State of West Virginia

Insurance Verification System

Web Services Program
Guide for Insurers
Version 3

Publication Date: October 31, 2011
Revised Date: May 22, 2013

Contents

I. Introduction

A. Purpose of this Guide

The purpose of this guide is to provide instructions to insurers who write private passenger auto policies in West Virginia on how to comply with the requirements of the West Virginia Insurance Verification System (IVS) that is effective as of June 11, 2010. Each insurer must complete and submit the West Virginia Enrollment Form at https://insurerite.wufoo.com/forms/web-services-enrollment-form/.

- All insurers, except those specifically granted an exemption, are required to implement web services capable of verifying the existence of mandatory insurance for vehicles in West Virginia which must be covered by private passenger auto policies in order to legally operate on public roads. Insurers new to writing policies in West Virginia should submit the form before beginning to write policies in West Virginia.

- An insurer that provides coverage to fewer than 500 policies in West Virginia may request an exemption waiver from establishing a web service. Such exemption waiver must be requested through Insure-Rite at WVSubmissions@insure-rite.com and approved by the Division of Motor Vehicles.

- Vehicles that are not permitted on public roads and commercial vehicles that are insured by commercial policies are exempt from this program. However, any vehicles with vehicle identification number (VIN) records available may be included at the insurer's option. This will allow for the inclusion of private passenger vehicles covered under commercial policies.

B. Background

On March 13, 2010, SB 394 was passed by the West Virginia Legislature; effective ninety (90) days from passage. The bill created a new section of the Motor Vehicle Code (§17D-2A-6a) to allow the Commissioner of the Division of Motor Vehicles to develop and implement an electronic insurance verification program. This program is based upon the model established by the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) and used to electronically verify evidence of insurance coverage with insurance companies.

The commissioner was also given the authority to contract with a third party vendor to act as the agent to develop the program, conduct the electronic verification process with insurance companies and to operate the program.

This new section of Code and the Motor Vehicle Code may be read in its entirety by visiting our legislative website at http://www.legis.state.wv.us/

The Insurance Industry Committee on Motor Vehicle Administration (IICMVA) has created a model guide that serves as a technical "how to" for implementing an auto

insurance verification program using externally consumable web services (see the references to additional documents in Section VI for further information).

The West Virginia IVS is built on the IICMVA model with options and enhancements based on West Virginia's requirements. The program is designed to provide flexibility to insurers and to allow the implementation of future standards as they are developed by the industry.

II. Overview of Web Services

In general, web services allow information to be exchanged between entities in a secure way over the Internet using a standardized XML messaging system. Each may be using different computer operating systems, programming languages, and database management systems. Web services facilitate communication across these differing technologies.

For the purposes of vehicle insurance verification, insurance companies host web services that allow for the verification of automobile liability insurance by authorized jurisdiction agencies. Web services allow only specific transactions in prescribed formats to take place between entities whose identities have been mutually authenticated. Therefore, while the insurance companies will be utilizing their databases to confirm the data contained in requests for verification of coverage, they will reply only to permitted inquiries from authorized requestors with **CONFIRMED** or **UNCONFIRMED** and may, at their option, provide the reason it was not confirmed.

III.   The Verification Request and Response

Note: The schemas included in this guide are for illustrative purposes and do not necessarily reflect the latest version. Online IVS intends to support multiple versions of both the ANSI and ACORD schemas and 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.

A. The Verification Request

The verification request is sent to the appropriate insurer by Online IVS in the XML message format that is valid for the schema employed by the insurer's web service. Verification that the request is from an authorized entity can be established from the certificate that Online IVS 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 insurer)
- Vehicle Identification Number (VIN)
- Policy Number

- Requested Confirmation Date (default is current date; however, insurers are expected to support historical queries.)
- Policy State = 'WV' representing West Virginia

B. The Verification Response

For each verification request sent by Online IVS, a verification response is returned by the insurer's web service.

