

**PROCEDURES MANUAL
FOR IMPLEMENTATION OF
THE FLORIDA MOTOR VEHICLE NO-FAULT LAW
AND FINANCIAL RESPONSIBILITY LAW**

INITIAL/RELOAD REQUIREMENTS

STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY
AND MOTOR VEHICLES

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REVISION HISTORY

Name	Company	Date	Description of Revisions Made
Tiffany Moyal	DHSMV	08/28/2012	Version 1.0: Created first draft
Tiffany Moyal	DHSMV	09/19/2012	Version 1.1: Revised second draft
Tiffany Moyal	DHSMV	10/23/2012	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)
Tiffany Moyal	DHSMV	12/03/2012	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);
Tiffany Moyal	DHSMV	12/14/2012	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);
Laura Freeman	DHSMV	01/16/2013	Version 1.5: Revised required implementation dates for reload testing and daily reporting.
Tiffany Moyal	DHSMV	02/11/2013	Version 1.6: Updated the SFTP server name and port (p. 6)
Lacey Lowers	DHSMV	04/01/2013	Version 1.7: updated the XML/reload required timeframe in the introduction (p. 4)
Lacey Lowers	DHSMV	04/03/2013	Version 1.8: Added example of return file names (p. 5)
Lacey Lowers	DHSMV	04/30/2013	Version 1.9: Added examples (p. 12)
Lacey Lowers	DHSMV	05/06/2013	Version 2.0: Clarified holding errors (p. 10)

Name	Company	Date	Description of Revisions Made
			updated reload errors for flat and XML files (p. 9-10)
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Lacey Lowers	DHSMV	06/24/2013 & 08/14/2013	Version 2.1 release: Added test file naming convention requirements (p. 5); added note about flat file reloads (p. 7)
Lacey Lowers	DHSMV	08/16/2013	Version 2.2 release: Modified tracking number (p. 16)
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Pat Porter	DHSMV	10/3/2017	Version 3.0: Updated per modernization
Pat Porter	DHSMV	10/16/2017	Version 3.1: Updated per Deliverable 48 Review Cycle One Comments
Pat Porter	DHSMV	10/17/2017	Version 3.2: Updated per Subject Matter Expert review
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Name	Company	Date	Description of Revisions Made
Pat Porter	DHSMV	10/20/2017	Version 3.4: Del 48 Review Cycle Two and SME Final Review

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Color Coding Key	
Green	Verbiage highlighted in green reflects new procedures.
Yellow	Verbiage highlighted in yellow reflects important informational messages.
Red	Verbiage highlighted in red reflects information which is no longer applicable.

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. Files will be processed on Wednesday and Friday mornings starting at 12:30 a.m. (EST). Files will also be processed throughout the weekend, starting Saturday at 10 p.m. (EST) through Monday morning at 5 a.m. (EST).
3. The "Dailyload" folder is used to update the DHSMV information regarding changes to policies and is processed multiple times a day at 8:30 a.m. (EST) Monday through Friday. 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**
 - The return file name will be (YourFilename)B(TimeStamp).pgp for flat files
 - **DHS.DDL.FTP.DMIXXXB03_15_2013_10_37_38.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 and Active (Confirmed on the need date and still active with continuous coverage).
 - Confirmed (Confirmed on the need date).
 - Unconfirmed (Unable to confirm).
You will now potentially receive a C file daily. The verification file name will be SR21_Verifications_(Date/TimeStamp).pgp. This file will be in flat format until total XML conversion.

Until switched entirely to XML, insurance vendors will still receive the large Monday C file in the old format – DHS.DDL.FTP.DMIXXXC(Date/TimeStamp).PGP.

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 server name is [FTPCEREX.flhsmv.gov](ftp://FTPCEREX.flhsmv.gov). The new server will behave the same as the old FTP server, so the passwords and PGP keys will remain the same. The usernames will have one small change, which is a zero (0) was added to the beginning of the username. For example, if your original username was "9332FTP," it will now be "09332FTP." 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_Cancelled.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, then a transaction 20 (Initiation of Insurance) should be appended to the reload file. 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.

