# REVISION HISTORY

<table>
<thead>
<tr>
<th>Name</th>
<th>Company</th>
<th>Date</th>
<th>Description of Revisions Made</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tiffany Moyal</td>
<td>DHSMV</td>
<td>08/28/2012</td>
<td>Version 1.0: Created first draft</td>
</tr>
<tr>
<td>Tiffany Moyal</td>
<td>DHSMV</td>
<td>09/19/2012</td>
<td>Version 1.1: Revised second draft</td>
</tr>
<tr>
<td>Tiffany Moyal</td>
<td>DHSMV</td>
<td>10/23/2012</td>
<td>Version 1.2: Added Sections: XSD Validation (p.5); Successful Upload Confirmation (p.9) Updated Sections: Filing Record Layout (p.12); Conditional Field Applicability (p.13); Empty XML Fields (p.16)</td>
</tr>
<tr>
<td>Tiffany Moyal</td>
<td>DHSMV</td>
<td>12/03/2012</td>
<td>Version 1.3: Updated Sections: Reload Overview – Added ‘Test Folder information’ (p.4); PGP Keys – Added ‘Important Note’ (p.5); Filing Record Layout – Verifications Section(p.13);</td>
</tr>
<tr>
<td>Tiffany Moyal</td>
<td>DHSMV</td>
<td>12/14/2012</td>
<td>Version 1.4: Updated Sections: Policy Errors – Output File Names (p.6); TransactionReport – Output File Name (p.7); Filing Record Layout – 4o and 4p were reversed (p.13);</td>
</tr>
<tr>
<td>Laura Freeman</td>
<td>DHSMV</td>
<td>01/16/2013</td>
<td>Version 1.5: Revised required implementation dates for reload testing and daily reporting.</td>
</tr>
<tr>
<td>Tiffany Moyal</td>
<td>DHSMV</td>
<td>02/11/2013</td>
<td>Version 1.6: Updated the SFTP server name and port (p. 6)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>04/01/2013</td>
<td>Version 1.7: updated the XML/reload required timeframe in the introduction (p. 4)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>04/03/2013</td>
<td>Version 1.8: Added example of return file names (p. 5)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>04/30/2013</td>
<td>Version 1.9: Added examples (p. 12)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>05/06/2013</td>
<td>Version 2.0: Clarified holding errors (p. 10)</td>
</tr>
<tr>
<td>Name</td>
<td>Company</td>
<td>Date</td>
<td>Description of Revisions Made</td>
</tr>
<tr>
<td>--------------------</td>
<td>---------</td>
<td>--------------------</td>
<td>------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>06/06/2013</td>
<td>updated reload errors for flat and XML files (p. 9-10)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Version 2.0 release: Removed error code 004; added steps to validate XML file (p. 17-18);</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>clarified transaction report (p. 7)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>06/24/2013 &amp;</td>
<td>Version 2.1 release: Added test file naming convention requirements (p. 5); added note about</td>
</tr>
<tr>
<td></td>
<td></td>
<td>08/14/2013</td>
<td>flat file reloads (p. 7)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>08/16/2013</td>
<td>Version 2.2 release: Modified tracking number (p. 16)</td>
</tr>
<tr>
<td>Tiffany Moyal and</td>
<td>DHSMV</td>
<td>10/11/2013</td>
<td>Version 2.3 release: Modified information concerning Reload Overview and folders (p. 4-5);</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td></td>
<td></td>
<td>made clarifications to reload process and reload transaction report (p. 8)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>01/14/2014</td>
<td>Version 2.4: Updated new C file naming convention (p. 6)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>02/13/2014</td>
<td>Version 2.5: added unregistered VIN file name to holding errors (p. 11)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>02/20/2014</td>
<td>Version 2.6: modified unregistered VIN file name for holding errors (p. 11)</td>
</tr>
<tr>
<td>Lacey Lowers</td>
<td>DHSMV</td>
<td>05/19/2014</td>
<td>Version 2.7: modified empty XML fields (p. 19); modified through date section (p. 13)</td>
</tr>
<tr>
<td>Pat Porter</td>
<td>DHSMV</td>
<td>10/3/2017</td>
<td>Version 3.0: Updated per modernization</td>
</tr>
<tr>
<td>Pat Porter</td>
<td>DHSMV</td>
<td>10/16/2017</td>
<td>Version 3.1: Updated per Deliverable 48 Review Cycle One Comments</td>
</tr>
<tr>
<td>Pat Porter</td>
<td>DHSMV</td>
<td>10/17/2017</td>
<td>Version 3.2: Updated per Subject Matter Expert review</td>
</tr>
<tr>
<td>Pat Porter</td>
<td>DHSMV</td>
<td>10/18/2017</td>
<td>Version 3.3: Revisions for grammar and readability applied.</td>
</tr>
<tr>
<td>Name</td>
<td>Company</td>
<td>Date</td>
<td>Description of Revisions Made</td>
</tr>
<tr>
<td>--------------------</td>
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<td>----------</td>
<td>-----------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Pat Porter</td>
<td>DHSMV</td>
<td>10/20/2017</td>
<td>Version 3.4: Del 48 Review Cycle Two and SME Final Review</td>
</tr>
<tr>
<td>Mechell Walker</td>
<td>DHSMV</td>
<td>06/11/2018</td>
<td>Version 3.5: Correct FED_TIN Length, Remove the server IP address, Remove FLAT format error codes 041 and 042</td>
</tr>
<tr>
<td>Mechell Walker</td>
<td>DHSMV</td>
<td>06/22/2018</td>
<td>Version 3.6: Changed steps for how companies should validate a XML file against a XSD file</td>
</tr>
<tr>
<td>Sebastian Miller</td>
<td>DHSMV</td>
<td>08/03/2018</td>
<td>Version 3.8: Removed errors 101, 102, and 070.</td>
</tr>
<tr>
<td>Timariel Wiggins</td>
<td>DHSMV</td>
<td>10/16/2018</td>
<td>Version 3.9: Updated Name for Bulk Policy Error_Cancelled File (p. 10)</td>
</tr>
</tbody>
</table>
# Table of Contents

