

Motor Insurance Database Phase II 4th EU Motor Insurance Directive

An Information note:

***“The supply of Vehicle data
Collected by
Fleet Management System providers
To the Motor Insurance Database”***

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M.I.D.A.S

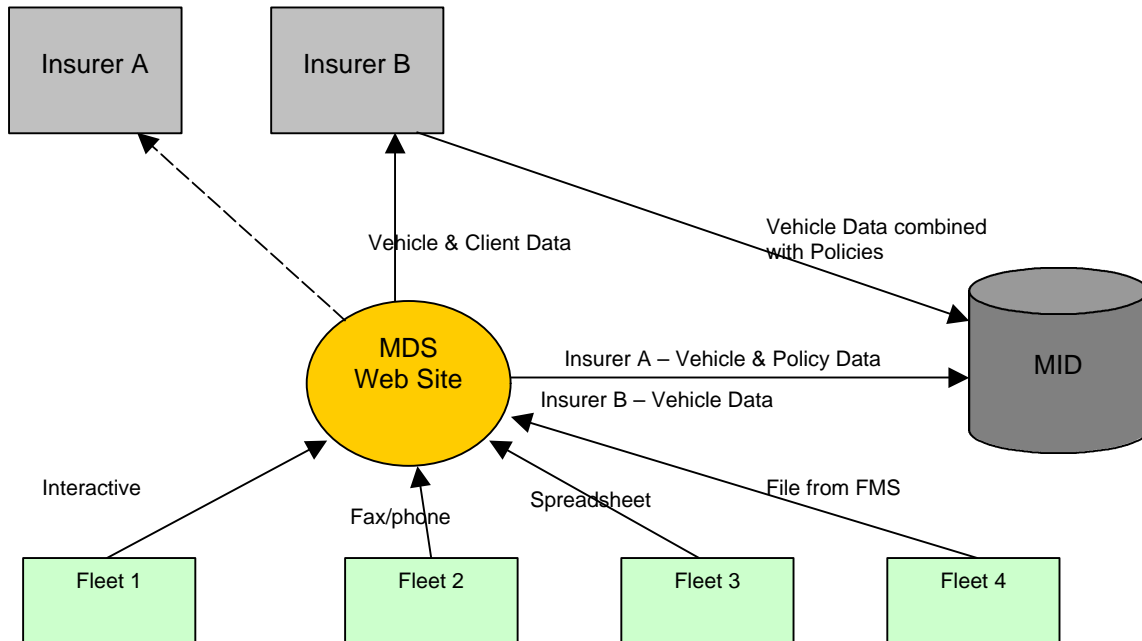
Motor Insurance Database Application System

Overview

Motor Data Solutions Ltd (MDS) have developed a vehicle data collection service for the Motor Insurance Database which is being rolled out to a number of Insurers and their clients from July 2002.

This is a web-based solution which collects data from Fleet Management Systems, Rental Management Systems, Asset Management Systems and similar packages which are typically operated by Fleet Managers, Transport Managers, Risk Managers and others responsible for the day-to-day management of vehicle fleets.

The diagram below shows the routes for information submission to the MID.



All Insurers have to offer their Policyholders the choice of how they operate – either supplying directly to the Insurer, or via the Internet to the MID;

- ◆ Insurer A has delegated all the data collection and transmission to MDS, Brokers and Policyholders. Information entered by the users is sent directly to the MID. Management information is made available to Insurer A.
- ◆ Insurer B has delegated some of the data collection and transmission to MDS, Brokers and Policyholders, but is using other means as well (not shown – e.g. a customer call centre), and has asked for a copy of the client information and vehicle information to be sent to it for information purposes

The Fleet Policyholders have chosen to operate in the following way:

- ◆ Fleet 1 has chosen to use the MDS interactive web site to update its information, which is then sent to the Broker and thus to the Insurer
- ◆ Fleet 2 has chosen to ask the Broker to update on its behalf by phoning or faxing in the information
- ◆ Fleet 3 has chosen to send its Broker a spreadsheet
- ◆ **Fleet 4 has chosen to integrate its existing Fleet Management System (FMS) with MDS's system, supplying data to the Broker and thus to the Insurer in a file**

To assist Software Houses and other solution providers who provide Fleet Management Systems, we have produced a standard FTP interface to accept file uploads from their customers. This information note refers to this **submission method for Fleet 4**.