If minimum financial responsibility coverage was present on the requested coverage confirmation date for the VIN, the insurer's system responds with the following coverage confirmation result: ***CONFIRMED.***

If minimum financial responsibility coverage was <u>not</u> present on the requested coverage confirmation date for the VIN, the insurer's system responds with the following coverage confirmation result: ***UNCONFIRMED.***

If the coverage cannot be confirmed because the insurer's web service is not available at the time of the request, the **UNCONFIRMED** response will be supplemented with the reason code for **System Unavailable**.

The required data elements in a verification response are:

- Confirmed
- Unconfirmed

In addition to those elements, we would like for you to send:

- TrackingNumber (return the number that you received in the verification request
- UnconfirmedReasoncode

At each insurer's option, **UNCONFIRMED** results for valid coverage requests for which either the VIN or the Policy Number matches may be supplemented with the ***response codes*** taken from the ANSI X12/XML or ACORD standard specifications. West Virginia, at its sole option, may consider the coverage confirmed without creating any obligation or liability on the part of the insurer.

You may use the following reason codes to supplement an unconfirmed response (additional reason codes may be supported):

Response
Code No.	Meaning of Code No.
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 (Policy) Information
8	System Found Unique Key (Policy) - No Coverage on Date Requested
9	System Found Unique Key (Policy) - VIN Cannot Be Verified
10	System Found VIN - Unique Key (Policy) Cannot Be Verified
12	System Unavailable

Online IVS utilizes the responses received from the insurers and business rules established by the jurisdiction to determine the final response that is issued to the end user.

IV.   The Insurance Company Web Service

There are many software tools available for insurers to enable the exposure of insurance information as a web service.

The IICMVA has created WSDL files for Java and .Net web service implementations. To make the verification process as fast as possible, Online IVS uses these WSDL files and does not attempt to read the WSDL file at each web service every time a verification request is initiated. This works well because each insurer's WSDL file should be essentially identical, with the exception of the endpoint. Online IVS manages the endpoints, which are Uniform Resource Locators (URLs), from a local configuration file. It is the insurer's responsibility to provide the URLs for each NAIC code. Insurers should direct inquiries to WVsubmissions@insure-rite.com with a copy to DMVWVOLVInsurance@wv.gov to set up and manage the endpoint URLs and for assistance in obtaining WSDL files.

The XML messages for the insurance verification request and response are derived from the WSDL. Appendix 2 contains a sample verification request message and a sample verification response message.

For additional implementation details, please refer to the IICMVA model user guide: (http://www.iicmva.com/IICMVAPublications.html)

V. Steps for Establishing Connectivity

To begin web service connectivity testing, please fill out the Insurance Company Profile Form which can be found at https://insurerite.wufoo.com/forms/web-services-enrollment-form/#public.

Once the form is received, an Online IVS representative will contact you and will facilitate the following:

- Transfer of the Online IVS certificate for authentication
- Receipt of insurance test data (see Sample Table A below)
- Communicate details specific to the insurer's implementation
- Conduct connectivity testing

Each participating insurer will provide a small group of test transactions. These will be sent to Online IVS via a 5 column spreadsheet as illustrated in Sample Table A.

Sample Table A:

NAIC	VIN	Policy Number	Expected Result: Confirmed/Unconfirmed	Reason Code
12345	12345678901234567	WVABCDE	Confirmed	
12345	12345678901234567	WVXYZPD	Unconfirmed	10

Appendix 1 contains samples of the actual request and response XML that should be exchanged. The data provided by the insurer will be incorporated into XML test requests and sent via web services by Online IVS to the insurer's web service. These transactions will be used for web service testing and should include some records that would produce both CONFIRMED and UNCONFIRMED responses.