**REVISION HISTORY** ................................................................................................................. 2  
**Reporting Requirements** ........................................................................................................... 7  
**Document Conventions** ............................................................................................................ 7  
  - Introduction ................................................................................................................................. 8  
  - Reload Overview ......................................................................................................................... 8  
  - Florida Motor Vehicle FTP Reporting Procedures ................................................................. 9  
  - PGP Keys .................................................................................................................................. 9  
  - Setting Up an SFTP Server Account .......................................................................................... 9  
  - Logging onto the SFTP Server .................................................................................................... 9  
  - Sending and Receiving Files ..................................................................................................... 9  
  - File Specifications ...................................................................................................................... 9  
  - Error Message Information ........................................................................................................ 10  
  - XSD Validation .......................................................................................................................... 10  
  - Policy Errors .............................................................................................................................. 10  
  - Reload Transaction Report ........................................................................................................ 10  
  - Transaction Error Codes and Error Messages .......................................................................... 12  
  - For XML File Reloads ................................................................................................................ 15  
  - Filing Record Layout .................................................................................................................. 17  
  - Transaction Types ...................................................................................................................... 18  
  - Steps to Validate an XML File (Reload or Daily) Against the XSD File .................................. 18  
**Appendix A – Florida Book of Business Reload and Daily File Structure XML** ......................... 19  
**Appendix B – Transaction Report File Structure XML** ............................................................... 26  
**Appendix C – Bulk Policy Errors for Missing and Cancelled Policies** ......................................... 30
**Color Coding Key**

<table>
<thead>
<tr>
<th>Color</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green</td>
<td>Verbiage highlighted in green reflects new procedures.</td>
</tr>
<tr>
<td>Yellow</td>
<td>Verbiage highlighted in yellow reflects important informational messages.</td>
</tr>
</tbody>
</table>
Reporting Requirements

The Florida Department of Highway Safety and Motor Vehicles (DHSMV) is afforded authority by Florida Statute (F.S.), Section 324.0221(1)(a), to develop procedures, rules and regulations to create and maintain an automobile insurance reporting database (insurance file).

The purpose of this manual is to set forth the procedures to accommodate insurance company reporting and DHSMV processing of reported data.

F.S., Section 324.0221(1) (a) reads, in part

“Each insurer that has issued a policy providing personal injury protection coverage or property damage liability coverage shall report the cancellation or nonrenewal thereof to the department within 10 days after the processing date or effective date of each cancellation or nonrenewal. Upon the issuance of a policy providing personal injury protection coverage or property damage liability coverage to a named insured not previously insured by the insurer during that calendar year, the insurer shall report the issuance of the new policy to the department within 10 days. The report shall be in the form and format and contain any information required by the department and must be provided in a format that is compatible with the data processing capabilities of the department. Failure by an insurer to file proper reports with the department as required by this subsection constitutes a violation of the Florida Insurance Code. These records shall be used by the department only for enforcement and regulatory purposes, including the generation by the department of data regarding compliance by owners of motor vehicles with the requirements for financial responsibility coverage.”

Document Conventions

- DHSMV – Department of Highway Safety and Motor Vehicles
- XML File – XML is an acronym for Extensible Markup Language. XML is a universal format for structured documents and data on the web.
- SFTP – SFTP is an acronym for Secure File Transfer Program. SFTP is used to securely transfer files between the insurance companies and the DHSMV.
- SFTP Site – The SFTP site is the web address the user visits to transfer files.
- Encryption – The process of transforming information to make it unreadable to anyone except those possessing the key.
- Decryption – The process of decoding data, which has been encrypted to make it readable by using the specific key.
- Public Key – The key used either by the insurance company or the DHSMV to lock or encrypt the XML files before transfer.
- Private Key – The key used either by the insurance company or the DHSMV to unlock or decrypt the XML files after transfer.
- FED_TIN – Federal Tax Identification, also known as Federal Employer Identification Number (FEIN).
Introduction
The following are the specifications insurance companies use to report records, as defined herein to the DHSMV. This manual is predominantly specific to the XML coding. In the future, the latest version of the XML schema and XSD files will be located on the Florida Financial Responsibility and Insurance Program website at http://www.flhsmv.gov/FRIP/.

Insurance companies will use the XML schema to create the required file. The file insurance companies send to the DHSMV needs to include the same schema version number for the file to be processed. The XSD file is used for validation. If a modification needs to be made to the XML schema, the insurance companies will be notified at least 90 days in advance.

Reload Overview
Insurance companies will be able to place files into individual company folders throughout the day by using the DHSMV provided username and password to log onto the SFTP site. For a reload or daily reporting, insurance companies may include multiple company codes in one reload/daily file. All files will need to be encrypted using the DHSMV’s public key before being placed on the SFTP site. There are six folders used for uploading and storing files.

1. The “Test” folder will be used when the insurance company wants to submit a file for test purposes only. This file should NOT contain production data. Notify FLHSMVInsuranceLiaison@flhsmv.gov when the file has been placed in the test folder. Please begin all reload test file names with “Reload_” and all daily test file names must begin with “DailyLoad_.” If the test files do not begin appropriately, they will not be picked up and processed by the system.

   • Example – Reload Test File – Reload_testfile.pgp
   • Example – Daily Test File – Dailyload_testfile.pgp

2. The “Reload” folder will be used when the insurance company wants to perform a complete reload of their active policies. Files will be processed overnight.

