

3.5 FTP Accounts and PGP Encryption

Insurance companies must send text files to AOIVS using Secure File Transfer Protocol (SFTP – FTP over SSH). Secure FTP accounts will be created for each insurance company after registering with AOIVS. 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

All files exchanged between AOIVS 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 AOIVS Help Desk prior to exchanging insurance data.

3.6 BOB File Testing Process

Before testing begins, each insurance company participating in AOIVS must register on the AOIVS website as described in Section 5. After completing registration, insurance companies will be contacted by the AOIVS team to schedule a conference call to discuss the testing process and address any questions about the AOIVS 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 AOIVS 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 AOIVS return files.
- **Decryption:** AOIVS should be able to successfully decrypt files. The insurance company should be able to successfully decrypt AOIVS return files.
- **File Format:** The insurance company files should be formatted according to AOIVS requirements.
- **File Content:** The insurance company file should contain valid test data and the data elements should meet the AOIVS rules. During testing, it is not necessary to provide production data (in-force policies).

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

4. Reporting By Smaller Insurance Companies

Smaller insurance companies insuring fifty (50) or less vehicles in Arkansas 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 AOIVS website. After the initial entry, these insurance companies will only be required to update their policies on the AOIVS website whenever a policy is added, modified or cancelled/expired.

5. Registration Process

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

5.1 Insurance Company Registration

To register, go to the AOIVS website home page and click on the “Register” link in the menu on the left side. Registration is only available to insurance companies that are licensed in AR. 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 AOIVS 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 AOIVS 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 AOIVS representative to start the testing process.

5.2 Accessing Help

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

- Users can download the latest version of the AOIVS Implementation Guide that provides detailed information on interacting with AOIVS.
- A Frequently Asked Questions section will be populated based on queries that the AOIVS Help Desk receives most often.
- If these sources listed above are not sufficient, click on the “Contact” link to write an email to the AOIVS Help Desk.

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

5.3 Login for Registered and Approved Insurance Company Users

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

5.4 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.

5.5 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.

6. Support

Insurance companies with questions about AOIVS or needing any clarification about information provided in this guide should send an email to support@AOIVS.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>AOIVS</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>AR</PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>
            <VIN>VINTEST123</VIN>
          </VehicleDetails>
        </VehicleInformation>
      </Detail>
    </CoverageRequest>
  </soapenv:Body>
</soapenv:Envelope>
```

Sample Verification Response Message

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



```

<!-- this section can be echoed from the request -->
<Organization>
  <Name>AOIVS</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>AR</PolicyState>
    </PolicyDetails>
  </PolicyInformation>
</Detail>
</CoverageResponseDocument>
</SOAP-ENV:Body>
</SOAP-ENV:Envelope>

```

Appendix B: Unconfirmed Reason Codes

Original Unconfirmed Reason Codes from ASC X12 Schema

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

Newer Unconfirmed Reason Codes from ASC X12 Schema 00200706 and later

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

Appendix C: Vehicle Types To Be Reported

Vehicle types to be reported:

- Passenger vehicles (cars, vans, pickups, etc.)
- Motorcycles
- Recreational vehicles
- Any other motor vehicle registered for use on the highway and which must comply with the Arkansas Code § 27-22-104

Vehicle types not required to be reported:

- Trailers as defined in Arkansas Code § 27-14-1202, including without 7 limitation semitrailers, travel trailers, boat trailers, pole trailers, and utility trailers;
- Implements of husbandry as defined in Arkansas Code § 27-14-212;
- Any vehicle moved solely by animal power
- Vehicles intended for off-road use (dirt bikes, ATVs, snowmobiles, etc.)

Appendix D: Error Codes in Row Error Files

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

Appendix E: Definitions

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.

DFA: Arkansas Department of Finance and Administration

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.

AID: Arkansas Insurance Department

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

Reject File: This file will be generated if AOIVS 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 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 do not match VINs of vehicles registered in AR.