



ALASKA INSURANCE VERIFICATION SYSTEM (AKIVS)

Implementation Guide for Insurance Companies

**Version 1.2
June 15, 2018**

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Revision History

Date	Version	Description	Author
1/22/18	1.0	Initial Version	MV Solutions
4/13/18	1.1	A correction to the last row (Filler) in the table on Page 10 of Version 1.0 of the Guide.	MV Solutions
6/15/18	1.2	Addition of Revision History on Page 3 of Version 1.1 of the Guide. Addition of Appendix F which provides information on vehicles exempt from Alaska motor vehicle registration and the mandatory insurance laws on Page 22 of Version 1.1 of the Guide.	MV Solutions

1. Introduction

Alaska Statute 28.22.031 requires the development and implementation of a program to check the veracity of insurance documents provided by citizens. The Alaska Department of Administration, Division of Motor Vehicles (DMV) is implementing the Alaska Insurance Verification System (AKIVS) to meet this legislative requirement. AKIVS will utilize the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) model for Online Insurance Verification and will need access to insurance company web services to verify insurance. Insurance companies have the following two methods for program participation.

- **Web services:** Insurance companies providing coverage for more than 500 vehicles in Alaska (AK) must make their insurance verification web service available to AKIVS.
 - The web services should follow the specifications and standards of the IICMVA.
- **Book of Business:** Insurance companies who are unable to make an insurance verification web service available to AKIVS or do not support VIN broadcasting (unknown carrier request) must provide their Book of Business (BOB) data to AKIVS on a weekly basis.
 - The BOB data format follows the IICMVA's standards and specifications.
 - Insurance companies whose web services do not support verification of commercial policies through their web service must provide BOB data.
 - Insurance companies who are hosting web services can provide BOB data on a voluntary basis. This data will be used by AKIVS to route real-time verification queries to a specific insurance company web service and will greatly reduce the number of broadcast inquiries – reducing the load on insurance company web services.
 - Insurance companies submitting BOB data to AKIVS must use the file transfer protocol (FTP) process outlined in this Guide. Insurance companies issuing coverage for less than 500 vehicles can either FTP the BOB file or utilize the AKIVS website for BOB reporting.
 - The Vehicle Identification Number (VIN) will not be required for non vehicle specific policies.

Key dates for AKIVS implementation are listed below:

- January 22, 2018 – AKIVS is available to insurance companies for registration, testing, and production integration.
- February 28, 2018 – Deadline for insurance companies to register on the AKIVS website.
- March 30, 2018 – Deadline for Insurance companies to begin web services testing. Insurance companies with existing web services in other jurisdictions are not required to perform web service testing. If an insurance company is not hosting a web service or does not support VIN Broadcasting, this is the deadline to submit a test BOB file to AKIVS. Insurance companies using the same BOB format in other jurisdictions are not required to perform BOB testing.
- April 10, 2018 – AK DMV users start verifying insurance using AKIVS with available insurers.
- June 30, 2018 – Deadline for insurance companies to move to production with AKIVS, making their production web services available and/or begin BOB data submission (if applicable). Insurance companies are encouraged to move to production earlier as state users will begin using AKIVS for insurance verification before this deadline.

This Guide is posted on the AKIVS website. Go to www.AKIVS.com, click on the [HELP](#) link, and then on [Help For Insurance Companies](#). Insurance companies are responsible for reading and complying with this entire document and reviewing additional information posted on the www.AKIVS.com website.

DMV has partnered with a contracted vendor, MV Solutions Inc., to implement AKIVS. MV Solutions will work with insurance companies in complying with program requirements and has set up the AKIVS Help Desk to assist them. If you have any questions, please contact the AKIVS help desk at support@AKIVS.com.

2. Insurance Company Web Services

Insurance company web services must be capable of correctly verifying the existence of mandatory insurance for vehicles registered in AK.

2.1 Web Service Structure

The AKIVS 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, AKIVS uses these WSDL files and does not attempt to read the WSDL file for each web service every time a verification request is initiated. AKIVS manages the endpoints, which are Uniform Resource Locators (URLs), from a local configuration file.