3. The “Dailyload” folder is used to update the DHSMV information regarding changes to policies and is processed multiple times a day. Before sending a Reload file, insurance companies will need to suspend regular daily files from uploading. Bulk policy corrections should be sent in to the Dailyload folder. Once the reload is updated, insurance companies can resume daily filing to this folder.

4. The “Output” folder is used by the DHSMV to inform the insurance company of the file transfer results. Insurance companies should delete the file from the folder once it has been retrieved. All files will be marked with the date and timestamp for easier retrieval.

   • The return file name will be YourFileName_TimeStamp_DL_TransactionReport.pgp

5. Files placed by the insurance companies are moved to the “Archive” folder once they have been processed. Insurance companies will have access to this folder; however, they should not delete from this folder.
6. The “Verifications” folder is where the DHSMV places all verification file requests, which are required to be retrieved daily by the insurance company for review and response. The verification records within the file should be returned in the daily reporting file within 20 days. Any verification records not responded to will be requested again with the “Days Late” field populated. The verification file name will be (Verifications)(TimeStamp).pgp. Any records not responded to will be resent every 30 days until responded to with one of the following messages:

- Confirmed (Confirmed on the need date).

After 90 days, the DHSMV will notify the customer that their insurance has not been confirmed and the customer will be required to supply verification of insurance to avoid suspension of his/her driving privilege.

Florida Motor Vehicle FTP Reporting Procedures

PGP Keys
The insurance company must generate two keys. A private key used to decrypt files and a public key, which the DHSMV will use to encrypt files. Insurance companies may use existing keys; however, please contact the DHSMV for necessary information about exchanging keys and encrypting files. IMPORTANT – The files uploaded to the server must be encrypted using the DHSMV public key; otherwise, the files will not be processed.

Setting Up an SFTP Server Account
Contact FLHSMVInsuranceLiaison@flhsmv.gov to have an SFTP account set up and to exchange PGP keys. Once the public PGP keys have been exchanged, a phone call will be made to the insurance company informing them of their username and password information. Please note, passwords will not be sent via email. Sending passwords through email is a security violation.

Logging onto the SFTP Server
Companies will log onto the SFTP server using the username and the password provided at the time their accounts were initially set up. For example, the logon or username will be “0000FTP,” followed by the provided password.

Sending and Receiving Files
The encrypted files must be placed on the server, which uses SFTP protocol and port 22. Contact FLHSMVInsuranceLiaison@flhsmv.gov for the server IP address. The transfer results will be placed in the Output folder with “TransactionReport” added at the end of the filename. If the file fails validation at any point, a “Validation Failed” file will be placed in the Output folder.

File Specifications
The file may be named according to the insurance company’s preferences. After the file is processed, it is placed in the Archive folder.
Error Message Information

XSD Validation
Prior to processing the file, the DHSMV validates the XML schema is correct. If there is an issue with the schema, a text file will be generated and placed in the Output folder. The file naming convention is as follows: ValidationFailed_Timestamp.pgp.

Policy Errors
These errors occur when the DHSMV receives information regarding an active policy, but it is cancelled in the DHSMV database or the DHSMV receives information regarding a cancelled policy, but it is active in the DHSMV database. When these errors occur, an output file will be generated and placed in the Output folder for the insurance companies. There will be two error files generated, if necessary. One file will be for cancelled policies and the other will be for missing policies. The file naming convention is as follows:

YourFileName_TimeStamp_BulkPolicyError_Canceled.pgp
YourFileName_TimeStamp_BulkPolicyError_Missing.pgp

To resolve the records in the “Missing” file, insurance companies will need to submit a transaction 10 (Cancellation) through the daily reporting process, or if the policy should be active, the transaction 20 (Initiation of Insurance) initially appended to the reload file will be processed once the reload is accepted. To resolve the records in the “Cancelled” file, a transaction 11 (Recall of Cancellation) should be submitted through the daily reporting process.

To resolve the bulk policy conflicts, the corrections should be made through the daily reporting process and the entire reload file should be resubmitted again for processing.

Please note, as mentioned above, the DHSMV suggests insurance companies hold daily submissions when trying to correct the bulk policy errors. This is to ensure the daily submissions will not cause more bulk policy errors when the same reload file is resubmitted; however, some companies can easily pull a new reload file. These companies should continue submitting daily while fixing their bulk policy errors. Once bulk policy errors are resolved, the companies will pull a new reload file and submit it.

Reload Transaction Report
Once insurance companies pass bulk errors, an output file will be generated and placed in the Output folder for the insurance companies, regardless if any errors occurred. This transaction report is sent once insurance companies have passed the bulk errors and no longer have any missing or cancelled return files. The transaction report naming convention is as follows:

YourFileName_TimeStamp_RL_TransactionReport.pgp.

This report typically contains formatting errors. If no errors occurred, there will be a count of the number of records imported into the database. If there are no errors in the transaction report, insurance companies have passed the reload.

Records will be imported into the database, unless the error rate is more than five percent. If insurance company reload files do not fall within the five percent, insurance companies should correct errors and resubmit the reload. If the insurance company reload file has less than a five percent error rate

Page | 10
tolerance, the reload will be accepted and loaded into production. For files with errors less than the five percent tolerance rate, once those records have been corrected by the insurance company, they can be resubmitted in a daily reporting file. There is no need to resubmit the reload. Once insurance companies are less than five percent tolerance, they should still attempt to correct all errors.

If there were errors because the data within the file was not formatted correctly, only the records with errors will appear in the transaction report. If the error tolerance rate is more than five percent, then none of the transactions will be imported. Repeat the process until no errors or less than five percent tolerance. Once insurance companies are less than five percent tolerance, they should still attempt to correct all errors.

