



*Nebraska
Insurance
Reporting
Guide*

Nebraska Department of Motor Vehicles
Driver and Vehicle Records Division
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Introduction

I. Introduction to the Nebraska Insurance Database System

The purpose of this guide is to provide insurance companies with the necessary information to comply with Nebraska's Insurance Database Program.

This user guide is a mix of business and technical topics. It has been determined that the state's portal manager, Nebraska.gov will manage the data transmission and FTP (File Transfer Protocol) location.

II. Program Goal

The goal of the Nebraska Insurance Database Program is to allow the electronic verification of insurance at the time of renewal of vehicle registrations. The electronic verification will be a benefit to those customers who choose to renew in-person or through the mail and fail to provide their certificate of insurance card. It will also benefit those customers who in the future wish to have the ability to renew their vehicle registration on-line.

This program is the responsibility of the Nebraska Department of Motor Vehicles (DMV).

III. How it Will Work

The system mandates all required and optional insurance companies (see Required/Optional Reporting on page 2) to provide liability insurance policy data monthly to Nebraska.gov no later than the 10th working day of the month and no sooner than the 5th working day of the month. This data will then be forwarded to the DMV for processing.

Once the data is processed and accepted by the DMV the liability insurance policy data will be matched to the corresponding vehicle using the Vehicle Identification Number (VIN) and forwarded to the appropriate county vehicle database.

When the customer contacts their County Treasurer for renewal of their vehicle registration, the system will allow processing without further verification of insurance or will return the message "Information Unavailable, Review of Insurance Card Required".

IV. Future Plans

Building an on-line renewal process for vehicle registration renewals is the ultimate goal of the DMV.



Required/Optional Reporting

I. Basic Requirements

Each insurance company doing business in Nebraska shall provide information as set forth in the Nebraska Proprietary Record Layout on each primary automobile liability insurance policy issued in Nebraska insuring vehicles registered in Nebraska for inclusion in the motor vehicle insurance database.

II. Exclusions

The following shall be excluded from reporting to the insurance data base system:

- Any common, contract or private carrier of property by motor vehicles in interstate commerce that is registered with the Department of Motor Vehicles, Division of Motor Carrier Services;
- Any person who qualifies as a self-insurer;
- Trailers (including cabin trailers, mobile homes, etc.);
- Vehicles not required to be registered (i.e. cranes, tractors, golf carts, ATV's, etc.);
- Snowmobiles;
- Motorboats;
- Excess liability policies; and,
- Physical damage only policies.

III. Optional Reporting

The following may be voluntarily reported:

- Policies written as commercial lines [which is insurance coverage for businesses, institutions, organizations, associations and professionals as reported to the Department of Insurance on the Combined Annual Statement Nebraska State Business Page as Other Commercial Auto Liability (line 19.4)]; and,
- An insurance company or group of insurance companies under the same ownership with Private Passenger Auto Liability (line 19.2) Direct Premiums written of less than \$100,000 as reported on the Combined Annual Statement Nebraska State Business Page to the Department of Insurance for the prior calendar year.

IV. Special Instructions

Motorcycle liability policies and those liability policies that include SR-22 filings (high risk insurance) shall be included in the data reported to the insurance database.

The data shall include all insurance records in force at the end of the prior month's processing period.



Data Processing/Files Generated

I. Data Processing

- The method for submission of data shall be through FTP to a Secure File Transfer Protocol (SFTP) location maintained by Nebraska.gov.
- A separate file for each NAIC number shall be sent.
- A file naming convention will be used to denote the sender, see FTP Information for specific instructions.
- For security, all data will be encrypted using PGP or SSL encryption technology.
- The format for data transmission will be in the proprietary format defined on page 6.
- Each file shall contain a fixed field length header record with the following information:
 - NAIC Number, Company Number, Transmission Date, Number of Records. The format is defined on page 6.
 - The Policy Transaction Code field will be used when returning data to the insurance company. This field will contain one of the following reasons:
 - IDF = Incorrect Data Format
 - VNF = VIN Record Not Found
 - IVN = Invalid VIN
 - IED = Invalid Expiration Date Format
- Nebraska.gov will verify that the data is received in the correct data format. Those files not passing this test will be returned electronically to the reporting insurance company.
- Nebraska.gov will compile a list of all reporting companies and submit that list to the Department of Insurance.
- Those files received in the correct data format will be forwarded to the DMV and loaded into the database.
- All insurance records (insured vehicles) will be matched with those vehicles contained in the DMV Vehicle Title and Registration (VTR) System by Vehicle Identification Number (VIN).
- Those records without a match in the VTR System will then be processed through the VIN verification package utilized by the DMV to determine if the VIN submitted is a valid VIN.

II. Files Generated for Return to Reporting Company

The following files will be generated and returned to the reporting company electronically:

- Incorrect Data Format;
- VIN Record Not Found on VTR Database;
- Invalid VIN's Submitted; and,
- Invalid Expiration Date.



III. Data Corrections

Any format or VIN corrections made by a reporting company shall be sent with the next month's data, not intermittently.