Schema

An XML schema describes the structure of an XML message. AKIVS 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 (SSL). AKIVS 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@AKIVS.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@AKIVS.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

AKIVS 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 AKIVS 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 AKIVS 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 maintain at least six months history. When a data element is required by the schema, if that data element is not available, AKIVS will send the following default value:

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

2.3.2 The Verification Response

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

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

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

The required data element in a verification response is:

- ResponseCode

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

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

2.4 Web Service Testing

AKIVS uses the IICMVA web services format which is used in several other jurisdictions. **Insurance companies hosting web services in other jurisdictions are not required to perform web service testing.**

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

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

AKIVS 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 AKIVS 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. If an insurance company web service does not support VIN broadcasting, then they are required to provide BOB data on a weekly basis.

3. Book of Business Reporting

The Book of Business data should contain all the active AK motor vehicle insurance policies. 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 AK motor vehicle insurance policies with the minimum liability coverage required by the State of Alaska and the associated vehicles and customers.
- Both private passenger and commercial motor vehicle insurance policies shall be reported. The VIN is not required for non vehicle specific policies. A non vehicle specific policy is a policy for which VIN information is not maintained. However, if the insurance company does maintain the VIN of the vehicles, the VINs must be reported in the Book of Business file.
- 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. Follow each row with a carriage return line feed character (Hexadecimal '0D 0A'). Submit a separate file for each NAIC number.

File Name

The file name should include the following fields:

- NAIC Number: Insurance 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_20180815_P.pgp

Detail Rows

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

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

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

Field Id	Field Name	Length	Begin	End	Type (AN –Alpha numeric N- Numeric)	Mandatory /Optional	Description
1	POLICY TYPE	2	1	2	AN	M	'VS' = Vehicle Specific 'NS' = Non Vehicle Specific
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 2.5). There will be two folders under each FTP account. Place all BOB files into the BOB_Inbound folder. All return files created by AKIVS 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 AKIVS 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 AKIVS:

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_20180806121501.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_20180806121501.pgp*).

3. **Reject File:** This file will be generated if AKIVS 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_20180806121501.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 AKIVS 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_20110806121501.pgp).

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 AK. 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_20180806121501.pgp).

3.5 FTP Accounts and PGP Encryption

Insurance companies must send text files to AKIVS using File Transfer Protocol (FTP). FTP accounts will be created for each insurance company after registering with AKIVS. 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 AKIVS and insurance companies will be encrypted by the Pretty Good Privacy (PGP) digital data encryption program. Public PGP keys will be exchanged with the AKIVS Help Desk prior to exchanging insurance data. In addition, insurance companies will have the option to use SFTP (Secure File Transfer Protocol using SSH) instead of FTP for transmission layer security.

3.6 BOB File Testing Process

AKIVS uses the IICMVA BOB format which is used in several other jurisdictions. **Insurance companies using this BOB format in other jurisdictions are not required to perform BOB testing.**

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

The AKIVS 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 providing coverage for less than 500 vehicles are not required to host insurance verification web services and report BOB files via FTP. If the smaller insurance companies are not reporting BOB files by FTP, these companies shall perform a one-time entry of all policies via the AKIVS website. After the initial entry, these insurance companies will only be required to update their policies on the AKIVS website whenever a policy is added, modified or cancelled/expired.

5. Registration Process

Insurance companies must register on the AKIVS website before testing with AKIVS. The AKIVS website can be accessed at <https://www.AKIVS.com>. Cookies should be enabled for the website to properly function after the user has logged in. The AKIVS 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 AKIVS 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 AK. 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 AKIVS 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 AKIVS 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 a AKIVS representative to start the testing process.

5.2 Accessing Help

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

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

5.3 Login for Registered and Approved Insurance Company Users

The insurance company must be registered with the AKIVS website and the account must be activated before a user can log in. To log in, enter the user name and password on the AKIVS 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. Users will be able to sort and search by the various fields in the reports, and will also be able to export data to Microsoft Excel.

6. Support

Insurance companies with questions about AKIVS or needing any clarification about information provided in this guide should send an email to support@AKIVS.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 do not necessarily reflect the latest version. Prior to implementation of a schema, a WSDL created from the IICMVA schema must be tested and approved.