Please note, insurance companies must fall within a five percent tolerance level on the transaction report to have the reload accepted and loaded into the database. Also, the submitted data must be run in production for it to be accepted. The DHSMV will not load reloads from a test into the production database.

The current output file will show

- The number of records submitted.
  - The number of records the DHSMV has imported. (Only imported if no errors or less than five percent tolerance.)
  - The number of records not imported.

Corrections should be made through the daily reporting process to resolve the transaction errors.
**Transaction Error Codes and Error Messages**

Below are the transaction error codes and error messages.

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Error Message</th>
<th>Will Import Y/N</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>VIN not registered with FL DHSMV. DHSMV will attempt to validate the VIN, as</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>registered, again in 30 days</td>
<td></td>
</tr>
<tr>
<td>002</td>
<td>Partial 15-digit match on VIN</td>
<td>Y</td>
</tr>
<tr>
<td>003</td>
<td>Unable to locate single VIN match; multiple partial matches found</td>
<td>N</td>
</tr>
<tr>
<td>004</td>
<td>VIN is not valid</td>
<td>N</td>
</tr>
<tr>
<td>005</td>
<td>VIN must be at least 17 characters for a vehicle year greater than 1980</td>
<td>N</td>
</tr>
<tr>
<td>006</td>
<td>VIN is required for non-fleet policies</td>
<td>N</td>
</tr>
<tr>
<td>007</td>
<td>Company code is not registered with FL DHSMV</td>
<td>N</td>
</tr>
<tr>
<td>008</td>
<td>Company code must be 5 digits</td>
<td>N</td>
</tr>
<tr>
<td>009</td>
<td>Transaction type is not valid for reloads, transaction type must be set to</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>“20,” “31” or “34”</td>
<td></td>
</tr>
<tr>
<td>010</td>
<td>Reload policy is cancelled on database</td>
<td>N</td>
</tr>
<tr>
<td>011</td>
<td>Policy is currently cancelled</td>
<td>N</td>
</tr>
<tr>
<td>012</td>
<td>Vehicle Effective Date is required on “31” transaction types</td>
<td>N</td>
</tr>
<tr>
<td>013</td>
<td>Policy Cancellation Date cannot be prior to Policy Effective Date</td>
<td>N</td>
</tr>
<tr>
<td>014</td>
<td>Cancellation Date is not a valid date (MMDDYYYY)</td>
<td>N</td>
</tr>
<tr>
<td>015</td>
<td>Found active policy on the database with an Effective Date after</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>the submitted Effective Date</td>
<td></td>
</tr>
<tr>
<td>016</td>
<td>On an Initiation, at least one policyholder is required</td>
<td>N</td>
</tr>
<tr>
<td>017</td>
<td>Level of Coverage is not in the correct format</td>
<td>N</td>
</tr>
<tr>
<td>018</td>
<td>VIN contains invalid characters</td>
<td>N</td>
</tr>
<tr>
<td>019</td>
<td>Policyholder first name contains invalid characters</td>
<td>N</td>
</tr>
<tr>
<td>021</td>
<td>Policy is currently cancelled and needs to be recalled</td>
<td>N</td>
</tr>
<tr>
<td>022</td>
<td>Cannot recall cancellation, policy is currently active</td>
<td>N</td>
</tr>
<tr>
<td>023</td>
<td>Policyholder last name contains invalid characters</td>
<td>N</td>
</tr>
<tr>
<td>024</td>
<td>Vehicle Effective Date cannot be in the future</td>
<td>N</td>
</tr>
<tr>
<td>025</td>
<td>Vehicle Effective Date must be a valid date (MMDDYYYY)</td>
<td>N</td>
</tr>
<tr>
<td>026</td>
<td>Recall of cancellation date cannot be prior to the cancellation date</td>
<td>N</td>
</tr>
<tr>
<td>027</td>
<td>30 Day Notice: Second attempt to validate the VIN, as registered, has not</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>been successful</td>
<td></td>
</tr>
<tr>
<td>028</td>
<td>Last attempt to validate the VIN, as registered, was unsuccessful, the</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>record will be removed from our database. Please verify the VIN and resubmit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>the updated information through a Dailyload</td>
<td></td>
</tr>
<tr>
<td>029</td>
<td>Policy number contains invalid characters</td>
<td>N</td>
</tr>
<tr>
<td>030</td>
<td>In a reload, cannot submit a transaction type “31” without submitting a</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>“20”</td>
<td></td>
</tr>
<tr>
<td>031</td>
<td>Cannot recall initiation of insurance, policy is currently cancelled</td>
<td>N</td>
</tr>
<tr>
<td>032</td>
<td>The recall of initiation date is 90 days after the policy effective date</td>
<td>N</td>
</tr>
<tr>
<td>033</td>
<td>On an Initiation at least one vehicle is required</td>
<td>N</td>
</tr>
<tr>
<td>Error Code</td>
<td>Error Message</td>
<td>Will Import Y/N</td>
</tr>
<tr>
<td>------------</td>
<td>-------------------------------------------------------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>034</td>
<td>Vehicle already exists on the policy</td>
<td>N</td>
</tr>
<tr>
<td>036</td>
<td>In a reload, cannot submit a transaction type “34” without submitting a “20”</td>
<td>N</td>
</tr>
<tr>
<td>037</td>
<td>Policyholder Effective Date must be a valid date (MMDDYYYY)</td>
<td>N</td>
</tr>
<tr>
<td>038</td>
<td>Policyholder Effective Date is required on “34” transaction types</td>
<td>N</td>
</tr>
<tr>
<td>039</td>
<td>Policyholder effective date cannot be in the future</td>
<td>N</td>
</tr>
<tr>
<td>042</td>
<td>Vehicle Make is required</td>
<td>N</td>
</tr>
<tr>
<td>043</td>
<td>Vehicle exists on multiple active policies</td>
<td>N</td>
</tr>
<tr>
<td>044</td>
<td>Vehicle does not exist on the policy</td>
<td>N</td>
</tr>
<tr>
<td>045</td>
<td>Driver does not exist on the policy</td>
<td>N</td>
</tr>
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<td>Driver already exists on the policy</td>
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<td>Policy already exists in the insurance database</td>
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<td>Cannot update policy, driver’s name does not match</td>
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<td>Cannot add driver or vehicle, initiation record had an error</td>
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<td>Initiation of Insurance is not present</td>