Interfaces

To Insurers

Method	Format	Client / Policy details	Vehicle Details
Log in to MDS web site	Interactive	Client details (name, address, telephone, email etc.)	All vehicle details History of changes Depot / branch structure
Download from MDS website	Interactive selection File format is FS1.7 Appendix A	All client details	All vehicle details
By email	File format is FS1.7 Appendix A	All client details	All vehicle details
Exceptions	Interactive	N/A	Over 14 days Foreign registration

To Brokers

Method	Format	Client / Policy details	Vehicle Details
Log in to MDS web site	Interactive	Client details (name, address, telephone, email etc.)	All vehicle details History of changes Depot / branch structure
Download from MDS website	Interactive selection In Excel s/sheet format	Individual client details All client details	All vehicle details

To Fleet Management Systems

Method	Format	Client / Policy details	Vehicle Details
FTP	Standard FTP Compare and amend	N/A	Update vehicle details

A note on terminology

The term “Insurer” refers to the Underwriter of a Policy – for example, Norwich Union or AXA.

The term “Broker” refers to the organisation that normally represents the Policyholder’s interests, deals with the Policyholder day-to-day for Insurance matters, and acts as an Intermediary between the Policyholder and the Insurer – for example, Aon.

The term “Policyholder” is used throughout this document to denote the organisation or company which actually pays for and receives the Motor Insurance cover from the Insurer (the Underwriter). This is synonymous with “End User” or “Fleet Manager” or any other similar term.

The term “Fleet Management System” (or FMS) is used to demote the IT system which is used by the Policyholder to hold current details of their vehicle fleet. In many cases, the FMS may be hosted off-site, providing an ASP or bureau-style system.

Please note – this document only applies to Policyholders using FMS systems to send data to MDS. If Policyholders wish to enter data interactively, or using a spreadsheet, separate Information Notes are available to assist them.

FTP interface to Fleet Management Systems

Introduction

Vehicle data can only be loaded from a FMS to MDS via the Internet, using a standardised File Transfer Protocol (RFC 959 - <http://www.ietf.org/rfc/rfc959.txt> can be accessed for a definition).

Files containing vehicle data records must be formatted and contain valid data as described in the section below. It is assumed that the Policyholder's system has been suitably modified to produce the extract of the correct data items on a regular basis.

After transmission, success / failure codes are available from the receiving computer (the MDS system) through a standard ftp implementation and should be used by the sending computer to ensure that data has been successfully transmitted.

A response file is generated after each loaded file is processed which contains any errors or warnings related to vehicle records sent in previous runs.

Note that the errors and warnings may be asynchronous, and may not relate directly to the previous file transmission.

Method

An ftp account will be created on request by your Broker or, if you are dealing direct with MDS, by emailing MDS (ftp_request@motordatasolutions.co.uk) with your organisation's name and telephone number.

You will receive from your broker or MDS an email detailing:

- ◆ The Policy number under which the policyholder is insured
- ◆ An ftp URL – e.g. <ftp://user23.midasdirect.com/files>
- ◆ A user name
- ◆ A password

You should configure your software and your ftp client to use these values in order to transmit the data file to MDS. A number of freeware and shareware ftp clients are available. Access to the ftp site will allow both read and write. Your files are sent to your own folder on our ftp site – only your data is visible to you.

Process

Connect to the ftp site as above.

Send the file – the file must be named as follows:

<username>.txt

Either or before or after sending the file, you will be able to read the response file which will be named:

<username><date>.res

The response file will be generated only after the upload file has been read and processed. This will happen daily, at around 3.00 am in the morning (365 days a year).

The response file format is given in the sections below.

After sending and collecting a file, you should disconnect from the ftp site.

Format for Vehicle Data Uploads

Overview

This format is termed the “Compare & Amend File Format – Attended and Unattended File Transfer” submission method. It is valid for all data uploads to the MDS system which are transmitted using ftp.

Commonly Asked Questions

Q: What is “Compare and Amend”?

A: Compare and Amend is a technique recommended by the MIIC, the body managing the overall Motor Insurance Database project, which allows end users (i.e. policyholders) to send their complete vehicle schedule time after time, without having to identify the changes. This should simplify life for these users – for most systems, an unattended daily extract can be run which produces an output file and sends it, using ftp, to the MDS web site.

Q: Why have we opted for a flat file with a fixed length record format?