Here is an example of possible cases that the insurer may represent in their web service response as formatted in Appendix 1:
- **Confirmed**
- **Unconfirmed** (with *Sample Reason Codes* if applicable)

Reason Code No.	Meaning of Code No.
7	System Cannot Locate Unique Key (Policy) Information
8	System Found Unique Key (Policy) - No Coverage on Date Requested
9	System Found Unique Key (Policy) - VIN Cannot Be Verified
10	System Found VIN - Unique Key (Policy) Cannot Be Verified
12	System Unavailable

VI.   Related Publications and Published Standards

- The Committee's 2010 white paper entitled *"Making the Case for Using Web Services to Verify Evidence of Auto Liability Insurance Coverage"* can be found at http://www.iicmva.com/IICMVAPublications.html
- *Model User Guide for Implementing Online Insurance Verification –*can be found at http://www.iicmva.com/IICMVAPublications.html
- WSDL specifications can also be referenced at http://www.iicmva.com/IICMVAPublications.html

VII.   Contacts and Resources

A.   Online IVS

HDI Solutions:

Leah Scarbrough
1550 Pumphrey Avenue
Auburn, AL 36832
334-466-3065
leah.scarbrough@hdisolutions.com

Insure-Rite:

Matt Alleman
230 S. 500 E. Suite 580
Salt Lake City, UT 84102
801-531-0731
malleman@Insure-Rite.com

Natalia Pitkin
230 S. 500 E. Suite 580
Salt Lake City, UT 84102
801-531-0731
npitkin@Insure-rite.com

Bart Blackstock
230 S. 500 E. Suite 580
Salt Lake City, UT 84102
801-531-0731
bblackstock@Insure-Rite.com

Paal Tveit
230 S. 500 E. Suite 580
Salt Lake City, UT 84102
801-531-0731
ptveit@Insure-rite.com

B.   West Virginia

Deborah L. Fields, Manager
Division of Motor Vehicles
Driver Improvement Unit
PO Box 17020
Charleston WV 25317
Deborah.L.Fields@wv.gov
Telephone 304-926-3844
Fax 304-926-3899

Opal I. Keebaugh
Division of Motor Vehicles
WVOLV Support
PO Box 17020
Charleston WV 25317
Opal.I.Keebaugh@wv.gov
Telephone 304-926-3847
Fax 304-926-3899

Questions or Comments, Copies of Company Profile forms or Request for Web Services Waiver should be directed to:
DMVWVOLVInsurance@wv.gov

C.   Conference Calls and website

West Virginia and Online IVS will host monthly conference calls open to all participating insurers. These conference calls will provide an open forum for questions and answers related to the Financial Responsibility Verification Program. Conference calls will be held at 2:00 p.m. Eastern Standard Time on the second Wednesday of each month, with the first call on December 14, 2011. Send an e-mail request to DMVWVOLVInsurance@wv.gov to be placed on the list to receive conference call information. The conference calls will tentatively follow on: January 11th, February 8th, March 14th, April 11th, May 9th and June 13, 2012 and an upcoming call on January 30, 2013.

VIII. Version History

The Version History records the publication history of this document. See the Change Log for more details regarding the changes and enhancements included in each version.

Publication Date	Version Number	Comments/Changes	By
10/31/2011	1	Original Publication	WVDMV
1/16/2013	2	• Updated email addresses. • Updated URL (link) to IICMVA model user guide. • Updated West Virginia contacts.	WVDMV
1/18/2013	2	• Updated Insure-Rite contacts. • Removal of Insurance Company Profile Form and addition of URL (link) to web based form. • Addition of Version History.	Insure-Rite, HDI
2/28/2013	3	• Updated reference to Insurance Company Profile Form on page 3 to the online form versus the hard copy that was previously referenced in the appendix.	Insure-Rite, HDI
5/22/2013	4	• Updated Insure-Rite contacts. • Updated enrollment form information	Insure-Rite

Appendix 1

Sample Verification Request and Response Messages

Note:

The following samples are intended to represent the required elements that pertain to the insurance data that will be exchanged through the web service calls. Insurers can expect to receive and send what is minimally represented in these samples; however, there may be a few additional elements within a SOAP header that get generated at the time of the web service call that are not represented in these samples.

These samples are based on the IICMVA model specification: Web Service WSDL - Java (00200809).

Online IVS intends to support multiple versions of both the ANSI and ACORD schemas and 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.