Please note the following for flat file records:

- All lines must be greater than 205 characters.

- If the line length is less than 205 characters, the system will not read the policy number; therefore, it is possible insurance vendors could receive a missing policy in the missing file, even though insurance vendors supplied the policy in the reload file.

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 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.

Error Code	Error Message	Will Import Y/N
001	VIN not registered with FL DHSMV. DHSMV will attempt to validate the VIN, as registered, again in 30 days	Y
002	Partial 15-digit match on VIN	Y
003	Unable to locate single VIN match; multiple partial matches found	N
004	VIN is not valid	N
005	VIN must be at least 17 characters for a vehicle year greater than 1980	N
006	VIN is required for non-fleet policies	N
007	Company code is not registered with FL DHSMV	N
008	Company code must be 5 digits	N
009	Transaction type is not valid for reloads, transaction type must be set to "20," "31" or "34"	N
010	Reload policy is cancelled on database	N
011	Policy is currently cancelled	N
012	Vehicle Effective Date is required on "31" transaction types	N
013	Policy Cancellation Date cannot be prior to Policy Effective Date	N
014	Cancellation Date is not a valid date (MMDDYYYY)	N
015	Found active policy on the database with an Effective Date after the submitted Effective Date	Y
016	On an Initiation, at least one policyholder is required	N
017	Level of Coverage is not in the correct format	N
018	VIN contains invalid characters	N
019	Policyholder first name contains invalid characters	N
021	Policy is currently cancelled and needs to be recalled	N
022	Cannot recall cancellation, policy is currently active	N
023	Policyholder last name contains invalid characters	N
024	Vehicle Effective Date cannot be in the future	N
025	Vehicle Effective Date must be a valid date (MMDDYYYY)	N
026	Recall of cancellation date cannot be prior to the cancellation date	N
027	30 Day Notice: Second attempt to validate the VIN, as registered, has not been successful	N
028	Last attempt to validate the VIN, as registered, was unsuccessful, the record will be removed from our database. Please verify the VIN and resubmit the updated information through a Dailyload	N
029	Policy number contains invalid characters	N
030	In a reload, cannot submit a transaction type "31" without submitting a "20"	N
031	Cannot recall initiation of insurance, policy is currently cancelled	N
032	The recall of initiation date is 90 days after the policy effective date	N
033	On an Initiation at least one vehicle is required	N

Error Code	Error Message	Will Import Y/N
034	Vehicle already exists on the policy	N
036	In a reload, cannot submit a transaction type "34" without submitting a "20"	N
037	Policyholder Effective Date must be a valid date (MMDDYYYY)	N
038	Policyholder Effective Date is required on "34" transaction types	N
039	Policyholder effective date cannot be in the future	N
040	Company indicator is invalid, please choose "C" or leave blank	N
041	Fleet indicator is invalid, please choose "F" or leave blank	N
042	Vehicle Make is required	N
043	Vehicle exists on multiple active policies	N
044	Vehicle does not exist on the policy	N
045	Driver does not exist on the policy	N
046	Driver already exists on the policy	N
047	Policy already exists in the insurance database	N
048	Cannot update policy, driver's name does not match	N
049	Cannot add driver or vehicle, initiation record had an error	N
050	Initiation of Insurance is not present	N
051	Cancellation updated, policy was already cancelled	N
052	Invalid Transaction Type	N
053	Cancellation processed. Driver license number supplied was invalid	Y
054	Cannot delete driver from the policy, only one driver currently exists	N
056	VIN does not exist on the policy	N
057	VIN is required when updating the Level of Coverage	N
059	SR22 not required, no sanctions requiring BIL exist for the DLN provided	N
060	Certification Date must be a valid date (MMDDYYYY)	N
061	SR/FR Prepared Date must be a valid date (MMDDYYYY)	N
062	Duplicate SR22/26 or SR33/36 or FR44/46 found	N
063	Time Requirement has been met, a SR/FR Certificate is no longer required	N
064	A newer SR/FR Certificate has been found	N
065	No matching SR/FR Certificate could be found when attempting to process the cancellation	N
066	Level of Coverage insufficient, must have at least a "04" Level of Coverage	N
067	Level of Coverage insufficient, must have at least a "05" Level of Coverage	N
068	Level of Coverage insufficient, must have at least a "06" Level of Coverage	N
069	Level of Coverage insufficient, Level of Coverage must be set to "08"	N
070	Multiple Offender – Not sent to insurance company	Y