IV. Insurance Company Reporting Procedures

Insurance companies will provide their entire Nebraska 'book of business' through a monthly FTP process. The electronic filing process will be designed as follows:

- Insurance Company completes and returns the Insurance Company Profile to the Department of Motor Vehicles.
- Nebraska.gov sets up the directory, and account information (user name and password) and notifies the Insurance Company of account information and provides technical contact/support information.
- The Insurance Company and Nebraska.gov will coordinate an initial test file to ensure completeness (see Testing Procedures below).
- The Insurance Company will be notified if the test file was successful/unsuccessful. Once a successful file has been transmitted, the Insurance Company will be considered in 'production'.

V. Testing Procedures

Our testing procedures will consist of three phases:

- Transaction format testing: Ensure that files sent in the Nebraska proprietary format are formatted correctly.
- Validation testing: Testing to determine that data submitted by Insurance Company is accurate and complete.
- Return file testing: A sample of each of the files identified in II above will be returned to each reporting Insurance Company via the FTP process.

Contact Information

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Nebraska Proprietary Record Layout

Field Name	Field Length	Start Position	End Position
NAIC Number	5	1	5
Company Reference *	5	6	10
VIN	17	11	27
Policy Number	20	28	47
Policy Transaction Code**	3	48	50
Policy Expiration Date (CCYYMMDD)	8	51	58
Policy Holder Name***	35	59	93
Line Feed****	1	94	94

Nebraska Proprietary Header Record Layout

Field Name	Field Length	Start Position	End Position
NAIC Number	5	1	5
Company Reference *	5	6	10
Transaction Date (CCYYMMDD)	8	11	18
Number of Records	7	19	25
Line Feed****	1	26	26

*Company Reference will be considered an optional field and may be used by insurance providers that provide insurance through multiple companies and choose to segregate the data by company.

**Always 'ADD'.

***1st named insured. (No specific format required)

**** Line Feed Character = ASCII character 10



Return File Record Layout

I. Incorrect Data Format

- Files received in an incorrect format will be returned to the sender via FTP using the file name identified in the FTP Information Section. In addition, the code 'IDF' will be in the Policy Transaction Code field.

II. VIN Record Not Found on VTR Database

- Data records received that do not match records on the DMV VTR system will be compiled and returned to the sender via FTP using the file name identified in the FTP Information Section. In addition, the code 'VNF' will be in the Policy Transaction Code field.

III. Invalid VIN's Submitted

- Data records received that contain invalid VIN's will be compiled and returned to the sender via FTP using the file name identified in the FTP Information Section. In addition, the code 'IVN' will be in the Policy Transaction Code field.

IV. Invalid Expiration Date

- Data records received that contain invalid expiration dates will be compiled and returned to the sender via FTP using the file name identified in the FTP Information Section. In addition, the code 'IED' will be in the Policy Transaction Code field.

Insurance Company Profile

Directory: _____ (leave blank)
Password: _____ (leave blank)

Nebraska Department of Motor Vehicles

Date: _____

Company Name: _____ NAIC #: _____
Mailing Address: _____
E-mail Address: _____

Primary Contact: _____ Phone: _____
E-mail Address: _____

FTP Contact: _____ Phone: _____
E-mail Address: _____

Encryption*: Yes _____ No _____
*Nebraska.gov supports PGP encryption.

Error Report FTP Address Information:

Directory: _____
Password: _____

Return completed form to:

Nebraska.gov
301 S 13th St, Suite 301
Lincoln, NE 68508
Fax: 402-471-7817
Email: dave@nicusa.com

Instructions for Completing the Profile Form

- Step 1: Enter the date the form is filled out.
- Step 2: Enter your company information.
- Step 3: Enter your company contact information.
- Step 4: Enter your Encryption information.
- Step 5: Provide your FTP address and password for the return reports generated.



FTP Information

I. FTP Instructions

These instructions are intended only as a general reference, and will vary greatly depending on the client, platform, and encryption method used. There are two common cases documented, using a standard command-line FTP client to transfer a PGP-encrypted file over an unencrypted connection, and using WS_FTP Pro to transfer an unencrypted file over an SSL/TLS encrypted connection.

For the purposes of this guide, instructions followed by [Win32] are specific to the Microsoft Windows platform (Windows 95/98/ME/2000/NT/XP). Instructions followed by [UNIX/Linux] are appropriate for users using any UNIX or Linux operating system.

Please note: Nebraska.gov cannot be held responsible for ensuring that the files are transmitted in a secure manner in cases where they are not initiating the file transfer. If a reporting party chooses to send unencrypted data over an insecure channel, i.e. transmitting a file not encrypted by PGP over a non-encrypted FTP session. It is the sending parties responsibility to ensure that both the Data and the Control channel of the FTP sessions are encrypted in cases where transport-layer security (TLS) or secure-socket layer (SSL) transfers occur.

