Administrative Procedures for the Safe Driver Insurance Plan (SDIP)

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Chapter 1 INTRODUCTION

This document provides the Safe Driver Insurance Plan (SDIP) administrative procedures to be used by insurers for submitting policy inquiries to the Merit Rating Board (MRB) to acquire SDIP information; for submitting SDIP claims to the MRB; and for submitting out-of-state driving records to the MRB.

“Chapter 2 POLICY INQUIRIES” contains procedures for submitting policy inquiries to the MRB to acquire SDIP information and for reporting this SDIP information to the policyholder on the Safe Driver Insurance Plan Statement and on the Coverage Selections Page.

“Chapter 3 SDIP CLAIMS” contains procedures for submitting at-fault accident claims to the MRB and for notifying the policyholder and involved operator of the at-fault accident surcharge. This chapter also contains procedures for submitting comprehensive claims to the MRB.

“Chapter 4 OUT-OF-STATE (OOS) DRIVING RECORDS” contains procedures for submitting out-of-state driving records to the MRB.

“Chapter 5 DATA TRANSFER WITH THE MRB” contains procedures for file transfer between the MRB and insurers.

These procedures assume insurer personnel have a thorough understanding of the Safe Driver Insurance Plan Regulation 211 CMR 134.00[1] and the Massachusetts Private Passenger Automobile Insurance Manual[2].

[1] http://www.lawlib.state.ma.us/source/mass/cmr/cmrtext/211CMR134.pdf
[2] https://www.aib.org/

Authority

The Motor Vehicle Insurance Merit Rating Board was established by Massachusetts General Law Chapter 6C Section 57A. The Merit Rating Board is responsible for administering the Safe Driver Insurance Plan contained in Regulation 211 CMR 134.00.

Merit Rating Board Organization

The Merit Rating Board consists of three members: the Registrar of Motor Vehicles who serves as chairperson, the Commissioner of Insurance, and the Attorney General or a designee. The Merit Rating Board appoints a director who is responsible for the administrative staff. Figure 1 contains a diagram of the Merit Rating Board organization.

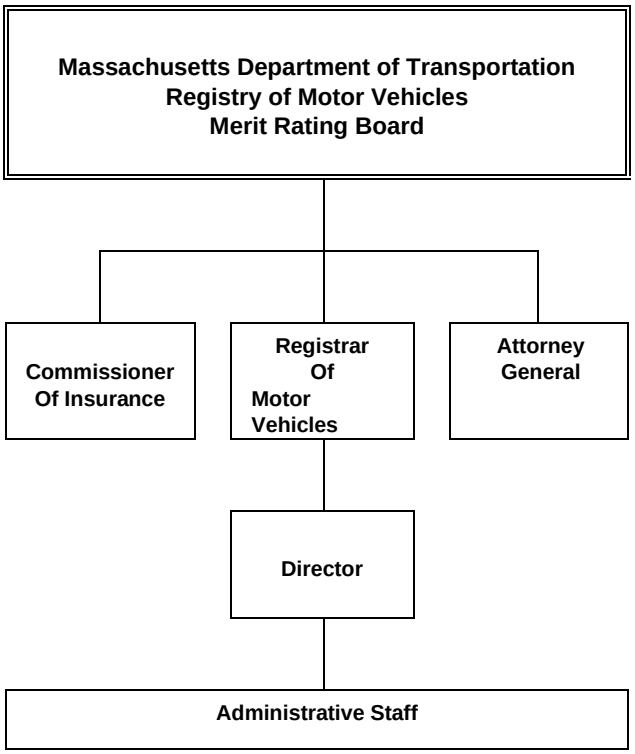

Figure 1 Merit Rating Board

Responsibilities of the Merit Rating Board

Traffic Law Violations. The MRB receives citations for traffic law violations from Massachusetts police departments and Massachusetts courts and applies each citation to the specified violator's driving record. The MRB receives payments, hearing requests, and address changes from violators and applies these updates to the specified violator's driving record.

SDIP Claims. The MRB receives claim records from an insurer, applies each claim incident to the specified operator's driving record, and returns a claim response record to the insurer. The MRB receives at-fault accident surcharge appeal requests, transfers the at-fault accident surcharge appeal requests to the Massachusetts Division of Insurance Board of Appeals on Motor Vehicle Liability Policies and Bonds (BOA), and

receives notification from the BOA when the BOA vacates an at-fault accident surcharge.

Out-of-State Driving Records. The MRB receives Out-of-State Incident records from an insurer, applies each out-of-state incident to the specified operator's driving record, and returns an Out-of-State Incident Response Record to the insurer.

Policy Inquiries. The MRB receives formal SDIP Policy Inquiries from an insurer, applies each policy inquiry to the specified operator's driving record, and returns a Policy Inquiry Response to the insurer. The MRB creates a notice to reinquire to an insurer for each listed operator whose driving record has changed since the most recent policy inquiry.

The MRB also receives informal SDIP Policy Inquiries from an insurer and returns an informal Policy Inquiry Response to the insurer with driving record information for the specified operator. Informal policy inquiries are not applied to an operator's driving record.

Performance Reporting. Performance reports are produced to measure the performance of the MRB, each police department that reports citations to the MRB, each court that reports citations to the MRB, and each insurer that reports SDIP transactions to the MRB.

MRB reports SDIP Policy Inquiry information on youthful drivers to the designated statistical agent – Commonwealth Automobile Reinsurers (CAR). CAR uses these records to verify inexperienced operator class codes that are credit eligible.

Customer Service. The MRB maintains a telephone and walk-in service for any customer with a question or complaint about a driving record and corrects any error made by the MRB.

Insurer Access. The MRB establishes SDIP transaction access for insurance companies who are authorized to write private passenger automobile insurance in Massachusetts or are authorized to act on behalf of an authorized private passenger insurer. The MRB makes documentation available on SDIP processes and coordinates support and training for the processes described in this manual.

Chapter 2 POLICY INQUIRIES

This chapter contains procedures for submitting SDIP policy inquiries to the MRB to acquire SDIP information and for reporting this SDIP information to the policyholder on the Safe Driver Insurance Plan Statement and on the Coverage Selections Page.

Per 211 CMR 134.00, under a competitive market, insurers are not required to obtain Merit Rating Information from the Merit Rating Board for calculating Private Passenger Motor Vehicle insurance premiums pursuant to their filed Merit Rating Plan. Insurers may acquire Merit Rating Information from the MRB at any time.

Section 2.1 defines policy inquiries that may be reported to the MRB.

Section 2.2 contains instructions for submitting SDIP policy inquiries to the MRB.

Section 2.3 describes the SDIP Policy Inquiry Response created by the RMV systems and returned to the insurer for each SDIP Policy Inquiry submitted.

Section 2.4 contains instructions for correcting a rejected policy inquiry.

Section 2.5 describes the Notices to Reinquire created each weekday by the MRB and sent to the insurer.

Section 2.6 contains instructions for reporting Safe Driver Insurance Plan information to the policyholder on the Safe Driver Insurance Plan Statement and on the Coverage Selections Page.

Section 2.7 provides an overview of the MRB procedure to calculate Operator SDIP Points.

Appendix A contains the SDIP Policy Inquiry Submission File specifications.

Appendix B contains the SDIP Policy Inquiry Response File specifications.

Appendix G contains the SDIP Notice to Reinquire Response File specifications.

2.1 Policy Inquiries that may be reported to the MRB

A policy inquiry for a policy subject to the Safe Driver Insurance Plan (SDIP) may be reported to the MRB. A policy is subject to the SDIP if it provides Bodily Injury to Others Coverage (Part 1), Personal Injury Protection Coverage (Part 2), Property Damage

Liability Coverage (Part 4), or Collision Coverage (Part 7) for one or more vehicles subject to the SDIP.

A vehicle subject to the SDIP is any private passenger vehicle rated in accordance with the Massachusetts Private Passenger Automobile Insurance Manual for the policy effective year.

Insurers may submit a policy inquiry for the following reasons:

2.1.1 New Business Policies
2.1.2 Renewal Policies
2.1.3 Change in Listed Operators
2.1.4 Add Collision Coverage
2.1.5 Add Property Damage Liability Coverage
2.1.6 Reinstatement
2.1.7 Notice to Reinquire

The insurer must re-rate the policy if the assignment of operators to vehicles would change the SDIP premium adjustment for any vehicle on the policy. The MRB considers the policy inquiry with the most recent MRB Process Date to be the active inquiry for a policy-operator containing SDIP information used to rate the policy.

2.1.1 New Business Policies.
Insurers may report a policy inquiry to the MRB for a new business policy no earlier than forty-five (45) days before the first day of the month of the effective date of the policy and no later than fifteen (15) days after the date the policy is issued.

2.1.2 Renewal Policies.
Insurers may report a policy inquiry to the MRB for a renewal policy no earlier than seventy-five (75) days before the first day of the month of the effective date of the policy.

