



# **ILLINOIS INSURANCE VERIFICATION SYSTEM (ILIVS)**

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## **Implementation Guide for Insurance Companies**

**Version 1.0  
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## 1. Introduction

Illinois (IL) Public Act 100-0373 authorizes the IL Secretary of State (SOS) to implement a program of electronic motor vehicle liability insurance policy verification for the purpose of verifying whether or not a motor vehicle is insured. The IL SOS has awarded a contract to MV Solutions Inc. to implement the Illinois Insurance Verification System (ILIVS). ILIVS will utilize the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) standards for insurance company reporting. IL Public Act 100-0373 requires that insurance companies authorized to sell motor vehicle liability insurance in IL make available to the IL SOS, each motor vehicle liability policy issued by the company.

IL Public Act 100-0373 requires the IL SOS to verify the existence of liability insurance for every IL registered vehicle at least twice a year. Suspension notices will be sent by the IL SOS to the registered owner(s) of vehicles identified as uninsured by ILIVS. Because reporting of vehicles covered under commercial lines is not mandatory, ILIVS will attempt to exclude commercial vehicles; however, private passenger vehicles titled and registered to individuals will receive suspension notices if commercial policies are not voluntarily reported. Additionally, because IL Public Act 100-0373 exempts insurance companies with less than 1,000 vehicles annually from the reporting requirements, IL SOS suspension notices will be sent to the registered owner(s) of these vehicles if not voluntarily reported by the insurance company.

ILIVS insurance company reporting requirements are summarized below:

- **Book of Business:** Insurance companies providing personal lines coverage to vehicles registered/rated in IL shall provide their Book of Business (BOB) data to ILIVS on a weekly basis.
  - The BOB data format should follow the IICMVA's standards and specifications.
  - Insurance companies submitting BOB data to ILIVS must use the secure file transfer protocol (SFTP) process outlined in this Guide.
  - The Vehicle Identification Number (VIN) will not be required for non-vehicle specific policies.
  - Reporting of vehicles insured under commercial lines is not mandatory; however, voluntary reporting is **highly recommended**.
  - Insurance companies insuring less than 1,000 vehicles annually are exempt from reporting; however, voluntary reporting is **highly recommended**. Insurance companies insuring less than 1,000 vehicles annually can either SFTP the BOB file or utilize the ILIVS website for BOB reporting.

Key dates for insurance companies are listed below:

- **April 1, 2019** – Deadline for insurance companies to register on the ILIVS website ([www.ILIVS.com](http://www.ILIVS.com)).
- **July 1, 2019** – Deadline for insurance companies to begin testing. Insurance companies must submit a test BOB file to ILIVS.
- **August 30, 2019** – Deadline for insurance companies to move to production with ILIVS and begin making their production weekly BOB data submissions.

This Guide and any future updates will be posted on the ILIVS website. Go to [www.ILIVS.com](http://www.ILIVS.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 ILIVS website. If you have any questions, please contact the ILIVS help desk at [support@ILIVS.com](mailto:support@ILIVS.com).

## 2. Book of Business Reporting

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

### 2.1 BOB Data To Be Reported

The following information should be included in the BOB files:

- All active IL motor vehicle insurance policies with the minimum liability coverage required by the State of IL and the associated vehicles and customers.
- The VIN is not required for non-vehicle specific policies. A non-vehicle specific policy is a policy for which the VIN information is not captured by the insurance company. However, if the insurance company does capture the VIN, the VIN must be reported in the BOB file.
- Reporting of commercial motor vehicle insurance policies is not mandatory but is highly recommended.
- The vehicle types that should be reported are provided in Appendix A.

### 2.2 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. Insurance company BOB file transfers to ILIVS must be conducted using an FTP client located within the United States or Canada.

#### 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

**2.3 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 ILIVS in response to the BOB files will be placed in the BOB\_Outbound folder.

**2.4 BOB Return Files Generated for Insurance Companies**

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

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 ILIVS 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 ILIVS 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 B.

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*).

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 IL.

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 IL. 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*).

## 2.5 FTP Accounts and PGP Encryption

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

## 2.6 BOB File Testing Process

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

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



### **3. Reporting By Smaller Insurance Companies**

Smaller insurance companies providing coverage for less than 1000 vehicles annually are not required to report BOB files to ILIVS; however, voluntary reporting is highly recommended. Voluntary BOB reporting can be performed using FTP or the ILIVS website. For voluntary reporting by insurance companies with less than 1000 vehicles annually, insurance companies can perform a one-time entry of all insurance policies using the ILIVS website. After the initial entry, insurance companies can update their policies on the ILIVS website whenever a policy is added, modified or cancelled/expired.

### **4. Registration Process**

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

#### **4.1 Insurance Company Registration**

To register, go to the ILIVS 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 IL. 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 ILIVS 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 ILIVS 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 ILIVS representative to start the testing process.

#### **4.2 Accessing Help**

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

The ILIVS Help Desk can be contacted directly at [support@ILIVS.com](mailto:support@ILIVS.com)

### **4.3 Login for Registered and Approved Insurance Company Users**

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

### **4.4 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, contacts, and password information.

### **4.5 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.

## **5. Support**

Insurance companies with questions about ILIVS or needing any clarification about information provided in this guide should send an email to [support@ILIVS.com](mailto:support@ILIVS.com).

## **Appendix A: Vehicle Types To Be Reported**

Vehicle types to be reported:

- Passenger vehicles (cars, vans, pickups, etc.)
  - Motorcycles
  - Autocycles
  - Recreational vehicles
- Any other motor vehicle registered for use on the highway and which must comply with the IL Public Act 100-0373

Vehicle types not required to be reported:

- Golf carts
- Trailers
- Vehicles intended for off-road use (dirt bikes, ATVs, snowmobiles, etc.)
- Implements of husbandry

## Appendix B: 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 C: 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.

**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.

**ILIVS:** Illinois Insurance Verification System.

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

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

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

**Reject File:** This file will be generated if ILIVS 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.

**SFTP:** Secure File Transfer Protocol.

**SOS:** Illinois Secretary of State.

**VIN:** Vehicle Identification Number.

**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 IL.