II. Standards and Conventions

- Filenames:

All files sent to Nebraska.gov will be named in the following manner:

NAIC_DDDYYYY where NAIC is the NAIC number of reporting company (if there are multiple NAIC numbers for a single company, a separate file must be submitted for each NAIC number) and DDDYYYY is the three-digit day of the year followed by the four-digit year. E.g. a company's file for February 5th, 2004 for policies under NAIC number 12345 would be named 12345_0362004

- Return files:

All files returned by Nebraska.gov will be returned in the same manner in which they were received. If the files were sent encrypted with PGP, the files will be encrypted with PGP and either left for the user to retrieve, or pushed back to the client. If they are encrypted via SSL, the files will either be transferred back to the client over an SSL-encrypted FTP session by Nebraska.gov, or will be left in their drop-off location for the reporting company to retrieve. There will be four files generated for each transmission: an Incorrect Data Format file, a VIN Record Not Found file, an Invalid Expiration Date file, and an Invalid VIN file. The file names for the error files will be the same as the submitted file, with the following four character extensions: "IDF" for Incorrect Data Format, "VNF" for VIN Record Not Found, "IED" for invalid

expiration date, and "IVN" for Invalid VIN. Using our example from the Filenames section above, we would have a total of five files for each NAIC number submitted:

- 12345_0362004 Original Reporting File Submitted
- 12345_0362004.IDF File containing any records not conforming to the data format standard specified in the Nebraska Insurance Reporting Guide.
- 12345_0362004.VNF File containing records for which VIN's were not found in the DMV database. Most likely, these are VIN's that are not correctly entered in the reporting file.
- 12345_0362004.IVN File containing records for which the VIN did not pass the VIN verification routine.
- 12345_0362004.IED File containing records for which the date was invalid. For example, February 30th, 2004 would be flagged as an invalid date.

It should be noted that the IDF file check is a file-level check. If the file fails this check, processing is stopped and notification is sent to the submitting entity that their file failed the file format check. The IDF file will contain the records that violated the file formatting rules. All other files will contain the records that failed the check for the file. Each record will also have the policy transaction code field set to the appropriate error value.

III. Transferring a PGP-Encrypted File

- Bring up a command prompt on your system. (e.g., DOS Prompt [Win32] or a shell window [UNIX/Linux].
- Connect to the Nebraska.gov Motor Vehicle Insurance Reporting server with the following command: **ftp mvir-ftp.nol.org**.
- Verify that you have successfully connected to the Nebraska.gov FTP server. The server should respond with: **220 Nebraska Motor Vehicle Insurance Reporting FTP Server**.
- At this point, you should be prompted for your username and password, which you should enter. Please note that both the username and the password are case sensitive, so be sure that your caps lock is off.

- Change to the appropriate directory on your local machine via: **lcd C:\directory** [Win32] or **lcd directory** [UNIX/Linux] where directory is the path to the directory in which the encrypted files you wish to upload reside.
- Upload the files with the command: **put filename** where filename is the name of the file that you wish to upload. Repeat this step for each file that you are required to send.
- Once the file has completed transferring, disconnect from the Nebraska.gov FTP server by typing **quit**.

At this point, the file transfer has been completed and Nebraska.gov will begin performing file integrity checks and submit the files to the DMV. Depending on your stated preference, you will either receive an e-mail notification to a designated address which will notify you when the files have finished processing, or the various result and error files will be sent to your FTP server.

IV. Transferring a File Via SSL Using WS_FTP Pro 8.03

- Launch WS_FTP Pro.
- If the **Connect to Remote Host** window does not appear, choose the **Connect** option from the **File** menu.
- If this is not your first time connecting to the Motor Vehicle Insurance Reporting FTP Site, go to **Step 9**. Otherwise, click the **Create Site** button.
- On the Profile Name screen, choose a name for the profile, preferably something that will be easy to remember. When you're done typing in the name of the profile, hit the **Next** button.
- On the Host Address screen, type in the address of the Nebraska Motor Vehicle Insurance Reporting FTP Site **mvir-ftp.nol.org** in the box provided. Once you've done that, hit the **Next** button.
- On the Login Credentials screen, enter in the username and password provided to you by Nebraska.gov into their respective boxes. Choose **Save Password** if you don't want to be prompted for the password each time you connect. Make sure that the **Anonymous** box is not checked. Also, please note that both the username and password are case sensitive. Once done, hit the **Next** button.
- On the Remote Server Type screen, on the **Server Type** menu, choose the **FTP/SSL (AUTH SSL)** option. Leave the port at port 21. Hit **Next** to continue.

- On the Host Type screen, leave the Host Type menu on Automatic detect, with the passive mode box checked. Hit the **Finish** button.
- On the **Connect to Remote Host** screen, highlight the profile for the Nebraska FTP Site, and click the **Connect** button.
- Once connected, in the left hand pane, navigate to where the file you wish to send is located. Double-click on the file to begin transferring the file. Once the file has transferred completely, it will appear in the right-hand pane. You can click on the **Close** button at the bottom of the screen. This will disconnect you from the Nebraska Insurance Reporting FTP Site.