2.1.3 Change in Listed Operators.
Insurers may report a policy inquiry to the MRB if an operator is added to the policy. This policy inquiry may be reported to the MRB no earlier than forty-five (45) days before the first day of the month of the endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

2.1.4 Add Collision Coverage.
Insurers may report a policy inquiry to the MRB when Collision coverage is added to a policy that previously had no Collision coverage. This policy inquiry may be reported to the MRB no earlier than forty-five (45) days before the first day of the month of the

endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

2.1.5 Add Property Damage Liability Coverage.

Insurers may report a policy inquiry to the MRB when Property Damage Liability coverage is added to a policy that previously had no Property Damage Liability coverage. This policy inquiry may be reported to the MRB no earlier than forty-five (45) days before the first day of the month of the endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

2.1.6 Reinstatement.

Insurers may report a policy inquiry to the MRB for a policy reinstatement if the reinstatement results in a change in the Operator SDIP Points assigned to any vehicle covered by the policy. This policy inquiry may be reported to the MRB no earlier than forty-five (45) days before the first day of the month of the reinstatement effective date and no later than fifteen (15) days after the reinstatement effective date. This reinstatement policy inquiry should not be used if the policy number, policy effective date or policy expiration date is changed from the original policy inquiry.

2.1.7 Notice to Reinquire.

Insurers may resubmit a policy inquiry to the MRB within thirty (30) days after receipt of a notice to reinquire from the MRB. See “Section 2.5 Notice to Reinquire Response”.

2.2 SDIP Policy Inquiry Submissions

Insurers have three interfaces available when submitting policy inquiries to the MRB: batch file submissions, web service transactions, and eServices web portal transactions.

Insurers using batch file SFTP submissions must create a Policy Inquiry Submission File to report policy inquiries to the MRB. Each record on the Policy Inquiry Submission File represents one operator listed on a policy. Policy inquiries for multiple insurance companies and for all transaction types may be reported on the same file.

This file is a delimited, pipe-separated values (.psv) file, which must be PGP-encrypted. An insurer must upload the Policy Inquiry Submission File to the MRB SFTP site. Chapter 5 contains instructions and the naming convention for submission files submitted to the MRB.

Appendix A contains the SDIP Policy Inquiry Submission File specifications.

Insurers using web services to submit or update a policy inquiry must establish access through the MRB. Chapter 6 details the web service functions available and links to the Web Services Description Language (WSDL) needed to create the required web service calls.

Insurers using the RMV eServices web portal to submit or update a policy inquiry must establish user accounts for their employees to enable access. Information on access and training for the eServices web portal will be provided by the RMV by contacting RMVBusinessPartners@dot.state.ma.us.

2.2.1 Policy Identification.

The policy identification on a Policy Inquiry submission must make it possible to locate the policy within insurance company files. This policy identification, consisting of insurance company code, the first sixteen characters of the policy number, and the policy effective date, on a Policy Inquiry submission must be exactly the same as the policy identification reported on statistical premium and loss records to the designated statistical agent - Commonwealth Automobile Reinsurers (CAR). The insurer must use the same policy identification on any SDIP Claim Source Record reported to the MRB, on any Safe Driver Insurance Plan Statement to the policyholder, and on any Surcharge Notice for the policy.

2.2.2 Listed Operators.

Insurers must submit the driver license number, license state code, surname and birth date exactly as printed on the driver license for each operator listed on a policy.

The RMV Atlas system compares the operator identification for each listed operator with RMV person records. The operator identification on the Policy Inquiry submission record consists of a listed operator's license number, license state code, surname, and birth date. A Massachusetts license number must exactly match the license number on an RMV license record.

For operators who have been or are currently licensed out of state, the insurer is responsible for verifying the out-of-state driver license number, name, and birth date. The RMV Atlas system will attempt to match the identification information provided to an existing RMV person record. In cases where a match cannot be found, inquiries will return an SDIP rating based on an incident-free record, the years of driving experience provided by the insurer, and the value submitted in the Unreported Out-of-State Incident Indicator field. Formal inquiries will successfully process, but listed operators where no match is found will not be included on the policy record stored in Atlas, and will not be subject to Notices to Reinquire. In cases where one or more listed operators match to more than one record, a formal inquiry (or policy update) will be rejected, returning an error code 11 (Operator License Number).

2.2.3 Transaction Types.

Each record on this Policy Inquiry Source File must be one of the following transactions:

Section	Policy Type Description	Transaction Type
2.2.3.1	New Business	1
2.2.3.2	Renewal	2
2.2.3.3	Change in Listed Operators	3
2.2.3.4	Add Collision Coverage	4
2.2.3.5	Add Property Damage Liability Coverage	5
2.2.3.6	Reinstatement	6
2.2.3.7	Informal Inquiry (Information Only)	9

Table 1: Policy Inquiry Transaction Types

For web service calls, insurers will be required to submit the proper web services call to process the desired inquiry transaction. Please see Chapter 6 for a list of available web services functions, or speak to your company's web services administrators for questions about your company's specific interface.

For eServices portal inquiry transactions, you will be able to select the appropriate transaction from the available drop-down menu.

2.2.3.1 New Business: Transaction Type 1. This transaction must be used to report each operator listed on a new business policy to the MRB. The Transaction Effective Date in each record must be the same as the Policy Effective Date. *Please note that a New Business transaction that duplicates a prior New Business transaction's policy number and Policy Effective Date will be rejected.*

2.2.3.2 Renewal: Transaction Type 2. This transaction must be used to report each operator listed on a renewal policy to the MRB. The Transaction Effective Date in each record must be the same as the Policy Effective Date.

2.2.3.3 Change in Listed Operators: Transaction Type 3. This transaction must be used to report a change in the listed operators previously reported. The same Transaction Effective Date should be used for each operator listed on the policy as of the Transaction Effective Date. The Transaction Effective Date may be equal to or later than the Policy Effective Date.

2.2.3.4 Add Collision Coverage: Transaction Type 4. This transaction must be used to report a policy to the MRB when Collision coverage is added to a policy previously

reported. The same Transaction Effective Date should be used for each operator listed on the policy as of the Transaction Effective Date. The Transaction Effective Date may be equal to or later than the Policy Effective Date.

2.2.3.5 Add Property Damage Liability Coverage: Transaction Type 5. This transaction must be used to report a policy to the MRB when Property Damage Liability coverage is added to a policy previously reported. The same Transaction Effective Date should be used for each operator listed on the policy as of the Transaction Effective Date. The Transaction Effective Date may be equal to or later than the Policy Effective Date.

2.2.3.6 Reinstatement: Transaction Type 6. This transaction may be used to report a policy to the MRB when a policy is reinstated provided that there is no change to the Policy Number, Policy Effective Date, or Policy Expiration Date. The same Transaction Effective Date should be used for each operator listed on the policy as of the Transaction Effective Date. The Transaction Effective Date may be equal to or later than the Policy Effective Date.

2.2.3.7 Informal/Information Only: Transaction Type 9. This transaction may be used to obtain an operator's SDIP information. The Transaction Effective Date must be the same as the Policy Effective Date. The SDIP information produced by the MRB in response to an information only inquiry (Transaction Type 9) is not maintained on the driving history of the operator and must not be used on a Safe Driver Insurance Plan Statement or Coverage Selections Page. MRB does not provide a Notice to Reinquire to insurers for these policy inquiry transactions.

2.3 Policy Inquiry Response File

The RMV Atlas system produces a Policy Inquiry Response File including response records for all policy inquiries received via batch file processing from a user since the last processing cycle. A Policy Inquiry Response File contains the Operator SDIP Points for each listed operator and the listed operator's surchargeable incidents. This file is the source for the Safe Driver Insurance Plan Statement that the insurer delivers to the policyholder.

The Policy Inquiry Response File contains one or more records for each record submitted on all Policy Inquiry Submission Files sent in a processing cycle. If a listed operator has an existing RMV person record and has no surchargeable incidents, then only one Policy Inquiry Response Record is created for the operator. If a listed operator has surchargeable incidents, one Policy Inquiry Response Record is created for each incident.

Error codes are included for each submission record that was rejected with errors.

This delimited, pipe-separated values (.psv) file is sorted in ascending sequence by Insurance Company Code, Policy Number, Policy Effective Date, Operator License Number, Operator License State Code, Operator Surname, and Operator Birth Date. Surchargeable incidents for an operator are output in ascending sequence by Incident Surcharge Date, that is, the oldest surchargeable incident for an operator is reported first.

The insurer must download the Policy Inquiry Response File from the MRB SFTP site. Chapter 5 contains instructions and the naming convention for response files created by the MRB.

Appendix B contains the SDIP Policy Inquiry Response File specifications.

2.4 Correcting a Rejected Policy Inquiry

2.4.1 Rejected Policy Inquiry.

A policy inquiry rejected by the MRB is returned on a Policy Inquiry Response Record with Operator SDIP Points equal to “E0”. If any listed operator with an existing RMV person record has an error, the SDIP information returned on the Policy Inquiry Response Records must not be used on a Safe Driver Insurance Plan Statement or Coverage Selections Page because the correct SDIP premium adjustment cannot be determined for a policy if any existing listed operator has an error.

2.4.2 Resubmitting a Rejected Policy Inquiry.

A policy inquiry rejected by the MRB should be corrected by the insurer and resubmitted with policy inquiries for all operators listed on the policy. This resubmission to correct a rejected policy inquiry may be included in the same submission file with other policy inquiries.

2.4.3 Error Codes.

A Policy Inquiry Response Record with Operator SDIP Points equal to “E0” contains from one to five error codes. Each error code identifies a data element in error or an error condition. “Appendix P MRB Error Code Policy Inquiry Response” defines each error code.

2.4.4 Operator Identification Errors.

If an insurer finds a discrepancy between the information on a listed operator’s driver license and the information contained on the RMV license records, the insurer should notify MRB Customer Service.