A: With regard to the format of individual fields, as a comma (,) is to be the pre-determined delimiter, all other commas would have to be removed, otherwise they would be assumed to be separate fields. For example, if a field was submitted with a value of 250,000 this would be formatted as 250,000, and would be interpreted as two fields; one containing 250 and the other containing 000. Since much data within FM systems contains comma's, or is not validated, it was felt to be preferable to have the fixed length format.

Q: Why are there additional fields compared with the MIIC format?

A: As with our interactive web site, the supply of data is assumed to be undertaken entirely by the Policyholder. The Insurer will be presented with “exception” information, which allows him to control the data supplied by the Policyholder (such as Foreign vehicles, more than 14 days old etc.). For Trade Plates, the indicator needs to be settable for Fleets sent using the FTP submission method.

Q: Why are error files produced and left for Policyholders to collect?

A: We leave it up to the Policyholder to collect and attend to any errors they receive, since most of these relate to validation done by the Motor Insurance Database, and are simply passed to MDS for onward transmission. This is in our opinion most easily accomplished by providing the data in the same manner and format as it is sent. Using email as an alternative would not, we believe, fit in to the normal IT and business processes.

Q: Is there a need for a digital certificate or special software to be installed on my system to send this data?

A: No, as long as your system can produce a file in the correct format, and has access to the Internet, this data transmission method will work.

Q: What vehicles should I include?

A: You should include all vehicles that you currently expect to drive under the Insurance Policy you have in place, excluding plant and machinery. If you wish to send Plant (i.e. vehicles without Vehicle Registration Numbers) you should insert the word “Plant” as the vehicle type. These records will NOT be sent to the MID but will be included on Declarations sent by the Broker to your Insurer.

Q: Is my data secure during transmission and after it is sent?

A: All Internet links to MDS's system (MIDAS) are encrypted using 128-bit encryption based on the standard Verisign SSL method. If your computer does not support this encryption, please email us at support@motordatasolutions.co.uk.

Record Format

The record format for each vehicle submitted to MDS must be structured as follows:

Field Name	Width (chars)	Start	End	Validation / Comments
Policy Number	20	0	19	Must match that set up by the broker or MDS
VRM	7	20	27	Format validated by MDS –see below
Vehicle On Date	8	28	35	CCYYMMDD
Vehicle Off Date	8	36	43	CCYYMMDD
Vehicle Type	20	44	63	Must exist in the validation list below
Vehicle Make	15	64	78	See below for validation
Vehicle Model	15	79	93	See below for validation
Number of Seats	3	94	96	Not validated by MDS
Gross Vehicle Weight	5	97	101	Not validated by MDS
Foreign Registration Indicator	1	102	102	"F" for Foreign, "U" for UK
Trade Plate Indicator	1	103	103	"T" if a Trade Plate, "U" if not

Valid VRM formats

No more than 7 characters

No characters other than letters or digits

No more than 6 consecutive digits

No more than 4 consecutive letters

No sequence that is not letters-digits-letters or digits-letters-digits

No "letters only"

All letters are A-Z or a-z, numbers 0 – 9. Detailed format characteristics (such as the use of Q, Z, I, O and U for registration year letters, or strict adherence to 51, 02, 52 etc.) will not be checked

Spaces may be used

The VRM will be converted to uppercase and all spaces removed before being stored

Valid Vehicle Types

Plant – note that these vehicles will NOT be forwarded on to the MID but will be retained by MDS

Bus

Car

Van

Truck

Other

Make and Model validation

The list of valid make and model combinations is updated from time to time by MDS based on currently available data (e.g. Glass's guide).

To reduce errors through mistyping, a warning will be generated if the make or model is not known to system; a blank value will be inserted in to the database in these cases. MDS will be aware of any Makes and Models not defined and will, by investigating the names supplied, update their lists. If the Make and Model have been misspelled, then it is up to the Policyholder to amend their system. If they have been spelled correctly, but not recognised by the MDS system, they should continue to be re-submitted and will eventually be recognised and update correctly.

If the make and model are not known by the policyholder, these fields can be left blank to suppress any validation.

Note that only the Policy Number, VRM and On Date are mandatory.

File Format

The individual records specified above must be aggregated in to a file format.

The characteristics of the file are:

- ◆ All data must be ASCII encoded
- ◆ All data must be transmitted in a flat file
- ◆ Within the file, each record has a fixed length
- ◆ Each field is a fixed length – unused parts of the field must be space filled
- ◆ Each record is separated by a Carriage Return / Line Feed pair (CR/LF)
- ◆ All fields must be left justified

As many records may be transmitted as are desired.