Error Code	Error Message	Will Import Y/N
071	When responding to verifications, the values for Confirmed must be set to either "Y" or "N"	N
072	When responding to verifications, only one of these fields can be set to "Y," the others need to be set to "N:" "CONFIRMED AND ACTIVE," "CONFIRMED" or "UNCONFIRMED"	N
073	Currently, we are not accepting this transaction type in XML format. Please resubmit this transaction in a 350 character flat file	N
074	Confirmed flag must be a "Y" or "N"	N
075	Verification Not Requested or Already Received	N
076	Cancellation Date cannot be more than 45 days in the future for Commercial Policy	N
077	Cancellation Date cannot be in the future for Non-Commercial Policy	N
078	Effective Date cannot be prior to current effective date	N
101	The record failed to create due to a duplicate customer number	N
102	A null reference exception: validatedDLCustomer cannot be NULL	N
103	A person is deceased	N
00A	Transaction Type contains invalid characters	N
00B	Policyholder middle name contains invalid characters	N
00C	Vehicle Year not a valid year	N
00D	Vehicle Year required when VIN is present	N
00E	Insurance policy number is required	N
00F	Policyholder first name required	N
00G	Policyholder last name required	N
00H	Policyholder state not valid	N
00I	Policyholder zip code not valid	N
00J	Policyholder zip code is not complete	Y
00K	Florida Driver License is not in correct format	Y
00L	No matching FL DLN found	Y
00M	DLN is not required on Fleet policy	Y
00N	Current Driver License Number Found	Y
00O	Company FED_TIN is missing	Y
00P	Company FED_TIN must be 9 digits	Y
00Q	No matching FED_TIN number found	Y
00R	Company name is missing	N
00S	Company indicator is invalid, please choose "Y" or "N"	N
00T	Effective Date must be a valid date	N
00U	Effective Date cannot be in the future	N
00V	DOB must be a valid date (MMDDYYYY)	N
00W	DOB cannot be in the future	N
00X	Gender must be "M" or "F" or blank	N
00Z	Fleet Indicator is invalid, please choose "Y" or "N"	N
A01	Cancellation must post before recall of Cancellation	N

Error Code	Error Message	Will Import Y/N
A02	Cannot recall cancellation because cancellation has not been processed	N
A03	No other transaction types can be submitted within same record	N
A05	Please include FR Sanction Number	N
A06	SR21 has already been received	N
A07	A policy already exists, use transaction "31" to add vehicles to this policy	N
A11	Sanction number not valid	N
A13	SR/FR Certificate cannot be cancelled within one month of the Certificate being issued	N
A16	Policy has been voided, no further transactions will be accepted	N
A26	Policy must be in active status to perform a "Vehicle sold/totaled" transaction	N
A27	Recall of Initiation Date must match Policy Effective Date	N
A40	Only SR22 BIL required, a FR44 Certificate is not required	N
A41	FR44 not required, no open FR suspensions exist for the DLN provided	N
A42	Need a higher level of coverage, a SR22 BIL Certificate is required	N
A43	Need a higher level of coverage, a FR44 certification is required	N
A45	Newer SR/FR Certificate on file – SR/FR Certificate of Cancellation not accepted	N
A46	SR/FR Certificate Cancellation Date is prior to SR/FR Effective Date on file – SR/FR Certificate Cancellation no accepted	N
A47	SR/FR Prepared Date is prior to SRFR Prepared Date on file – SR/FR not accepted	N
A51	This tracking number cannot be found	N
A52	Unknown system error, resubmit transaction	N
A53	Policy Number not found, must report Initiation of Insurance, Trans 20	Y
A54	Level of coverage must be included	N
A55	Transaction Type is not valid for a business	N

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.