2.5 Notice to Reinquire

The MRB produces Notices to Reinquire each weekday for insurers. A notice to reinquire is created for each operator listed on an active policy if the value of the operator's SDIP Points has changed from the SDIP Points reported on the most recent prior inquiry for the policy and the active policy has at least three months remaining in the policy term. For certain customer service cases, notices to reinquire are created for older policies.

Notices to reinquire are **NOT** created for operators listed on *Information Only: Transaction Type 9* policy inquiries (or informal inquiries submitted via web services or the eServices portal).

The insurer must resubmit a *Renewal transaction (type 2)*, an *SDIP_Insurance_Policy_Update* web service call, or a policy update via the eServices Portal, for all listed operators for each notice to reinquire, using the same policy information as the latest formal policy inquiry. If operator or coverage information needs to be changed, use of the Change in Listed Operators, Add Collision Coverage, Add Property Damage Liability Coverage, or the Reinstatement transactions will satisfy the notice to reinquire and provide updated rating information.

The insurer may download the Notice to Reinquire Response File from the MRB SFTP site or retrieve notices via web services or the eServices portal. Chapter 5 contains instructions and the naming convention for response files created by the MRB. **An insurer must notify the MRB if the insurer uses an outsourcing service to receive the notices to reinquire.**

The Notice to Reinquire Response File is a delimited, pipe-separated values (.psv) file, and is sorted in ascending sequence by Insurance Company Code, Policy Number, Policy Effective Date, Operator License Number, Operator License State Code, Operator Surname, and Operator Birth Date.

Appendix G contains the Notice to Reinquire Response File specifications.

2.6 Notifying the Policyholder

2.6.1 Safe Driver Insurance Plan Statement.

In a competitive market, insurers may send a Safe Driver Insurance Plan (SDIP) Statement to any policyholder with one or more vehicles not assigned the best credit.

Pursuant to Regulation 211 CMR 134.00, Insurers may acquire Merit Rating Information from the Merit Rating Board at any time, at the discretion of the Insurer, during Competitive Markets. Insurers are not required to obtain Merit Rating Information from

the Merit Rating Board for calculating Private Passenger Motor Vehicle insurance premiums pursuant to a Merit Rating Plan filed by the Insurer for use in a Competitive Market. Additional details can be found at https://www.mass.gov/service-details/divisionof-insurance-regulations.

An SDIP Statement containing the Operator SDIP Points of each operator listed on a policy is prepared from Policy Inquiry Response Records obtained by the insurer from the MRB. The policy information, operator information, Operator SDIP Points and Driving History Information on the SDIP Statement should reflect the corresponding data from the Policy Inquiry Response Record(s) produced by the MRB. Appendix R contains the SDIP Statement format.

2.6.1.1 New Business Policy. The Safe Driver Insurance Plan Statement should be delivered to the policyholder within forty-five (45) calendar days after the policy is issued.

2.6.1.2 Renewal Policy. The Safe Driver Insurance Plan Statement should be delivered to the policyholder at the same time the policy is issued. The Safe Driver Insurance Plan Statement and the Coverage Selections Page need not be mailed together; but the Safe Driver Insurance Plan Statement should be mailed to arrive on or before the date the Coverage Selections Page arrives.

2.6.1.3 Endorsement to Change Listed Operators. The Safe Driver Insurance Plan Statement should be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

2.6.1.4 Endorsement to Add Collision Coverage. The Safe Driver Insurance Plan Statement should be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

2.6.1.5 Endorsement to Add Property Damage Liability Coverage. The Safe Driver Insurance Plan Statement should be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

2.6.1.6 Reinstatement. The Safe Driver Insurance Plan Statement should be delivered to the policyholder within forty-five (45) calendar days of the reinstatement effective date.

2.6.1.7 Reinquiry. If a reinquiry results in any change to the Safe Driver Insurance Plan premium adjustment that is applied to any vehicle, the Safe Driver Insurance Plan Statement should be delivered to the policyholder at the same time as the invoice.

2.6.1.8 Restriction. An insurer may not assess the policyholder a fee or service charge of any kind for producing or mailing the Safe Driver Insurance Plan Statement.

2.6.2 Coverage Selections Page.
The insurer must show the result of applying any Safe Driver Insurance Plan premium adjustment on the Coverage Selections Page. The procedure for calculating the Safe Driver Insurance Plan premium adjustment is contained in the Private Passenger Automobile Insurance Manual. Rule 28 of the Private Passenger Automobile Insurance Manual is the single rule for the classification of operators and for the assignment of operators to insured vehicles.

The Private Passenger Automobile Insurance Manual and the format of the Coverage Selections Page are published by the Automobile Insurers Bureau (AIB) and may be found on the AIB website[3].

2.6.2.1 New Business Policy. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days of issuing the policy. If the first Coverage Selections Page sent to the policyholder for a new policy does not show this result, an asterisk (*) or a code letter must be printed in the “free form” field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.2 Renewal Policy. The first Coverage Selections Page sent to the policyholder must show the result of applying any Safe Driver Insurance Plan surcharge or credit unless the MRB has responded to a policy inquiry sent thirty (30) days or more before the policy effective date that the operator information for one or more listed operators matches no record in the RMV License File. If the first Coverage Selections Page sent to the policyholder for a renewal policy does not show this result, an asterisk (*) or a code letter must be printed in the “free form” field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> WE HAVE BEEN UNABLE TO OBTAIN SAFE DRIVER INSURANCE PLAN INFORMATION. THE LICENSE NUMBER, SURNAME AND DATE OF BIRTH
>
> FOR AT LEAST ONE OPERATOR MATCHES NO RECORD IN THE REGISTRY OF MOTOR VEHICLES DRIVER LICENSE FILE.

Insurers must not use the message shown in paragraphs 2.6.2.1, 2.6.2.3, 2.6.2.4, 2.6.2.5 and 2.6.2.6 for any renewal policy.

[3] https://www.aib.org/

2.6.2.3 Endorsement to Change Listed Operators. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to change listed operators does not show this result, an asterisk (*) or a code letter must be printed in the “free form” field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.4 Endorsement to Add Collision Coverage. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to add collision coverage does not show this result, an asterisk (*) or a code letter must be printed in the “free form” field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.5 Endorsement to Add Property Damage Liability Coverage. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to add property damage liability coverage does not show this result, an asterisk (*) or a code letter must be printed in the “free form” field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.6 Reinstatement. A Coverage Selections Page that shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the reinstatement effective date. If a Coverage Selections Page sent to the policyholder for a policy reinstatement does not show this

result, an asterisk (*) or a code letter must be printed in the “free form” field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

> IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

2.6.2.7 Reinquiry. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within thirty (30) days of the MRB Process Date in the Policy Inquiry Response Record if the application of the Operator SDIP Points results in a change in the Safe Driver Insurance Plan surcharge or credit.

2.7 Overview of the MRB Procedure to Calculate Operator SDIP Points

This section contains an overview of the procedure used by the MRB to calculate Operator SDIP Points beginning with the Safe Driver Insurance Plan for 2006.

2.7.1 Operator SDIP Points.

The MRB reports the total number of Surcharge Points from 00 through 45; the value of “99” to indicate the Excellent Driver Discount Plus (6-year credit); or the value of “98” to indicate the Excellent Driver Discount (5-year credit).

2.7.2 Calculation of the Total Number of Surcharge Points for an Operator.

The total number of Surcharge Points for an operator is the sum of the Surcharge Points for all surchargeable incidents within the 6-year Policy Experience Period. The total number of Surcharge Points is zero (00) if there are no surchargeable incidents in the 6-year Policy Experience Period except as described below for the Excellent Driver Discount Plus (2.7.3) and for the Excellent Driver Discount (2.7.4).

2.7.3 Excellent Driver Discount Plus: 6-Year Credit.

The MRB will assign the 6-year credit code (99) to an operator if all of the following are true:

1) the operator has 6 years of driving experience and

2) the operator has no surchargeable incidents in the 6-year Policy Experience Period (the 6 years immediately preceding the Policy Effective Date).

2.7.4 Excellent Driver Discount: 5-Year Credit.

The MRB will assign the 5-year credit code (98) to an operator if all of the following are true:

1) the operator is not eligible for the Excellent Driver Discount Plus 6-Year Credit as defined above,
2) the operator has at least 5 years of driving experience, and
3) the operator has no surchargeable incidents in the 5 years immediately preceding the Policy Effective Date. If the operator has 5 years of Massachusetts driving experience then any out-of-state incidents not reported are assumed to be in the sixth (oldest) year before the operator received a Massachusetts license.

2.7.5 Excellent Driver Discount: 5-Year Credit with One Incident.

The MRB will assign the 5-year credit code (98) to an operator with one incident if all of the following are true:

1) the operator has at least 5 years of driving experience,
2) the operator has exactly one surchargeable incident in the 6-year Policy Experience Period (the 6 years immediately preceding the Policy Effective Date),
3) this one surchargeable incident is a minor traffic law violation with a disposition of non-criminal,
4) this one surchargeable incident has a Surcharge Date at least 3 years before the Policy Effective Date using MMDDYYYY date format to compute the number of years, and
5) any out-of-state incidents in the 6-year Policy Experience Period (the 6 years immediately preceding the Policy Effective Date) have been reported to the MRB.

2.7.6 Surchargeable Incident Classification.

The number of Surcharge Points assigned to each surchargeable incident in the 6-year Policy Experience Period is shown in the following table.