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<td>Cancellation updated, policy was already cancelled</td>
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<tr>
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<td>Invalid Transaction Type</td>
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<td>Cancellation processed. Driver license number supplied was invalid</td>
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<td>Cannot delete driver from the policy, only one driver currently exists</td>
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<td>VIN does not exist on the policy</td>
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<td>VIN is required when updating the Level of Coverage</td>
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<td>SR22 not required, no sanctions requiring BIL exist for the DLN provided</td>
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<td>060</td>
<td>Certification Date must be a valid date (MMDDYYYY)</td>
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<td>SR/FR Prepared Date must be a valid date (MMDDYYYY)</td>
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<td>Duplicate SR22/26 or SR33/36 or FR44/46 found</td>
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<td>Time Requirement has been met, a SR/FR Certificate is no longer required</td>
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<td>064</td>
<td>A newer SR/FR Certificate has been found</td>
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<td>No matching SR/FR Certificate could be found when attempting to process the cancellation</td>
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<td>Level of Coverage insufficient, must have at least a “04” Level of Coverage</td>
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<td>Level of Coverage insufficient, must have at least a “05” Level of Coverage</td>
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<td>Level of Coverage insufficient, must have at least a “06” Level of Coverage</td>
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<td>Level of Coverage insufficient, Level of Coverage must be set to “08”</td>
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<td>When responding to verifications, the values for Confirmed must be set to either “Y” or “N”</td>
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<td>Verification Not Requested or Already Received</td>
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<td>Cancellation Date cannot be more than 45 days in the future for Commercial Policy</td>
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<td>Cancellation Date cannot be in the future for Non-Commercial Policy</td>
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<td>Effective Date cannot be prior to current effective date</td>
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<td>A person is deceased</td>
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<td>Transaction Type contains invalid characters</td>
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<td>Vehicle Year not a valid year</td>
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<td>Vehicle Year required when VIN is present</td>
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<td>Florida Driver License is not in correct format</td>
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<td>Current Driver License Number Found</td>
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<td>Effective Date cannot be in the future</td>
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<td>Cancellation must post before recall of Cancellation</td>
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<td>Cannot recall cancellation because cancellation has not been processed</td>
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<td>No other transaction types can be submitted within same record</td>
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<td>Please include FR Sanction Number</td>
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<td>SR21 has already been received</td>
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<td>A policy already exists, use transaction “31” to add vehicles to this policy</td>
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<td>SR/FR Certificate cannot be cancelled within one month of the Certificate being issued</td>
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<td>Policy has been voided, no further transactions will be accepted</td>
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<td>Policy must be in active status to perform a “Vehicle sold/totaled” transaction</td>
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<td>Recall of Initiation Date must match Policy Effective Date</td>
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<td>Only SR22 BIL required, a FR44 Certificate is not required</td>
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<td>FR44 not required, no open FR suspensions exist for the DLN provided</td>
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<td>Need a higher level of coverage, a SR22 BIL Certificate is required</td>
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<td>A43</td>
<td>Need a higher level of coverage, a FR44 certification is required</td>
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<td>Newer SR/FR Certificate on file – SR/FR Certificate of Cancellation not accepted</td>
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<td>SR/FR Certificate Cancellation Date is prior to SR/FR Effective Date on file – SR/FR Certificate Cancellation no accepted</td>
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<td>SR/FR Prepared Date is prior to SRFR Prepared Date on file – SR/FR not accepted</td>
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<td>Unknown system error, resubmit transaction</td>
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<td>Policy Number not found, must report Initiation of Insurance, Trans 20</td>
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<td>Transaction Type is not valid for a business</td>
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</table>