Sample Verification Request Message

```
<?xml version="1.0" encoding="UTF-8"?>
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <soapenv:Body>
    <CoverageRequest xmlns="http://www.iicmva.com/CoverageVerification/"
PublicationVersion="00200809" PublicationDate="2008-11-05">
      <RequestorInformation>
        <Organization>
          <Name>AKIVS</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>AK</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>AKIVS</Name>
  </Organization>
  <ReasonDetails>
    <ReasonCode>BIVER</ReasonCode>
    <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
  </ReasonDetails>
</RequestorInformation>
<Detail>
  <PolicyInformation>
    <CoverageStatus>
      <ResponseDetails>
        <ResponseCode>Unconfirmed</ResponseCode>
        <UnconfirmedReasonCode>VIN1</UnconfirmedReasonCode>
      </ResponseDetails>
    </CoverageStatus>
    <OrganizationDetails>
      <NAIC>12345</NAIC>
      <!-- this can be echoed from the request or provide the actual NAIC that has evidence of coverage
-->
    </OrganizationDetails>
  <PolicyDetails>
    <!-- this section can be echoed from the request -->
    <VerificationDate>2018-02-19T00:00:00.000</VerificationDate>
    <PolicyKey>UNKNOWN</PolicyKey>
    <PolicyState>AK</PolicyState>
  </PolicyDetails>
</PolicyInformation>
</Detail>
</CoverageResponseDocument>
</SOAP-ENV:Body>
</SOAP-ENV:Envelope>

```

Appendix B: Unconfirmed Reason Codes

Original Unconfirmed Reason Codes from ASC X12 Schema

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

Newer Unconfirmed Reason Codes from ASC X12 Schema 00200706 and later

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

Appendix C: Vehicle Types To Be Reported

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

Appendix D: Error Codes in Row Error Files

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

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.

DMV: Alaska Department of Administration, Division of Motor Vehicles.

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.

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.

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

Reject File: This file will be generated if AKIVS 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 AK.

Appendix F: Vehicles Exempt from Registration and Mandatory Insurance

The following are exempt from Alaska motor vehicle registration and the mandatory insurance laws:

1. Vehicles that only cross a highway from one private property to another. This includes farm vehicles operating in accordance with the provisions of AS 19.10.065.
2. Vehicles displaying Dealer Plates per AS 28.10.181(j) or a Temporary Permit per AS 28.10.031.
3. A vehicle displaying a special permit per AS 28.10.151. (One-Way Trip Permit or Non-Resident Commercial Trip Permit)
4. Special Mobile Equipment as defined in 13 AAC 40.010 (52).
5. Vehicles owned by the U.S. Government.
6. Vehicles moved by human or animal power.
7. Vehicles owned by a military person who maintains a legal residence outside Alaska, provided the vehicle is registered in the applicant's state of legal residence.
8. Vehicles used exclusively on private property.
9. Vehicles currently registered in another state or country, provided the vehicle does not remain in Alaska for over 60 days. [AS 28.10.121 (a)] If the vehicle owner becomes employed in Alaska or indicates intent to become a resident of Alaska, this exemption no longer applies, and the vehicle must be registered within 10 days.
10. Vehicles owned and driven by a full-time student pursuing a course of study beyond the high school level per AS 28.10.121 (c) provided:
 - a) The vehicle is currently registered in another jurisdiction.
 - b) The student does not establish permanent residency in Alaska.
 - c) The student does not accept full-time employment in Alaska.
 - d) The jurisdiction of vehicle registration extends the same exemption to Alaska students.
11. Manufactured home as defined by regulation 13 AAC 40.010 (27).
12. Vehicles operated on a roadway not connected to the land highway system or to a highway with an average daily traffic volume greater than 499.

- As required by AS 28.22.011(1)(A) & (B), the following areas are exempt from registration and the Mandatory Insurance law. Compiled by the Department of Administration, Division of Motor Vehicles, from information obtained from the Department of Transportation.