Surchargeable Incident Description	Surcharge Points
Minor Traffic Law Violation	2
Minor At-Fault Accident	3
Major At-Fault Accident	4
Surchargeable Incident Description	**Surcharge Points**
Major Traffic Law Violation	5

Table 2: Incident Surcharge Points

See "Appendix I Schedule of Surcharge Points" for a more detailed description. The Surcharge Points for certain surchargeable incidents for an operator may be reduced as described in the following sections 2.7.7 through 2.7.10.

2.7.7 Surcharge Points for Incidents in Sixth (Oldest) Year.
The value of Surcharge Points is set to zero (0) for any surchargeable incident in the sixth (oldest) year of the Policy Experience Period.

2.7.8 Surcharge Points for First Minor Traffic Law Violation in 5 Years.
The value of Surcharge Points is set to zero (0) for the first minor traffic law violation in the 5 years immediately preceding the Policy Effective Date as determined by the Surcharge Date if it is the first traffic law violation in the 5-year period and the disposition of the violation was non-criminal under M.G.L. c. 90C.

2.7.9 Surcharge Points for a Multiple Surcharged Incident.
If an operator has two or more surchargeable incidents, all of which arose from the same incident, the MRB shall assign Surcharge Points to the surchargeable incident with the greatest number of Surcharge Points as specified in the SDIP Regulation 211 CMR 134.10 and 134.15 and shall assign zero (0) Surcharge Points to the remaining surchargeable incidents.

2.7.10 Surcharge Points Reduced by 1 (Aging of Surchargeable Incident).

The value of Surcharge Points for each surchargeable incident is reduced by one (1) if all of the following are true:

1) the operator has three (3) or fewer surchargeable incidents in the 5 years immediately preceding the Policy Effective Date,
2) the most recent Surcharge Date is at least 3 years before the Policy Effective Date using MMDDYYYY date format to compute the number of years,
3) the operator has at least 3 years of driving experience using MMDDYYYY date format to compute the number of years, and
4) any out-of-state incidents in the 5 years immediately preceding the Policy Effective Date have been reported to the MRB.

In no event shall Surcharge Points of any incident be reduced below zero (0).

2.7.11 Out-of-State Driving Experience.
After an operator's driving record is transferred to Massachusetts, out-of-state surchargeable incidents will be used comparably to Massachusetts surchargeable incidents for purposes of the Safe Driver Insurance Plan.

2.7.12 Operator Surchargeable Incident Count.

The number of surchargeable incidents (incident count) is used to determine the eligibility for the Excellent Driver Discount with one incident (2.7.5) and the eligibility for aging of surchargeable incidents (2.7.10). *The number of surchargeable incidents is considered unknown if the operator has out-of-state incidents that have not been reported to the MRB.*

Each surchargeable incident is counted as follows:

1) Traffic Citation. Each incident in which a traffic citation (or citations) is issued is counted as one surchargeable incident if at least one violation is a surchargeable violation. A traffic citation is counted as a separate incident even if it is assigned zero points because it occurs on the same incident date and in the same location as an at-fault accident.
2) At-Fault Accident. Each at-fault accident is counted as a surchargeable incident. An at-fault accident is counted as a separate incident even if it is assigned zero points because it occurs on the same incident date and in the same location as a major traffic violation.
3) Out-of-State Incidents. Each out-of-state incident is counted as a surchargeable incident if it includes a violation that is considered surchargeable under Massachusetts law (see Appendix L).

2.7.13 Revoked and Invalid License.

An operator with a revoked license or an invalid license, including a suspended license, is assumed to have zero (0) years driving experience and therefore is not eligible for the Excellent Driver Discount Plus, the Excellent Driver Discount, or for aging of surchargeable incidents.

Chapter 3 SDIP CLAIMS

This chapter provides procedures for submitting at-fault accident claims to the MRB and for notifying the policyholder and involved operator of the at-fault accident surcharge. This chapter also contains procedures for submitting comprehensive claims to the MRB.

Section 3.1 defines SDIP Claims that must be reported to the MRB.

Section 3.2 describes the use of the SDIP Claims.

Section 3.3 contains instructions for preparing the SDIP Claim Submission records that must be submitted to the MRB.

Section 3.4 describes the SDIP Claim Response records created by the MRB and returned to the insurer for each SDIP Claim Submission record.

Section 3.5 contains instructions for correcting a rejected claim transaction.

Section 3.6 contains instructions for notifying the policyholder and involved operator of an at-fault accident surcharge.

Section 3.7 contains instructions for notifying the policyholder of a comprehensive claim.

Appendix C contains the SDIP Claim Submission File Specifications.

Appendix D contains the SDIP Claim Response File Specifications.

3.1 Claims that Must be Reported to the MRB

3.1.1 Claims Resulting from At-Fault Accidents.

All Property Damage Liability claims, Collision or Limited Collision claims, Bodily Injury Liability claims and Personal Injury Protection claims as described in sections 3.1.1.1 through 3.1.1.4 below must be reported to the MRB if the claim payment resulted from an at-fault accident. An at-fault accident is an accident involving a vehicle subject to the SDIP wherein the involved operator was more than 50% at-fault, as determined by the application of the Standards of Fault of the Board of Appeal listed in "Appendix J Surcharge Code (Standard of Fault)". A vehicle subject to the SDIP is any private passenger vehicle rated in accordance with the Massachusetts Private Passenger Automobile Insurance Manual.

3.1.1.1 Claims Under Property Damage Liability Coverage. A Property Damage Liability claim resulting from an at-fault accident that occurred on or after 07/01/2015 must be reported to the MRB if the loss amount exceeds $1000.

A Property Damage Liability claim resulting from an at-fault accident that occurred between 01/01/1995 and 06/30/2015 must be reported to the MRB if the loss amount exceeds $500.

3.1.1.2 Claims Under Collision Coverage. A Collision claim resulting from an at-fault accident that occurred on or after 07/01/2015 must be reported to the MRB if the loss amount in excess of any deductible exceeds $1000. **Insurers who offer the "disappearing deductible" or "vanishing deductible" should report at-fault claims as if the "disappearing deductible" was not applied.**

A Collision claim resulting from an at-fault accident that occurred between 01/01/1995 and 06/30/2015 must be reported to the MRB if the loss amount in excess of any deductible exceeds $500.

3.1.1.3 Claims Under Bodily Injury Liability Coverage. A Bodily Injury Liability claim resulting from an at-fault accident that occurred on or after 07/01/2015 must be reported to the MRB if the loss amount exceeds $1000 and there is neither a surchargeable Property Damage Liability claim nor a surchargeable Collision claim as a result of the same at-fault accident.

A Bodily Injury Liability claim resulting from an at-fault accident that occurred between 01/01/2006 and 06/30/2015 must be reported to the MRB if the loss amount exceeds $500 and there is neither a surchargeable Property Damage Liability claim nor a surchargeable Collision claim as a result of the same at-fault accident.

3.1.1.4 Claims Under Personal Injury Protection Coverage. A Personal Injury Protection (PIP) claim resulting from an at-fault accident must be reported to the MRB if the loss amount is greater than zero. **The loss amount threshold for reporting an at-fault PIP claim is different from the loss amount threshold for reporting other at-fault claims.** An at-fault PIP claim is used in the determination of the **Clean-in-Three Risk** status of a listed operator as defined in the Commonwealth Automobile Reinsurers (CAR) MAIP Rule 22. An at-fault PIP claim does not affect the SDIP points for a listed operator and is not reported to insurers in the Policy Inquiry Response Record.

3.1.2 Reporting Deadline for At-Fault Accidents.

3.1.2.1 Single Vehicle Accident: All Coverages. All Property Damage Liability claims, Collision or Limited Collision claims, and Bodily Injury Liability claims as described in sections 3.1.1.1 through 3.1.1.3 above must be reported to the MRB within twenty (20) working days of the claim payment date if the claim payment resulted from an at-fault accident involving a single vehicle.

3.1.2.2 Multiple Vehicle Accident: Property Damage Liability Coverage. All Property Damage Liability claims as described in section 3.1.1.1 above must be reported to the MRB within twenty (20) working days of the claim payment date if the claim payment resulted from an at-fault accident involving more than one vehicle.

3.1.2.3 Multiple Vehicle Accident: Collision Coverage. All Collision or Limited Collision claims as described in section 3.1.1.2 above must be reported to the MRB within sixtyfive (65) working days of the claim payment date if the claim payment resulted from an at-fault accident involving more than one vehicle.

3.1.2.4 Multiple Vehicle Accident: Bodily Injury Liability Coverage. All Bodily Injury Liability claims as described in section 3.1.1.3 above must be reported to the MRB within twenty (20) working days of the claim payment date if the claim payment resulted from an at-fault accident involving more than one vehicle.

3.1.2.5 Single Vehicle Accident or Multiple Vehicle Accident: Personal Injury Protection Coverage. All Personal Injury Protection claims as described in 3.1.1.4 above must be reported to the MRB within thirty (30) working days of the final payment of any Personal Injury Protection Coverage claim.

3.1.3 Comprehensive Claims.

Any incident that results in a loss above any deductible under comprehensive coverage, including glass, must be reported to the MRB.

3.1.4 Reporting Deadline for Comprehensive Claims.

Comprehensive claims must be reported to the MRB within thirty (30) working days of the payment date.

3.2 Use of SDIP Claims

An at-fault accident claim reported to the MRB is applied to the driving record of the involved operator. A comprehensive claim reported to the MRB is applied to the driving record of the policyholder.