Please note the following for flat file records:

- 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.
- A transaction 34 (Add Driver/Policyholder) will not be accepted if a corresponding policy transaction 20 (Initiation of Insurance) is not submitted.

- A “1” will appear in position 311 either to signify a transaction type other than a transaction 20 (Initiation of Insurance) or a transaction 31 (Add Vehicle) was submitted or that a transaction 31 (Add Vehicle) or a transaction 34 (Add Driver/Policyholder) was submitted without a transaction 20 (Initiation of Insurance).
- In the scenario where a transaction 20 (Initiation of Insurance) is submitted and followed by a transaction 31 (Add Vehicle) and/or a transaction 34 (Add Driver/Policyholder), if that transaction 20 (Initiation of Insurance) fails, then the other related records are also going to fail with the same errors the transaction 20 (Initiation of Insurance) encountered. Also, the transaction type for those records will be changed to a transaction 20 (Initiation of Insurance), so insurance vendors know it was the transaction 20 (Initiation of Insurance) that encountered those errors.
- During the bulk policy validation, if insurance vendors report multiple transaction 20s (Initiation of Insurance) to report multiple vehicles or policyholders and the policy is cancelled, insurance vendors will see the policy listed in the Cancellation file one time.
- During format validations, insurance vendors will get a row back for each failed transaction. The DHSMV combines the policy transactions in a flat file, but insurance vendors should still receive multiple errors.

Filing Record Layout

Item No	Node or Element	Field Name	Character type	Required Optional Conditional	Length	Comments
1	N	Insurance Company		R		Unbounded
1a	E	Company Code	Numeric	R	5	
2	N	Transaction		R		Unbounded
2a	E	Transaction Type	Numeric	R	2	
3	N	Policy		R		Unbounded
3a	E	Policy Number	Alphanum	R	30	
3b	E	Policy Effective Date	Date	R	8	MMDDYYYY
3c	E	Policy Cancellation Through Date	Date	O	8	MMDDYYYY
3d	E	Insurance Company Notes	Alphanum	O	50	
4	N	Policyholder		R		Unbounded
4a	E	Company Indicator	Alpha	R	1	Y or N
4b	E	First Name	Alpha	C	1625	
4c	E	Middle Name	Alpha	O	16	
4d	E	Last Name	Alpha	C	2035	
4e	E	Name Suffix	Alpha	O	3	
4f	E	Gender	Alpha	O	1	M or F or Blank
4g	E	DOB	Date	O	8	MMDDYYYY
4h	E	Street Address	Alphanum	O	30100	
4i	E	City	Alpha	O	2050	
4j	E	State	Alpha	O	2	
4k	E	Zip	Numeric	O	9	
4l	E	FL DL Number	Alphanum	O	13	
4m	E	FED_TIN	Numeric	O	913	Formerly FEID
4n	E	Non-Structured Name	Alphanum	C	50	
4o	E	Transaction Type	Numeric	C	2	
4p	E	Effective Date	Date	C	8	MMDDYYYY
4q	E	FR Sanction Case Number	Alphanum	C	912	
4r	E	FR Certification Date	Date	C	8	MMDDYYYY
4s	E	FR Prepared Date	Date	C	8	MMDDYYYY
5	N	Vehicle		C		Unbounded
5a	E	Fleet Indicator	Alpha	R	1	Y or N
5b	E	VIN	Alphanum	C	21	
5c	E	Year	Numeric	C	4	YYYY
5d	E	Make	Alphanum	C	5	
5e	E	Effective Date	Date	O	8	MMDDYYYY
5f	E	Level of Coverage	Numeric	O	2	01-08
5g	E	Vehicle Transaction Type	Numeric	C	2	