No more than one transmission per day should be sent if all changes are to be registered. If, by accident, a second file overwrites the first, the information should be successfully updated, but any short term intermediate changes might be lost.

If a particular vehicle has had its details changed twice or more in the course of 24 hours, only the most recent record will be extracted (only one record per vehicle in each file). The number of records in the file should correspond exactly to the number of vehicles on cover in the FMS.

Average transmission speeds of around 50 vehicle updates a second will be achievable in continuous transmissions. You should therefore expect file transfers to take as long as can be calculated using this figure. For example, a 5,000 vehicle fleet will be transmitted in around 2 minutes, and a 50,000 vehicle fleet in around 20 minutes.

You should also allow for downloading response files.

Multiple Policyholders / Multiple Policies

If the transmitting system holds details for multiple vehicle fleets, these will be treated as different sources of data.

You should apply to your broker (or to MDS, if you are not using a broker) for multiple ftp URL's, with their own usernames and passwords.

Per ftp URL, you may only send vehicle details related to one policy number.

If you operate on behalf of a fleet organisation that has different policies for different parts of their fleet (for example, if cars are insured with Insurer A and vans with Insurer B, but these are all mixed together on the FMS) you will need to extract these and send them separately to two separate ftp URL's.

Change of VRM

If a record is sent to MDS with a VRM sent in error, and subsequently amended, then the record will be held with the erroneous VRM. To delete this record, please contact the MDS helpdesk (support@motordatasolutions.co.uk) stating the Policy Number, the Insurer, your User Name and the Vehicle registration to be deleted.

Format for Vehicle Data Response Files

The vehicle data response files will contain the following formatted records: they will be in a flat file, CR/LF delimited, but will be of variable length. If there are no errors or warnings, a completely empty file will be created under the same name.

Field Name	Width (chars)	Start	End
Policy Number	20	0	19
VRM	7	20	26
Error Code	4	27	30

This field may repeat up to 20 times

Error and Warning Values

Code	Meaning
EM01	Policy Number not recognised – your policy number is not the same as the one set up for you by your Insurer. Please contact your Insurer or Broker to verify
EM02	Policy Number Empty – you must fill in the Policy number
EM03	VRM Incorrect format – does not meet the validation criteria (above)
WM01	Not found at DVLA – the MID is alerting you to the fact that the registration mark is not shown at DVLA, in Swansea. Check for typing errors
WM02	Shown “scrapped” at DVLA – the MID is alerting you to the fact that the registration mark is shown at DVLA, in Swansea as “scrapped”. Check for typing errors
EM04	Vehicle On Date Incorrect format – check the format (CCYYMMDD)
WM03	Vehicle On Date More than 14 days old – no action to be taken. Your Insurer will contact you if there is a problem with this
EM05	Vehicle Off Date Incorrect format – check the format (CCYYMMDD)
WM04	Vehicle Off Date More than 14 days old– no action to be taken. Your Insurer will contact you if there is a problem with this
EM06	Vehicle Off Date Earlier than On Date - check you have the dates the right way round
EM07	Vehicle Type Not in validation list – check that you have used the correct vehicle type
WM05	Vehicle Make Not in validation list – check spelling; if it’s still OK, then we will be updating our own lists shortly – please check again in a few days
WM06	Vehicle Model Not in validation list – check spelling; if it’s still OK, then we will be updating our own lists shortly – please check again in a few days
WM07	Incompatible Vehicle Make and Model – check spelling and type; if it’s still OK, then we will be updating our own lists shortly – please check again in a few days
EM08	Foreign Registration Indicator Not “F” or “U” – check that you haven’t just left this blank
EM09	Trade Plate Indicator Not “T” or “U” (E) – check that you haven’t just left this blank
EM10	Record too long – each record must be exactly 103 characters long, with a CR/LF pair at the end
EM11	Record too short– each record must be exactly 103 characters long, with a CR/LF pair at the end
WM08	VRM not found but trade plate is T – the MID has checked the VRM at DVLA, it is not registered there but you’ve told us that it’s a trade plate – take no action
WM09	Vehicle already exists in database with current cover – there is another vehicle with the same registration on cover elsewhere in the database – take no action but you may wish to check your own vehicle’s details

Notes

Errors will cause the record not to be loaded to the database

Warnings will cause the data to be loaded to the database but may require some corrective action by the end user

IT support / system suppliers should address errors. End users should address the warnings.