At-fault accident claims are used in the calculation of the Operator SDIP Points. The number of surcharge points assigned to an at-fault accident varies depending on the incident date and the loss amount as described in "Appendix I Schedule of Surcharge Points".

At-fault accident claims are used by the RMV to take suspension action against a Massachusetts driver license or against an out-of-state licensed operator's right to drive in Massachusetts.

At-fault accident claims are used by the Division of Insurance Board of Appeal (BOA) to create the hearing notice for surcharge appeals.

At-fault Personal Injury Protection (PIP) claims are NOT used in the calculation of the Operator SDIP Points, are NOT reported to insurers in the Policy Inquiry Response Record, and are NOT used by the Division of Insurance BOA to create a hearing notice for surcharge appeals.

Authorized insurers and agents may view driving records which include at-fault accident claims and comprehensive claims through RMV web services transactions (see Chapter 6 for more information) or the eServices web portal (see Chapter 7 for more information).

3.3 SDIP Claim Submissions

Insurers have three interfaces available when submitting claims to the MRB: batch file submissions, web service transactions, and eServices web portal transactions.

Insurers using batch file SFTP submissions must create an SDIP Claim Submission File to report claims to the MRB. Each record on the SDIP Claim Source File is a transaction for an at-fault accident claim or a comprehensive claim. Claim transactions for multiple insurance companies and for all claim transaction codes may be reported on the same file.

This file is a delimited, pipe-separated values (.psv) file, which must be PGP-encrypted. An insurer must upload the SDIP Claims Submission File to the MRB SFTP site. Chapter 5 contains instructions and the naming convention for submission files submitted to the MRB.

Appendix C contains the SDIP Claim Submission File specifications.

Insurers using web services to submit or update a claim must establish access through the MRB. Chapter 6 details the web service functions available and links to the Web Services Description Language (WSDL) needed to create the required web service calls.

Insurers using the RMV eServices web portal to submit or update a claim must establish user accounts for their employees to enable access. Information on access and training for the eServices web portal will be provided by the RMV by contacting RMVBusinessPartners@dot.state.ma.us.

3.3.1 Policy Identification.

The policy identification on an SDIP Claim Submission Record must make it possible to locate the policy record within insurance company files. This policy identification, consisting of insurance company code, the first sixteen characters of the policy number, and the policy effective date, on an SDIP Claim Submission Record must be exactly the same as the policy identification on statistical premium and loss records for a policy reported to the designated statistical agent - Commonwealth Automobile Reinsurers (CAR). The insurer must use the same policy identification on any policy inquiry reported to the MRB, on any Safe Driver Insurance Plan Statement to the policyholder, and on any Surcharge Notice for the policy.

3.3.2 Policyholder and Involved Operator Identification.
Insurers must submit the driver license number, license state code, name and birth date exactly as printed on the driver license for the policyholder on all claim transactions. If the policyholder is not the involved operator for an at-fault accident, this same information must also be submitted to identify the involved operator.

The RMV Atlas system compares the operator identification specified in each transaction with RMV license records. The operator identification consists of a license number, license state code, surname, and birth date. A Massachusetts license number must exactly match the license number on an RMV license record.

The insurer is responsible for verifying the out-of-state driver license number, surname, first name, date of birth, and address information because Massachusetts did not issue this license and the MRB has no way of validating the out-of-state license identification.

3.3.3 At-Fault Accident Claim Transaction Codes.
Each record for an at-fault accident claim on the SDIP Claim Submission File must be one of the transactions in the following table.

Section	Description	Transaction Code
3.3.3.1	Add Original Claim	41
3.3.3.2	Update Loss Amount	42
3.3.3.3	Reverse Incident	43
3.3.3.4	Change Incident non-Key Data	44
3.3.3.5	Change Incident Key Data	43 and 41

Table 3: At-Fault Accident Claim Transaction Codes

The two-character Transaction Code contains the Transaction Type and Transaction Action. The Transaction Type contains a value of “4” for an at-fault accident claim. The Transaction Action defines the system action.

3.3.3.1 Add Original Claim: Transaction Code 41. This transaction is used to add an atfault accident claim to the driving record of the involved operator when the insurer has incurred a loss which is defined as surchargeable under the Safe Driver Insurance Plan. The Type of Loss Code for an at-fault accident defines the coverage under which the claim is paid. A separate Add Original Claim Transaction must be submitted for each coverage if multiple at-fault accident claims result from the same incident. The Incident Date and Incident Location Code of an at-fault accident identify a unique incident. Only one at-fault accident with the same Incident Date and Incident Location Code may exist on the driving record of a specified involved operator.

3.3.3.2 Change Loss Amount: Transaction Code 42. This transaction is used to submit an update to the loss amount on an at-fault accident claim that was previously added to the driving record of the specified involved operator. The insurer must report the new total loss amount for each Type of Loss Code that has changed since the claim was last reported. The new loss amount should equal the total amount paid on the loss. *Please note this change from the previous procedure for reporting adjustments to loss amounts.*

3.3.3.3 Reverse Incident: Transaction Code 43. This transaction is used to reverse an at-fault accident that was previously added to the driving record of the specified involved operator. One Reverse Incident Transaction deactivates all types of loss on file for the at-fault accident when submitted via batch process. The Type of Loss Code (field number 18) is ignored. Note that when processing reversals in the eServices Portal, each loss type must be reversed separately.

3.3.3.4 Change Incident non-Key Data: Transaction Code 44. This transaction is used to change any non-key data elements for an at-fault accident previously added to the driving record of the specified involved operator. The Type of Loss Code (field number 18) is ignored.

3.3.3.5 Change Incident Key Data: Transaction Code 43 and 41. The procedure to change any of the key data elements defined below via batch file submission is to submit a Reverse Incident Transaction (Transaction Code 43), which deactivates all types of loss on file for the claim incident; and to submit a new Add Original Claim Transaction (Transaction Code 41) for each type of loss. This procedure must be used to change any of the key data elements in the following table.

Field Number	Description
3	Policyholder License Number
4	Policyholder License State Code
5	Policyholder Surname
8	Policyholder Birth Date
14	Incident Date
15	Notice Date
16	Incident Location Code
18	Type of Loss Code
31	Involved Operator License Number
32	Involved Operator License State Code
33	Involved Operator Surname
36	Involved Operator Birth Date

Table 4: Key Data Elements for At-Fault Accident Claims

3.3.4 Comprehensive Claim Transaction Codes.

Each record for a comprehensive claim on the SDIP Claim Source File must be one of the following transactions:

Section	Description	Transaction Code
3.3.4.1	Add Original Claim	51
3.3.4.2	Change Loss Amount	52
3.3.4.3	Reverse Incident	53
3.3.4.4	Change Incident non-Key Data	54
3.3.4.5	Change Incident Key Data	53 and 51

Table 5: Comprehensive Claim Transaction Codes

The two-character Transaction Code contains the Transaction Type and Transaction Action. The Transaction Type contains a value of "5" for a comprehensive insurance claim. The transaction Action defines the system action.

3.3.4.1 Add Original Claim: Transaction Code 51. This transaction is used to add a comprehensive claim to the driving record of the policyholder when the insurer has incurred a loss under comprehensive coverage for a policy subject to the Safe Driver Insurance Plan. The Type of Loss Code for a comprehensive claim identifies the type of loss as defined in the Massachusetts Private Passenger Automobile Statistical Plan[4]. A separate Add Original Claim Transaction must be submitted for each type of loss if multiple comprehensive claims result from the same incident. The Incident Date and Incident Location Code uniquely define an incident.

3.3.4.2 Change Loss Amount: Transaction Code 52. This transaction is used to submit an update to the loss amount on a comprehensive insurance claim that was previously added to the driving record of the specified policyholder. The insurer must report the new total loss amount for each Type of Loss Code that has changed since the claim was last reported. *Please note this change from the previous procedure for reporting adjustments to loss amounts.*

3.3.4.3 Reverse Incident: Transaction Code 53. This transaction is used to reverse a comprehensive claim incident that was previously added to the driving record of the specified policyholder. One Reverse Incident Transaction deactivates all types of loss

[4] https://www.commauto.com/

on file for the at-fault accident when submitted via batch process. The Type of Loss Code (field number 18) is ignored. Note that when processing reversals in the eServices Portal, each loss type must be reversed separately.

3.3.4.4 Change Incident non-Key Data: Transaction Code 54. This transaction is used to change any non-key data elements for an comprehensive claim previously added to the driving record of the specified involved operator. The Type of Loss Code (field number 18) is ignored.

3.3.4.5 Change Incident Key Data: Transaction Code 53 and 51. The error correction procedure to change key data elements is to submit a Reverse Incident Transaction (Transaction Code 53), which deactivates all types of loss on file for the claim incident; and to submit a new Add Original Claim Transaction (Transaction Code 51) for each type of loss. This procedure must be used to change any of the key data elements in the following table.

Field Number	Description
3	Policyholder License Number
4	Policyholder License State Code
5	Policyholder Surname
8	Policyholder Birth Date
14	Incident Date
15	Notice Date
16	Incident Location Code
18	Type of Loss Code

Table 6: Key Data Elements for Comprehensive Claims

3.4 SDIP Claim Response File

The MRB produces an SDIP Claim Response File with claim response records for all SDIP Claim Submission records sent via batch processing in a processing cycle. Each

SDIP Claim Response Record contains the SDIP Claim Submission Record as submitted by the insurer, the RMV license data, MRB Process Date, and error codes for an SDIP Claim Source Record that was rejected with errors.