6	N	Verifications		C		Unbounded
6a	E	Tracking Number	Provided by HSMV (Alphanum)	C	36	
6f	E	Confirmed	Alpha	C	1	Y or N

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. Download the file **FLBOB_Template_Reload_and_Daily_Inputs.xsd** from <http://www.flhsmv.gov/FRIP/>. If insurance companies are having issues downloading the file, please request it to be emailed by contacting FLHSMVInsuranceLiaison@flhsmv.gov.
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 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>
            </xs:sequence>
          </xs:complexType>
        </xs:element>
        <xs:element maxOccurs="unbounded" 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:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```

```

</xs:element>
<xs:element name="policy_cancellation_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="insurance_company_notes" >
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="0"/>
      <xs:maxLength value="50"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="policy_holder" maxOccurs="unbounded" nillable="true"
minOccurs="0">
  <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>
      <xs:element name="middle_name" >
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:minLength value="0"/>
            <xs:maxLength value="16"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="last_name">
        <xs:simpleType>
          <xs:restriction base="xs:string">

```

```

        <xs:minLength value ="0"/>
        <xs:maxLength value ="35"/>
    </xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="name_suffix" >
    <xs:simpleType>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="3"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="gender" >
    <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>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="8"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="street_address" >
    <xs:simpleType>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="100"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="city">
    <xs:simpleType>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="50"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="state" >
    <xs:simpleType>
        <xs:restriction base ="xs:string">

```

```

        <xs:minLength value ="0"/>
        <xs:maxLength value ="2"/>
    </xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="zipcode" >
    <xs:simpleType>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="9"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="fl_dln" >
    <xs:simpleType>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="13"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="fed_tin" >
    <xs:simpleType>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="13"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="non_structured_name" >
    <xs:simpleType>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="50"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="ph_transaction_type" >
    <xs:simpleType>
        <xs:restriction base ="xs:string">
            <xs:minLength value ="0"/>
            <xs:maxLength value ="2"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="effective_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_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:complexType>
</xs:element>
<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:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="year">
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="0"/>
      <xs:maxLength value="4"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="make" >
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="0"/>
      <xs:maxLength value="5"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="vehicle_effective_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="level_of_coverage" >
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="0"/>
      <xs:maxLength value="2"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="vehicle_transaction_type" >
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="0"/>
      <xs:maxLength value="2"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
</xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="verification" nillable="true" minOccurs="0">
  <xs:complexType>

```


Appendix B – Transaction Report File Structure XML

See TransactionReport.xsd

```
<?xml version="1.0" encoding="utf-8"?>
<xs:schema xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xs="http://www.w3.org/2001/XMLSchema"
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:complexType>
                        <xsd:sequence>
                          <xsd:element name="OutputTransactionEntity" maxOccurs="unbounded"
minOccurs="0">
                            <xsd:complexType>
                              <xsd:sequence>
                                <xsd:element name="InsuranceCompanyCode" type="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:complexType>
                                                <xsd:sequence>
                                                  <xsd:element name="PolicyHolderGUID" type="xsd:string" />
                                                  <xsd:element name="InsurancePolicyGUID" type="xsd:string" />
                                                  <xsd:element name="CompanyIndicator" type="xsd:string" />

```

```

        <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" />
        <xsd:element name="FLDLN" type="xsd:string" />
        <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="FRCCaseNumber" type="xsd:string" />
        <xsd:element name="FRCertificationDateOriginal" type="xsd:string" />
        <xsd:element name="FRPreparedDateOriginal" type="xsd:string" />
    </xsd:sequence>
</xsd:complexType>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:element>
<xsd:element name="Vehicles">
    <xsd:complexType>
        <xsd:sequence>
            <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"/>
                        <xsd:element name="MatchingVin" type="xsd:string"/>
                    </xsd:sequence>
                </xsd:complexType>
            </xsd:element>
        </xsd:sequence>
    </xsd:complexType>
</xsd:element>

```

```

<xsd:element name="Verifications">
  <xsd:complexType>
    <xsd:sequence>
      <xsd:element name="OutputVerificationEntity" maxOccurs="unbounded"
nillable="true" minOccurs="0">
        <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: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="InsuranceFileUploadLogId" type="xsd:int" />
              <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>
          </xsd:complexType>
        </xsd:element>
      </xsd:sequence>
    </xsd:complexType>
  </xsd:element>

```

```
        </xsd:sequence>
      </xsd:complexType>
    </xsd:element>
  </xsd:sequence>
</xsd:complexType>
</xsd:element>
<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>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:element>
</xs:schema>
```