**For XML File Reloads**

Only transactions 20 (Initiation of Insurance), 31 (Add Vehicle) and 34 (Add Driver/Policyholder) will be accepted.

A transaction 31 (Add Vehicle) will not be accepted if a corresponding policy transaction 20 (Initiation of Insurance) is not submitted. If a transaction 31 (Add Vehicle) is submitted without a transaction 20 (Initiation of Insurance), the following error will be created: 030 – On a reload, cannot submit a transaction 31 (Add Vehicle) without submitting a policy transaction 20 (Initiation of Insurance).

The following is an example of when a transaction 31 (Add Vehicle) can be used in a reload:

An insurance company has a policy, which has been in effect since October 1, 2011, with only one vehicle on the policy. In February 2012, a second vehicle is added to the policy. If the insurance company wanted to show that the new car has not been on the policy since the policy effective date, the insurance company would use a transaction 31 (Add Vehicle). A transaction 20 (Initiation of Insurance) would be in position 2a and then in the vehicle section, the insurance companies would have the original vehicle listed. To report the new vehicle, the insurance company would have a second vehicle section with a transaction 31 (Add Vehicle) in position 5g, with the second vehicle effective date (5e).

A transaction 31 (Add Vehicle) must be in the Vehicle_Transaction_Type field.

The Vehicle Effective Date will be defaulted to the Policy Effective Date if left blank.

A transaction 34 (Add Driver/Policyholder) will not be accepted if a corresponding policy transaction 20 (Initiation of Insurance) is not submitted. If a transaction 34 (Add Driver/Policyholder) is submitted
without a transaction 20 (Initiation of Insurance), the following error will be created: 036 – On a reload, cannot submit a transaction 34 (Add Driver/Policyholder) without submitting a transaction 20 (Initiation of Insurance).