This delimited, pipe-separated values (.psv) file is sorted in ascending sequence by Insurance Company Code, Claim Transaction Type (at-fault accident claim or comprehensive claim), and Claim Identification Number.

The insurer must download the SDIP Claim Response File from the MRB SFTP site. Chapter 5 contains instructions and the naming convention for response files created by the MRB.

Appendix D contains the SDIP Claim Response File specifications.

3.5 Correcting a Rejected Claim Transaction

3.5.1 Rejected Claim Transaction.

A claim transaction rejected by the MRB is returned on an SDIP Claim Response Record with MRB Error Status equal to “E”.

3.5.2 Resubmitting a Rejected Claim Transaction.

A claim transaction rejected by the MRB should be corrected by the insurer and resubmitted. This resubmission of a rejected claim transaction may be included on the same submission with other claim transactions.

3.5.3 Error Codes.

An SDIP Claim Response Record with MRB Error Status equal to “E” contains from one to five error codes. Each error code identifies a data element in error or an error condition. “Appendix P MRB Error Code SDIP Claim Response” defines each error code.

3.5.4 Policyholder and Operator Identification Errors.

If an insurer finds a discrepancy between the information on a driver’s license and the information contained on the RMV license records, then the insurer should notify MRB Customer Service.

3.6 Notifying the Policyholder and Involved Operator of an At-Fault Accident Surcharge

3.6.1 Surcharge Notice Form.

The insurer must notify the policyholder and the involved operator that an accident is an at-fault accident and is surchargeable under the Safe Driver Insurance Plan using the Surcharge Notice format on the Merit Rating Board’s website.

3.6.1.1 An at-fault *Personal Injury Protection (PIP)* claim is **NOT** a surchargeable claim; therefore, insurers are **NOT** required to create a Safe Driver Insurance Plan Surcharge Notice Form if the PIP claim is the only at-fault claim from an accident.

3.6.2 Deadlines for Distribution of the Surcharge Notice.
The SDIP Regulation 211 CMR 134.05: Notification of At-Fault Accidents contains the deadlines for reporting the Surcharge Notice to the policyholder and involved operator. A separate notification must be sent to the policyholder only if the policyholder is a person other than the involved operator.

3.6.3 Undeliverable Surcharge Notices.
Any Surcharge Notice that cannot be delivered to an involved operator or to a policyholder must be kept for audit purposes together with the original envelope in the insurer's policy or claim file.

3.6.4 Surcharge Revocation Notice Format.
An insurer must notify the involved operator of any decision to rescind or revoke an atfault accident surcharge using the Surcharge Revocation Notice format in "Appendix T Surcharge Revocation Notice Format". The insurer must send a copy of the Surcharge Revocation Notice to the policyholder if the policyholder is a person other than the involved operator.

3.7 Notifying the Policyholder of a Comprehensive Claim.
Insurers are not required to notify the policyholder of any comprehensive claim. The requirements for notifying the policyholder of a comprehensive claim have been eliminated from the SDIP Regulation 211 CMR 134.00.

Chapter 4 OUT-OF-STATE (OOS) DRIVING RECORDS

This chapter provides procedures to insurers for reporting out-of-state (OOS) driving records to the MRB.

Section 4.1 defines OOS incidents that may be reported to the MRB.

Section 4.2 describes the use of OOS driving records for the Massachusetts Safe Driver Insurance Plan.

Section 4.3 contains offense coding requirements for convictions of traffic violations and for at-fault accidents.

Section 4.4 contains instructions for preparing the OOS Incident submission records that must be sent to the MRB.

Section 4.5 describes the OOS Incident Response Records created by the MRB and returned to the insurer.

Section 4.6 contains instructions for correcting a rejected OOS incident.

Appendix E contains the OOS Incident Submission File specifications.

Appendix F contains the OOS Incident Response File specifications.

4.1 OOS Driving Records that May be Reported to the MRB

An operator's OOS driving record may be reported by an insurer to the MRB if all of the following conditions are true:

1) the operator is listed on a Massachusetts private passenger policy issued by the insurer with a policy effective date of 01/01/1999 or later;
2) the operator's OOS driving record was obtained by the insurer from another state or country, another insurance company, or a third party source approved by the Massachusetts Division of Insurance;
3) any incident included on the operator's OOS driving record has a conviction date later than the start of the 6-year experience period immediately preceding the policy effective date;
4) any traffic violation incident included on the operator's OOS driving record can be classified as described in "Section 4.3.1 Conviction Coding"; and
5) any at-fault accident incident included on the operator's OOS driving record can be classified as described in "Section 4.3.2 At-Fault Accident Coding".

The insurer is responsible for matching an OOS driving record to the listed operator and for verifying the accuracy of the operator's OOS driving record.

The insurer may report OOS driving records obtained in the "routine collection of historical information relevant to SDIP rating" or as a result of the "insurer's obligation to investigate potential fraud whether the applicant answers a question about place of garaging, the identity of household members, or prior driving experience"[5].

4.2 Use of OOS Driving Records

Out-of-state incidents reported by an insurer to the MRB will be applied to the operator's RMV driving record.

The RMV receives out-of-state violations from other states through the federal Commercial Driver License Information System (CDLIS) for operators with Massachusetts commercial driver licenses, receives very serious OOS violations (such as driving under the influence of alcohol or drugs) from other states for Massachusetts licensed operators, and receives OOS violations from the state of New Hampshire for Massachusetts licensed operators.

The RMV has an agreement for sharing driving records with the state of New Hampshire and receives a monthly file of violations that occurred in New Hampshire for Massachusetts licensed operators. The RMV may enter agreements or compacts with other states for similar transfer of driving records.

The OOS driving records submitted by insurers to the MRB and the OOS driving records the RMV receives from the other sources explained above will be used comparably to Massachusetts driving experience for purposes of the Safe Driver Insurance Plan.

Authorized insurers and agents may view driving records which include these out-of state incidents through RMV web services or the eServices web portal.

4.3 Offense Coding

4.3.1 Conviction Coding.

The MRB uses the AAMVAnet Conviction Code Dictionary (ACD) for coding out of state traffic violations submitted by insurers. These ACD codes were developed by AAMVAnet, Inc., a division of the American Association of Motor Vehicle Administrators (AAMVA), to be used for the data transfer of driving records among the 50 states.

[5] *Opinion, Findings and Decision on 1999 Safe Driver Insurance Plan*, page 17.

Appendix L ACD Offense (Conviction) Code" is MRB's table for coding out-of-state violations. Any traffic violation that can be classified as one of the ACD Codes may be submitted.

4.3.2 At-Fault Accident Coding.

At-fault accidents with the loss amount breakpoints and Standards of Fault used by the Massachusetts Safe Driver Insurance Plan are specific to Massachusetts. There are no corresponding ACD Codes for these at-fault accidents.

The MRB has assigned the following special codes to be used for at-fault accidents that occurred while driving a vehicle not covered by a Massachusetts private passenger insurance policy:

Code	Description
AF3	AF3 should be used for any accident that can be classified as a 3-point accident as defined in the Massachusetts Safe Driver Insurance Plan
AF4	AF4 should be used for any accident that can be classified as a 4-point accident as defined in the Massachusetts Safe Driver Insurance Plan.

Table 7: At-Fault Accident Coding

The insurer is responsible for classifying any at-fault accident as one of the two categories of at-fault accidents defined in the Massachusetts Safe Driver Insurance Plan.

4.4 OOS Incident Submissions

Insurers have three interfaces available when submitting claims to the MRB: batch file submissions, web service transactions, and eServices web portal transactions.

Insurers using batch file SFTP submissions must create an OOS Incident Submission File to report out-of-state incidents to the MRB. Each record on the OOS Incident Submission File is a transaction for an out-of-state traffic conviction or at-fault accident claim. OOS incident transactions for multiple insurance companies and for all OOS transaction codes may be reported on the same file.

This file is a delimited, pipe-separated values (.psv) file, which must be PGP-encrypted. An insurer must upload the OOS Incident Submission File to the MRB SFTP site. Chapter 5 contains instructions and the naming convention for submission files sent to the MRB.

Each record on this file must be one of the following transactions:

Section	Description	Transaction Code
4.4.1	Reverse Out-of-State Incident	71
4.4.2	Add Out-of-State Incident to a Massachusetts (MA) Licensed Operator	72
4.4.3	Add Out-of-State Incident to a non-Massachusetts (nonMA) Licensed Operator	73

Table 8: Out-of-State Incident Transaction Codes

Appendix E contains the OOS Incident Submission File specifications.

Insurers using web services to submit or update an out-of-state incident must establish access through the MRB. Chapter 6 details the web service functions available and links to the Web Services Description Language (WSDL) needed to create the required web service calls.

Insurers using the RMV eServices web portal to submit or update an out-of-state incident must establish user accounts for their employees to enable access. Information on access and training for the eServices web portal will be provided by the RMV by contacting RMVBusinessPartners@dot.state.ma.us.

4.4.1 Reverse OOS Incident.

This transaction is used to reverse an OOS incident that was previously added. Data element requirements follow:

Field Number	Description	Required Optional[6]
1	Transaction Code=71	R
2	Insurance Company Code	R
Field Number	**Description**	**Required Optional[6]**
3	Policy Number	R
4	Policy Number – Company Use	O

5	Policy Effective Date	R
6	Operator License Number	R
7	Operator License State Code	R
8	Operator Last Name	R
9	Operator Birth Date	R
20	Incident Date	R
21	Conviction Date	R
22	Reporting State Code	R
25	ACD Offense Code	R
26	Insurance Company Use	O

Table 9: Required/Optional Fields - Reverse OOS Incident Record (Transaction Code 71)

[6] R=Required data element; O=Optional

The insurer will not be able to reverse an OOS incident that was added by one of the other sources from which the Registry of Motor Vehicles (RMV) receives OOS driving records.