Adak	Edna Bay	Lake	Port
Afognak	Eek	Minchumina	Alexander
Akhiok	Egavik	Larsen Bay	Port
Akiachak	Egegik	Latouche	Alsworth
Akiak	Ekuak	Levelock	Port Ashton
Akolmiut (Nunapitchuk)	Ekwok	Lime Village	Port Bailey
Akulurak	Elfin Cove	Little	Port
Akutan	Elim	Diomedea	Clarence
Alakanuk	Ellamar	Long	Port Graham
Alatna	Emmonak	Loring	Port Heiden
Allakaket	English Bay	Lower	Port Lions
Amakdedori	Evansville	Kalskag	Port Moller
Ambler	Falls Bay	Manokotak	Port Oceanic
Amchitka	False Pass	Marshall	Port San
Amook	Fire Cove	Mary's Igloo	Juan
Anaktuvuk	Flat	McGrath	Port
	Fort Yukon	Medfra	Wakefield

Pass	Fortuna Ledge	Mekoryuk	Port Walter
Andreafski	Galena	Mentasta	Port Williams
Aniak	Gambell	Lake	Portlock
Annette Island	Golovin	Meshik	Pribilof
Anvik	Goodnews	Metlakatla	Islands
Arctic Village	Bay	Meyers	Quinhagak
Atka	Grayling	Chuck	Railroad City
Atmautluak	Gustavus	Moses Point	Rampart
Atqasuk	Hawk Inlet	Mountain	Red Devil
Attu	Hawkins	Village	Ruby
Baranof	Island	Mumtrak	Russian
Bartlett Cove	Haycock	Nanwalek	Mission
Beaver	Hinchinbrook	Napaimiut	St. George
Bell Island	Island	Napakiak	Island
Belkofski	Hobart Bay	Napamute	St. Lawrence
Belmezok	Hogatza	Napaskiak	Island
Bettles	Holy Cross	Nashagak	St. Mary's
Bettles Field	Hooper Bay	Naukati Bay	St. Michael
Biorka	Hughes	Nelson	St. Paul
Birch Creek	Huslia	Lagoon	Island
Border	Iditarod	New	Sanak
Brevig Mission	Igiugig	Stuyahok	Sand Point
Buckland	Igushik	Newhalen	Savoonga
Candle	Iliamna	Newtok	Scammon
Canyon	Inalik	Nightmute	Bay
Cape Lisburne	Ivanof Bay	Nikolai	Seal Bay
Cape	Ivanoff Bay	Nikolski	Selawik
Newenham	Kachemak	Noatak	Shageluk
Cape Pole	Kaguyak	Nolan	Shaktolik
Cape	Kakhonak	Nondalton	Sheldon
Yakataga	Kaktovik	Noorvik	Point
Chalkyitsik	Kalskag	Nuiqsut	Shemya
Chandalar	Kaltag	Nulato	Shishmaref
Chaniliut	Kanatak	Nunachuak	Shungnak
Chakaktolik	Kantishna	Nunam Iqua	Skwentna
Chase	Karluk	Nunapitchuk	Sleetmute
Chatham	Kashegelok	Nushagak	Snettisham
Chenega	Kasigluk	Nyac	South
Chenega Bay	Katalla	Old Harbor	Naknek
Chenik	Kiana	Olga Bay	Squaw
Chefornak	King Cove	Ophir	Harbor
Chernofski	King Island	Orca	Stebbins
Chevak	Kipnuk	Oscarville	Stevens
Chichagof	Kivalina	Ouzinkie	Village
Island	Kiwalik	Pauloff	Stony River
Chignik	Kobuk	Harbor	Takotna
Chignik	Kokhanok	Pavlof Harbor	Taku Harbor
Lagoon	Kokrines	Peak Island	Tanana
Chignik Lake	Koliganek	Pedro Bay	Tanunak
Chisana	Kongiganak	Pelican	Tatitlek
Christian	Kotlik	Pennock	Tatlina
Chuathbaluk	Koyuk	Island	Tenakee
Clark's Point	Koyukuk	Perry Island	Springs
Cold Bay	Kvichak	Perryville	Tetlin
Crevice Creek	Kwethluk	Pikmiktalik	Tin City
Crooked Creek	Kwigillingok	Pile Bay	Todd

<p>Cube Cove Deering Diomedes Dolomi Dora Bay</p>	<p>Kwiguk Kwinhagak</p>	<p>Pilot Point Pilot Station Pitka's Point Platinum Point Baker Point Chatham Point Hope Point Lay Point Nowell Poorman</p>	<p>Togiak Tokeen Toksook Bay Tuluksak Tuntutuliak Tununak Twin Hills Tyonek Ugashik Umiat Umnak Unalakleet Venetie Wainwright Wales White Mountain Wiseman Woody Island Yes Bay</p>
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