A transaction 34 (Add Driver/Policyholder) must be in the PH_Transaction_Type field.

For an XML file – In a reload, insurance companies should be sending one transaction 20 (Initiation of Insurance) for a policy, and that transaction should contain additional VINs as transaction 31s (Add Vehicle) (as many as needed) or additional policyholders as transaction 34s (Add Driver/Policyholder) (as many as needed). If insurance companies send multiple transaction 20s (Initiation of Insurance) and the policy is cancelled, each transaction should receive a policy error. If insurance companies send one transaction 20 (Initiation of Insurance) with all the VINs within that transaction, they will receive only one error back for the policy.

In a reload, if you have multiple policyholders and the policyholder effective date is the same as the policy effective date, then all information will be under a transaction 20 (Initiation of Insurance) in position 2a.

In a reload, if an insurance company has multiple policyholders on one policy and the policyholder effective date is different from the policy’s effective date, then a transaction 20 (Initiation of Insurance) will be in position 2a, as listed in the Filing Record Layout. In addition, a transaction 34 (Add Driver/Policyholder), with the policyholder effective date, will be needed for any policyholder with a different policy effective date.
## Filing Record Layout

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<th>Node or Element</th>
<th>Field Name</th>
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<td></td>
<td></td>
<td>Provided by HSMV (Alphanum)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6f</td>
<td>E</td>
<td>Confirmed</td>
<td>Alpha</td>
<td>1</td>
</tr>
</tbody>
</table>

### Transaction Types
For reload purposes, the transaction types accepted are:

- 20 Initiation of Insurance
- 31 Add Vehicle to Policy
- 34 Add Policyholder to Policy

### Steps to Validate an XML File (Reload or Daily) Against the XSD File

1. Copy the `FLBOB_Template_Reload_and_Daily_Inputs.xsd` from the rear of the Procedure Manual, paste to a file naming the file with a .xsd extension.
2. Open the XML tool, if insurance companies are using Notepad ++, on the File menu go to Plugins > XML Tools > Validate Now. Browse to the location of the “FLBOB_Template_Reload_and_Daily_Inputs.xsd” file.
3. Click “OK” to validate.

You will either receive a transaction report, which serves as confirmation that your file was validated successfully, or a `ValidationFailed_Timestamp.pgp` file with validation errors. If there are errors, correct the errors and then revalidate the file. Repeat this process until the transaction report is received.
Appendix A – Florida Book of Business Reload and Daily File Structure XML

See FLBOB_Template_Reload_and_Daily_Inputs.xsd

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema attributeFormDefault="unqualified" elementFormDefault="qualified"
xmlns:xs="http://www.w3.org/2001/XMLSchema" version="1.0">
  <xs:element name="submitted_file">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="schema_version" type="xs:decimal"/>
        <xs:element maxOccurs="unbounded" name="company">
          <xs:complexType>
            <xs:sequence>
              <xs:element name="company_code">
                <xs:simpleType>
                  <xs:restriction base="xs:string">
                    <xs:pattern value="[0-9][0-9][0-9][0-9][0-9]"/>
                  </xs:restriction>
                </xs:simpleType>
                <xs:element name="transaction">
                  <xs:complexType>
                    <xs:sequence>
                      <xs:element name="transaction_type">
                        <xs:simpleType>
                          <xs:restriction base="xs:string">
                            <xs:length value="2"/>
                          </xs:restriction>
                        </xs:simpleType>
                      </xs:element>
                      <xs:element name="policy">
                        <xs:complexType>
                          <xs:sequence>
                            <xs:element name="policy_number">
                              <xs:simpleType>
                                <xs:restriction base="xs:string">
                                  <xs:minLength value="0"/>
                                  <xs:maxLength value="30"/>
                                </xs:restriction>
                              </xs:simpleType>
                            </xs:element>
                            <xs:element name="policy_effective_date">
                              <xs:simpleType>
                                <xs:restriction base="xs:string">
                                  <xs:minLength value="0"/>
                                  <xs:maxLength value="8"/>
                                </xs:restriction>
                              </xs:simpleType>
                            </xs:element>
                          </xs:sequence>
                        </xs:complexType>
                      </xs:element>
                    </xs:sequence>
                  </xs:complexType>
                </xs:element>
              </xs:element>
            </xs:sequence>
          </xs:element>
        </xs:element>
      </xs:sequence>
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  </xs:element>
</xs:schema>
```
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<xs:restriction base="xs:string">
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<xs:maxLength value="50"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="policy_holder" maxOccurs="unbounded" nillable="true">
<xs:complexType>
<xs:sequence>
<xs:element name="company_indicator">
<xs:simpleType>
<xs:restriction base="xs:string">
<xs:minLength value="0"/>
<xs:maxLength value="1"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="first_name">
<xs:simpleType>
<xs:restriction base="xs:string">
<xs:minLength value="0"/>
<xs:maxLength value="25"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
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<xs:restriction base="xs:string">
<xs:minLength value="0"/>
<xs:maxLength value="16"/>
</xs:restriction>
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</xs:element>
<xs:element name="last_name">
<xs:simpleType>
<xs:restriction base="xs:string">
<xs:minLength value="0"/>
<xs:maxLength value="25"/>
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</xs:simpleType>
</xs:element>
</xs:sequence>
</xs:complexType>
</xs:element>
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x:simpleType
<xs:restriction base="xs:string"
<xs:minLength value="0"/>
<xs:maxLength value="3"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
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<xs:simpleType
<xs:restriction base="xs:string"
<xs:minLength value="0"/>
<xs:maxLength value="1"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="dob"
<xs:simpleType
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<xs:minLength value="0"/>
<xs:maxLength value="8"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="street_address"
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<xs:maxLength value="100"/>
</xs:restriction>
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<xs:restriction base="xs:string"
<xs:minLength value="0"/>
<xs:maxLength value="50"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
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<xs:simpleType
<xs:restriction base="xs:string"
</xs:element>
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<xs:maxLength value="2"/>
</xs:restriction>
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<xs:simpleType>
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<xs:minLength value="0"/>
<xs:maxLength value="9"/>
</xs:restriction>
</xs:simpleType>
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<xs:simpleType>
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<xs:maxLength value="13"/>
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</xs:simpleType>
</xs:element>
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<xs:simpleType>
<xs:restriction base="xs:string">
<xs:minLength value="0"/>
<xs:maxLength value="13"/>
</xs:restriction>
</xs:simpleType>
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<xs:element name="non_structured_name">
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<xs:restriction base="xs:string">
<xs:minLength value="0"/>
<xs:maxLength value="50"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
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<xs:simpleType>
<xs:restriction base="xs:string">
<xs:minLength value="0"/>
<xs:maxLength value="2"/>
</xs:restriction>
</xs:simpleType>
</xs:element>
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<xs:simpleType>
<xs:restriction base="xs:string">
</xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="fr_sanction_number"> 
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="0"/>
      <xs:maxLength value="12"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>

<xs:element name="fr_certification_date"> 
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="0"/>
      <xs:maxLength value="8"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>

<xs:element name="fr_prepared_date"> 
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="0"/>
      <xs:maxLength value="8"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>

<xs:sequence>
  <xs:element name="vehicle" maxOccurs="unbounded" nillable="true" minOccurs="0"> 
    <xs:complexType>
      <xs:sequence>
        <xs:element name="fleet_indicator"> 
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:minLength value="0"/>
              <xs:maxLength value="1"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
        <xs:element name="vin"> 
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:minLength value="0"/>
              <xs:maxLength value="21"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:sequence>
<xs:sequence>
  <xs:element name="tracking_number" />
  <xs:element name="required_coverage_dt" />
  <xs:element name="status_message" />
  <xs:element name="days_late" />
  <xs:element name="yes_confirmed" />
  <xs:element name="confirmed" />
  <xs:element name="unconfirmed" />
</xs:sequence>
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</xs:element>
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</xs:complexType>
</xs:element>
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</xs:sequence>
</xs:complexType>
</xs:element>
</xs:sequence>
</xs:complexType>
</xs:element>
</xs:sequence>
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</xs:element>
</xs:schema>
Appendix B – Transaction Report File Structure XML

See TransactionReport.xsd