One insurer (the operator's new company) will be able to reverse an OOS incident that was added by another insurer (the operator's prior company). The insurer is responsible for matching an OOS driving record to the listed operator and for verifying the **accuracy** of the operator's OOS driving record. An insurer cannot report an OOS incident reversal to the MRB unless it meets these criteria.

4.4.2 Add OOS Incident to a Massachusetts Licensed Operator.

This transaction is used to add an OOS incident to a Massachusetts (MA) licensed operator. Data element requirements follow:

Field Number	Description	From Insurers Policy Files [7]	From Out-of-State Driving Record [7]	Assigned By Insurer [7]
1	Transaction Code=72			
2	Insurance Company Code	R		
3	Policy Number	R		
4	Policy Number – Company Use			O
5	Policy Effective Date	R		
6	Operator License Number	R		
7	Operator License State Code	R		
8	Operator Last Name	R		
9	Operator Birth Date	R		
17	Prior License Number		O	
18	Prior License State Code		O	
19	Date First Licensed Out-of-State		O	
20	Incident Date		R	
21	Conviction Date		R	
22	Reporting State Code		R	
23	MVR Offense Code		O	
24	MVR Offense Description		R	
25	ACD Offense Code			R
26	Insurance Company Use			O

Table 10: Required/Optional Fields - Add OOS Incident Record for MA Operator (Transaction Code 72)

[7] R=Required data element; O=Optional

Massachusetts licensed operator with a commercial driver license (CDL): Insurers will not be able to add an OOS violation to a Massachusetts CDL operator because the RMV already receives OOS violations on these operators through the federal

Commercial Driver License Information System (CDLIS). However, insurers will be able to add an at-fault accident that occurred while driving a vehicle not covered by a Massachusetts private passenger insurance policy to a Massachusetts CDL operator.

4.4.3 Add OOS Incident to a non-Massachusetts Licensed Operator.

This transaction is used to add an out-of-state incident to a non-Massachusetts (non-MA) licensed operator. Data element requirements follow:

Field Number	Description	From Insurers Policy Files [8]	From Out-of-State Driving Record [8]	Assigned By Insurer [8]
1	Transaction Code=73			
2	Insurance Company Code	R		
3	Policy Number	R		
4	Policy Number – Company Use			O
5	Policy Effective Date	R		
6	Operator License Number	R		
7	Operator License State Code	R		
8	Operator Last Name	R		
9	Operator Birth Date	R		
10	Operator First Name	R		
11	Operator Middle Name	O		
12	Operator Street Address (1)	R		
13	Operator Street Address (2)	O		
14	Operator Address City	R		

15	Operator Address State Code	R		
16	Operator Address Zip Code	R		
20	Incident Date		R	
21	Conviction Date		R	
22	Reporting State Code		R	
23	MVR Offence Code		O	
24	MVR Offense Description		R	
25	ACD Offense Code			R
26	Insurance Company Use			O

Table 11: Required/Optional Fields - Add OOS Incident Record for Non-MA Operator (Transaction Code 73)

[8] R=Required data element; O=Optional

The insurer must be responsible for verifying that an operator's out-of-state license is a valid license and that the operator's name, birth date and address are correct because Massachusetts did not issue this license and the MRB has no way of validating the Out-of-state license data.

4.5 OOS Incident Response File

The MRB produces an OOS Incident Response File with response records for all OOS Incident Submission records sent via batch processing in a processing cycle. There is one record on the OOS Incident Response File for each submission record sent. Each OOS Incident Response Record contains the OOS Incident Submission Record sent by the insurer, the RMV license data, MRB Process Date and error codes for an OOS Incident Submission Record that was rejected with errors.

This delimited, pipe-separated values (.psv) file is sorted in ascending sequence by Insurance Company Code, Transaction Code, Policy Effective Year, and Policy Number.

The insurer must download the OOS Incident Response File from the MRB SFTP site. Chapter 5 contains instructions and the naming convention for response files created by the MRB. Appendix F contains the OOS Incident Response File specifications.

4.6 Correcting a Rejected OOS Driving Record

4.6.1 Rejected OOS Incident.

An out-of-state driving record rejected by the MRB is returned on an OOS Driving Record Response Record with MRB Error Status equal to “E”.

4.6.2 Resubmitting a Rejected OOS Incident.

An out-of-state driving record rejected by the MRB should be corrected by the insurer and resubmitted. This resubmission of a rejected OOS incident may be included on the same submission with other OOS incidents.

4.6.3 Error Codes.

An OOS Incident Response Record with MRB Error Status equal to “E” contains from one to five error codes. Each error code identifies a data element in error or an error condition. “Appendix P: MRB Error Code OOS Incident Response” defines each error code.

4.6.4 Operator Identification Errors.

If an insurer finds a discrepancy between the information on an operator’s driver license and the information contained on the RMV license records, then the insurer should notify MRB Customer Service.

Chapter 5 - DATA TRANSFER WITH THE MRB

This guide provides procedures for insurers to transfer files with the MRB.

Section 1 explains the use of the MOVEit SFTP site, file encryption, and file transfer protocols.

Section 2 describes the file format requirements.

Section 3 describes user folders (directories) and the purpose of each folder.

Section 4 defines the naming convention for source files submitted by insurer users.

Section 5 defines the naming convention for response files created by the MRB.

Section 6 explains the production batch file processing schedule.

Section 7 contains a file transfer example.

Section 8 explains testing procedures.

Section 9 explains how to request customer support.

1. General Information

1.1 Introduction. The Massachusetts Registry of Motor Vehicles maintains a MOVEit server for use by insurance companies to exchange batch files with the Merit Rating Board. Batch files sent by insurers to MRB contain SDIP policy inquiries, SDIP claims, and out-of-state driving records. Batch files sent by the MRB to insurers contain the response information to each batch file submitted by an insurer and a Notice-toReinquire file containing information about changes to SDIP policy ratings.

1.2 Use of the MOVEit Server. The RMV provides each insurer with an FTP login and password that provides access to this MOVEit server. The MOVEit server requires the use of the SFTP file transfer protocol for all file exchanges. Each insurer has a unique home folder on the server for file transfers with the MRB. A user's home folder may not be accessed or viewed by another user.

The name of a user's home folder is the same as the company's User ID (uXXX, where XXX = the 3-digit company code issued by Commonwealth Automobile Reinsurers) on both the Production and QA environments in MOVEit. The home folder provides

access to two subfolders; inbox and outbox. The **inbox folder** has subfolders containing files sent by the MRB to the insurer. The **outbox folder** has subfolders containing files sent by the insurer to the MRB. (See section **3. User Folders** for a description of the complete folder structure.)

The SFTP URLs for connecting to the MOVEit servers are:

- Production: sftp://transfer.massdot.state.ma.us
- Test: sftp://transferqa.massdot.state.ma.us

You will need to install an SFTP client to communicate with the MOVEit server. SFTP clients supported with the MOVEit server are found at: http://moveitsupport.ipswitch.com/moveit/doc/en/MOVEitDMZ_GeneralInformation_ClientSupport.htm

The SFTP client should be configured to use port 22. Please note that the user directories on the MOVEit server are case-sensitive and should always be in lowercase.

1.3 File Encryption with PGP.

Files transferred with the MRB must be encrypted using PGP encryption. The MRB will send the MRB PGP public key to the insurer. The insurer will need to create a PGP public/private key pair and send the public key to the MRB. The insurer will use the MRB's public key to encrypt a source file before it is uploaded to the insurer's Outbox folder on the MOVEit site. The MRB will use the insurer's public key to encrypt a response file before it is uploaded to the insurer's Inbox folder on the MOVEit site.

2. File Format Requirements

A submission file from a user must be a delimited-field, pipe-separated values (.psv) file. Records must be separated by a carriage return and line feed. The file must be encrypted using PGP encryption before it is transferred to the insurer's Outbox folder on the MRB SFTP site.

The response file created by the MRB will be a delimited-field, pipe-separated values (.psv) file. Records will be separated by a carriage return and line feed. MRB will encrypt the response file using PGP encryption before uploading the file to the insurer's Inbox folder on the MRB SFTP site.

The record format for each file transferred with the MRB is found in the appendices of MRB's *Administrative Procedures for SDIP*.

3. User Folders

The MOVEit service uses two separate environments—a Production environment for processing real data to be added to or reported from operator driving records, and a QA (or Test) environment used for insurer testing purposes. The QA environment uses a copy of real data from the Registry of Motor Vehicles' database to support testing without altering the data on that database.

An insurer uploads a source file to the appropriate Outbox subfolder and downloads an MRB response file from the corresponding Inbox subfolder. An outline of the user folders and a description of each folder follow.

Production directory:

<User ID>
- inbox
- badfile
- clm
- inq
- ntr
- oos
- outbox
- clm
- inq
- oos

/<User ID>/inbox/badfile folder. The MRB will put source files that could not be processed by the MRB in this folder. The filename in this folder will be the same as the source filename submitted by the user. Please note that after 14 days, files are automatically deleted from the MOVEit service.