Sample Verification Request Message

```xml
<?xml version="1.0" encoding="utf-8"?>
    <soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema">
     <soap:Body>
      <CoverageRequest PublicationDate="0001-01-01" xmlns="http://www.iicmva.com/CoverageVerification/">
       <RequestorInformation>
        <Organization>
         <Name>WV</Name>
        </Organization>
        <ReasonDetails>
         <TrackingNumber>12345:2011-05-03T00:00:00</TrackingNumber>
        </ReasonDetails>
       </RequestorInformation>
        <Detail>
        <PolicyInformation>
         <OrganizationDetails>
          <NAIC>12345</NAIC>
         </OrganizationDetails>
         <PolicyDetails>
          <VerificationDate>2011-05-03T00:00:00</VerificationDate>
          <PolicyKey>WV12345</PolicyKey>
          <PolicyState>WV</PolicyState>
         </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
         <VehicleDetails>
          <VIN>12345678901234567</VIN>
         </VehicleDetails>
        </VehicleInformation>
       </Detail>
      </CoverageRequest>
     </soap:Body>
    </soap:Envelope>
```

Sample Verification Response Message - Confirmed

```xml
<?xml version="1.0" encoding="utf-8"?>
    <soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
     <soapenv:Header xmlns:wsa="http://schemas.xmlsoap.org/ws/2004/08/addressing" />
     <soapenv:Body>
      <CoverageResponseDocument xmlns="http://www.iicmva.com/CoverageVerification/" PublicationDate="2008-09-01"
PublicationVersion="00200809">
        <RequestorInformation>
         <Organization>
          <Name>WV</Name>
         </Organization>
         <ReasonDetails>
          <TrackingNumber>12345:2011-05-03T00:00:00</TrackingNumber>
         </ReasonDetails>
        </RequestorInformation>
        <Detail>
         <PolicyInformation>
          <CoverageStatus>
           <ResponseDetails>
            <ResponseCode>Confirmed</ResponseCode>
           </ResponseDetails>
          </CoverageStatus>
          <OrganizationDetails>
           <NAIC>12345</NAIC>
          </OrganizationDetails>
          <PolicyDetails>
           <VerificationDate>2011-05-03T00:00:00</VerificationDate>
           <PolicyKey>WV12345</PolicyKey>
           <PolicyState>WV</PolicyState>
          </PolicyDetails>
         </PolicyInformation>
         <VehicleInformation>
          <VehicleDetails>
           <VIN>12345678901234567</VIN>
          </VehicleDetails>
         </VehicleInformation>
        </Detail>
      </CoverageResponseDocument>
     </soapenv:Body>
    </soapenv:Envelope>
```

Sample Verification Response Message - Unconfirmed

```xml
<?xml version="1.0" encoding="utf-8"?>
    <soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
     <soapenv:Header xmlns:wsa="http://schemas.xmlsoap.org/ws/2004/08/addressing" />
     <soapenv:Body>
      <CoverageResponseDocument xmlns="http://www.iicmva.com/CoverageVerification/" PublicationDate="2008-09-01"
PublicationVersion="00200809">
        <RequestorInformation>
         <Organization>
          <Name>WV</Name>
         </Organization>
         <ReasonDetails>
          <TrackingNumber>12345:2011-05-03T00:00:00</TrackingNumber>
         </ReasonDetails>
        </RequestorInformation>
        <Detail>
         <PolicyInformation>
          <CoverageStatus>
           <ResponseDetails>
            <ResponseCode>Unconfirmed</ResponseCode>
            <UnconfirmedReasonCode>10</UnconfirmedReasonCode>
           </ResponseDetails>
          </CoverageStatus>
          <OrganizationDetails>
           <NAIC />
          </OrganizationDetails>
          <PolicyDetails>
           <VerificationDate>2011-05-03T13:59:53.246-05:00</VerificationDate>
           <PolicyKey />
           <PolicyState />
          </PolicyDetails>
         </PolicyInformation>
        </Detail>
      </CoverageResponseDocument>
     </soapenv:Body>
    </soapenv:Envelope>
```