```xml
<?xml version=1.0" encoding="utf-8"?>
<xs:schema xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
attributeFormDefault="unqualified" elementFormDefault="qualified">
  <xsd:element name="XMLOutputEntity">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="InsuranceFileUploadLogID" type="xsd:int" nillable="true" minOccurs="0" />
        <xsd:element name="InsuranceSubmissionCompanyCode" type="xsd:string" />
        <xsd:element name="UploadedFileName" type="xsd:string" />
        <xsd:element name="Comments" type="xsd:string" />
        <xsd:element name="CompaniesTransactions">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element maxOccurs="unbounded" name="XMLOutputCompaniesTransactionsEntity">
                <xsd:complexType>
                  <xsd:sequence>
                    <xsd:element name="Transactions">" xsd:string" />
                    <xsd:element name="TransactionGUID" type="xsd:string" />
                    <xsd:element name="TransactionType" type="xsd:string" />
                    <xsd:element name="InsurancePolicy">
                      <xsd:complexType>
                        <xsd:sequence>
                          <xsd:element name="InsurancePolicyGUID" type="xsd:string" />
                          <xsd:element name="PolicyNumber" type="xsd:string" />
                          <xsd:element name="PolicyEffectiveDateOriginal" type="xsd:string" />
                          <xsd:element name="PolicyCancellationDateOriginal" type="xsd:string" />
                          <xsd:element name="InsuranceCompanyNotes" type="xsd:string" />
                          <xsd:element name="PolicyHolders">
                            <xsd:complexType>
                              <xsd:sequence>
                                <xsd:element name="OutputPolicyHolderEntity" maxOccurs="unbounded" nillable="true" minOccurs="0" />
                              </xsd:sequence>
                            </xsd:complexType>
                          </xsd:element>
                        </xsd:sequence>
                      </xsd:complexType>
                    </xsd:element>
                  </xsd:sequence>
                </xsd:complexType>
              </xsd:element>
            </xsd:sequence>
          </xsd:complexType>
        </xsd:element>
      </xsd:sequence>
    </xsd:complexType>
  </xsd:element>
</xs:schema>
```
<xsd:element name="FirstName" type="xsd:string" />
<xsd:element name="MiddleName" type="xsd:string" />
<xsd:element name="LastName" type="xsd:string" />
<xsd:element name="NameSuffix" type="xsd:string" />
<xsd:element name="Gender" type="xsd:string" />
<xsd:element name="DOBOriginal" type="xsd:string" />
<xsd:element name="StreetAddress" type="xsd:string" />
<xsd:element name="City" type="xsd:string" />
<xsd:element name="State" type="xsd:string" />
<xsd:element name="ZipCode" type="xsd:string" />
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<xsd:element name="FLDLNCrossRef" type="xsd:string" />
<xsd:element name="FedTIN" type="xsd:string" />
<xsd:element name="NonStructuredName" type="xsd:string" />
<xsd:element name="EffectiveDateOriginal" type="xsd:string" />
<xsd:element name="TransactionType" type="xsd:string" />
<xsd:element name="FRSanctionNumber" type="xsd:string" />
<xsd:element name="FRCertificationDateOriginal" type="xsd:string" />
<xsd:element name="FRPreparedDateOriginal" type="xsd:string" />
</xsd:sequence>
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</xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:element>
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<xsd:element name="OutputVehicleEntity" maxOccurs="unbounded" nillable="true" minOccurs="0">
<xsd:complexType>
<xsd:sequence>
<xsd:element name="VehicleGUID" type="xsd:string" />
<xsd:element name="InsurancePolicyGUID" type="xsd:string" />
<xsd:element name="Vin" type="xsd:string" />
<xsd:element name="VehicleYear" type="xsd:string" />
<xsd:element name="Make" type="xsd:string" />
<xsd:element name="VehicleEffectiveDateOriginal" type="xsd:string" />
<xsd:element name="LevelOfCoverageOriginal" type="xsd:string" />
<xsd:element name="FleetIndicator" type="xsd:string" />
<xsd:element name="TransactionType" type="xsd:string"/>
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</xsd:sequence>
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        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="TrackingNumber" type="xsd:string" />
            <xsd:element name="RequiredCoverageDate" type="xsd:string" />
            <xsd:element name="StatusMessage" type="xsd:string" />
            <xsd:element name="DaysLate" type="xsd:string" />
            <xsd:element name="ConfirmedAndActive" type="xsd:string" />
            <xsd:element name="Confirmed" type="xsd:string" />
            <xsd:element name="Unconfirmed" type="xsd:string" />
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
      <xsd:element name="HasError" type="xsd:boolean" />
      <xsd:element name="Errors" nillable="true" minOccurs="0">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element maxOccurs="unbounded" name="ErrorLogEntity">
              <xsd:complexType>
                <xsd:sequence>
                  <xsd:element name="ErrorLogGUID" type="xsd:string" />
                  <xsd:element name="TransactionGUID" type="xsd:string" />
                  <xsd:element name="PolicyGUID" type="xsd:string" />
                  <xsd:element name="PolicyHolderGUID" type="xsd:string" nillable="true" />
                  <xsd:element name="VehicleGUID" type="xsd:string" nillable="true" />
                  <xsd:element name="InsuranceData" type="xsd:string" />
                  <xsd:element name="ErrorCode" type="xsd:string" />
                  <xsd:element name="ErrorMessage" type="xsd:string" />
                  <xsd:element name="ErrorType" type="xsd:string" />
                  <xsd:element name="Imported" type="xsd:string" />
                  <xsd:element name="CreatedDate" type="xsd:string" />
                </xsd:sequence>
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</xsd:element>
<xsd:complexType>
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    <xsd:element name="CompanyCode" type="xsd:string" />
    <xsd:element name="TotalRecordCount" type="xsd:int" />
    <xsd:element name="TotalImportedCount" type="xsd:int" />
    <xsd:element name="TotalNotImportedCount" type="xsd:int" />
  </xsd:sequence>
</xsd:complexType>
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Appendix C – Bulk Policy Errors for Missing and Cancelled Policies

BulkPolicyErrors.xsd

<?xml version="1.0" encoding="utf-8"?>
<xs:schema xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
attributeFormDefault="unqualified" elementFormDefault="qualified">
<xs:element name="XMLOutputEntity">
<xs:complexType>
<xs:sequence>
<xs:element name="InsuranceFileUploadLogID" type="xsd:unsignedInt" />
<xs:element name="InsuranceSubmissionCompanyCode" type="xsd:string" />
<xs:element name="FailureReason" type="xsd:string" />
<xs:element name="UploadedFileName" type="xsd:string" />
<xs:element name="CompaniesTransactions">
<xs:complexType>
<xs:sequence>
<xs:element maxOccurs="unbounded" name="XMLOutputCompaniesTransactionsEntity">
<xs:complexType>
<xs:sequence>
<xs:element name="Transactions">
<xs:complexType>
<xs:sequence>
<xs:element maxOccurs="unbounded" name="OutputTransactionEntity">
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<xs:sequence>
<xs:element name="InsuranceCompanyCode" type="xsd:string" />
<xs:element name="InsurancePolicy" />
<xs:element name="PolicyNumber" type="xsd:string" />
<xs:element name="PolicyEffectiveDateOriginal" type="xsd:string" />
<xs:element name="PolicyCancellationDateOriginal" type="xsd:string" />
<xs:element name="InsuranceCompanyCode" type="xsd:string" />
<xs:element name="PolicyHolders">
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<xs:sequence>
<xs:element maxOccurs="unbounded" name="OutputPolicyHolderEntity">
<xs:complexType>
<xs:sequence>
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<xs:element name="MiddleName" type="xsd:string" />
<xs:element name="LastName" type="xsd:string" />
<xs:element name="NameSuffix" type="xsd:string" />
<xs:element name="Gender" type="xsd:string" />
<xs:element name="DOBOriginal" type="xsd:string" />
<xs:element name="StreetAddress" type="xsd:string" />
</xs:complexType>
</xs:element>
</xs:element>
</xs:sequence>
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</xs:complexType>
</xs:element>
</xs:sequence>
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<xsd:element name="FLDLN" type="xsd:string" />
<xsd:element name="CurrentDLNumber" />
<xsd:element name="FedTIN" type="xsd:string" />
<xsd:element name="NonStructuredName" type="xsd:string" />
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<xsd:element maxOccurs="unbounded" name="OutputVehicleEntity">
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<xsd:element name="VehicleYear" type="xsd:string" />
<xsd:element name="Make" type="xsd:string" />
<xsd:element name="VehicleEffectiveDateOriginal" type="xsd:string" />
<xsd:element name="LevelOfCoverageOriginal" type="xsd:string" />
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</xsd:sequence>
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</xsd:element>
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<xsd:element name="TotalNotImportedCount" type="xsd:integer" />
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</xsd:sequence>
</xsd:complexType>