/<User ID>/inbox/clm folder. This folder is for SDIP Claim Response files from the MRB. The MRB will put the SDIP Claim Response File in this folder. The user must download the file from this folder. Please note that after 14 days, files are automatically deleted from the MOVEit service.

/<User ID>/inbox/inq folder. This folder is for Policy Inquiry Response files from the MRB. The MRB will put the Policy Inquiry Response File in this folder. The user must download the file from this folder. Please note that after 14 days, files are automatically deleted from the MOVEit service.

/<User ID>/inbox/ntr folder. This folder is for Notices to Reinquire from the MRB. The MRB will put the Notice to Reinquire File in this folder. The user must download the file from this folder. Please note that after 14 days, files are automatically deleted from the MOVEit service.

Notices to Reinquire are response files generated by the MRB in response to changes to operator SDIP ratings. There is no corresponding Outbox folder for Notices to Reinquire.

/<User ID>/inbox/oos folder. This folder is for Out of State Driving Record Response files from the MRB. The MRB will put the OOS Driving Record Response File in this folder. The user must download the file from this folder. Please note that after 14 days, files are automatically deleted from the MOVEit service.

/<User ID>/outbox/clm folder. This folder is for SDIP Claim source files submitted by the user. The user must put an SDIP Claim Source File in this folder. The MRB process will download the file for the SDIP application and delete the file from MOVEit.

/<User ID>/outbox/inq folder. This folder is for Policy Inquiry source files submitted by the user. The user must put a Policy Inquiry Source File in this folder. The MRB process will download the file for the SDIP application and delete the file from MOVEit.

/<User ID>/outbox/oos folder. This folder is for OOS Driving Record source files submitted by the user. The user must put an OOS Driving Record Source File in this folder. The MRB process will download the file for the SDIP application and delete the file from MOVEit.

QA (Test) directory:

<User ID>
- inbox
- badfile
- clmtest
- inqtest
- ntr
- oostest
- outbox
- clmtest
- inqtest
- oostest

/<User ID>/inbox/clmtest folder. This folder is for testing SDIP Claims. The MRB will put the test SDIP Claim Response File in this folder. The user must download the file

from this folder. Please note that after 14 days, files are automatically deleted from the MOVEit service.

/<User ID>/inbox/inqtest folder. This folder is for testing Policy Inquiries. The MRB will put the test Inquiry Response File in this folder. The user must download the file from this folder. Please note that after 14 days, files are automatically deleted from the MOVEit service.

/<User ID>/inbox/ntr folder. This folder is for test Notices to Reinquire from the MRB. The MRB will put the Notice to Reinquire File in this folder. The user must download the file from this folder. Please note that after 14 days, files are automatically deleted from the MOVEit service.

Notices to Reinquire are response files generated by the MRB in response to changes to operator SDIP ratings. There is no corresponding Outbox folder for Notices to Reinquire.

/<User ID>/inbox/oostest folder. This folder is for testing OOS Driving Records. The MRB will put the test OOS Driving Record Response File in this folder. The user must download the file from this folder. Please note that after 14 days, files are automatically deleted from the MOVEit service.

/<User ID>/outbox/clmtest folder. This folder is for testing SDIP Claims. This folder is for test SDIP Claim Source Files submitted by the user. The user must put a test SDIP Claim Source File in this folder. The MRB process will download the file for the SDIP application and delete the file from MOVEit.

/<User ID>/outbox/inqtest folder. This folder is for testing Policy Inquiries. This folder is for test Policy Inquiry source files submitted by the user. The user must put a test Policy Inquiry Source File in this folder. The MRB process will download the file for the SDIP application and delete the file from MOVEit.

/<User ID>/outbox/oostest folder. This folder is for testing OOS Driving Records. This folder is for test OOS Driving Record Source Files submitted by the user. The user must put a test OOS Driving Record Source File in this folder. The MRB process will download the file for the SDIP application and delete the file from MOVEit.

4. Naming Convention for Files Submitted by Insurer Users

Naming conventions for submission files have changed for processing in the Atlas system. The naming conventions for each file transferred with the MRB are found in the appendices of MRB's *Administrative Procedures for SDIP*.

5. Naming Convention for Response Files Created by the MRB

Naming conventions for response files have changed for processing in the Atlas system. The naming conventions for each file transferred with the MRB are found in the appendices of MRB's *Administrative Procedures for SDIP*. Please note that response filenames will no longer mirror the submission filenames, as they will include a date and time stamp based on the time they are processed by the Atlas system.

6. MRB Batch File Processing Schedule

The MRB schedules production updates to SDIP Policy Inquiry, SDIP Policy Claims and SDIP Out-of-State Incidents five days each week, Monday through Friday.

If an insurer transfers a source file to the MOVEit site before the cutoff time (7:00 pm) on the day of a scheduled MRB application update, then the response file should be ready on the next business day by 9:00 am.

An insurer should use a unique filename for each file submitted to the MRB. An insurer should never use a duplicate filename.

SDIP Policy Inquiry Notices to Reinquire

The MRB transfers the Notice to Reinquire files to insurers every Monday of each week using the MOVEit site. The insurer should submit a policy inquiry for each Notice to Reinquire.

7. File Transfer Example

This example is a summary of the steps to upload a submission file and then download an MRB response file. This example for the Policy Inquiry application assumes a User ID of u001 and a request filename of SDIPInquiryRequest_U001_06072017080000.psv before encryption.

Step 1. User encrypts the request file to SDIPInquiryRequest_U001_06072017080000.psv.pgp.

Step 2. User logs on to the MOVEit site with the username and password assigned.

Step 3. User transfers the request file to the /u001/outbox/inq folder.

Step 4. The MRB downloads the file for the Atlas Policy Inquiry application. The MRB downloads user files periodically throughout the day.

Step 5. The MRB decrypts the request file.

Step 6. The MRB checks the format of the request file. If the file format is valid, then processing continues with Step 7. If the file format is bad, then MRB moves the encrypted request file to the /u001/Inbox/badfile folder.
(overnight)

Step 7. The MRB runs the Policy Inquiry Application that retrieves the operator's SDIP information, updates the driving records, and creates a Policy Inquiry Response File for each Policy Inquiry Request File processed.

Step 8. The MRB encrypts the response file to SDIPInquiryResponse_U001_06072017190000.psv.pgp.
(next business day)

Step 9. The MRB moves the encrypted file to the /u001/inbox/inq folder.

Step 10. User logs on as described in Step 2 above.

Step 11. User downloads the encrypted response file from the /u001/inbox/inq folder.

Step 12. User decrypts the response file.

8. Testing

A QA (Test) environment is maintained on MOVEit for system testing of each application. The MRB normally runs daily test cycles. Insurers who upload a test file before noon can expect to receive a response by the next morning.

For example, test submission files uploaded to the MOVEit QA server by 12:00 pm on Tuesday will be processed and returned by the MRB to the user's inbox/**XXX**test folder by 9:00 am Wednesday morning.

During the test period, a user may upload a source file to the Outbox test folder in the QA environment for the appropriate application. For example, to test the Policy Inquiry Application, a user would upload a Policy Inquiry Source File to the /<User ID>/outbox/inqest folder. If the file format is bad, the MRB will place the source file in the /<User ID>/inbox/badfile folder. If the file format is valid, the MRB will process the source file using the test database and then place the Policy Inquiry Response File in the /<User ID>/inbox/inqtest folder. **The test database should not be used to inquire on operators' SDIP information.**

It is critical that all source test files are uploaded to the MOVEit QA server, and not the production server.

It is not necessary to notify the MRB when test source files are sent.

9. Customer Support

This section provides answers to frequently asked questions relating to the electronic data transfer process between the Merit Rating Board (MRB) and insurance companies. For more information, please contact the MRB at MRB-DL-FTP@dot.state.ma.us.

Q: How do we communicate problems with the FTP process to the Merit Rating Board?

A: Please use the email address MRB-DL-FTP@dot.state.ma.us for submitting help requests. Please include your User ID in all requests.

If you are inquiring about problems with a particular submission, remember to include the name(s) of the source file(s).

If you are reporting an issue with connecting to MOVEit, your company folders, or transferring files, please provide the following details:

- Environment (Production or QA/Test)
- Name of SFTP client used
- User ID (u**XXX**) and Company code
- Time the issue occurred
- Contact information (name, email and phone so we can respond to your request)

Q: We sent in a source file. Why didn't we receive a response file the next day?

A: The cutoff time for processing source files is 7:00 PM Eastern time. If your file was uploaded after the cutoff time, it will not be processed until the next business day and the response file will not be available until the following day.

If you are still unable to locate the expected response file, please contact the MRB at MRB-DL-FTP@dot.state.ma.us and provide the User ID, file name, and submission date of the source file.

Q: We sent in multiple source files prior to the cutoff time. Why didn't we receive a response file for one or more of the source files the next day?

A: Occasionally, the total number of records received by the MRB in a single day will be more than can fit into the processing time available for that night's run. When this happens, the processing of one or more source files may be delayed until the next business day. Response files for the remaining source files will be available for pickup on the following business day.

If you are unable to locate an expected response file, please contact the MRB at MRBDL-FTP@dot.state.ma.us and provide the User ID, file name, and submission date of the source file.

Q: When attempting to decrypt a response file, why does the decryption fail or give an indication of a corrupted file?

A: By default, the MRB returns encrypted response files in binary format. If the FTP transfer process is set to use ASCII mode, data will be lost during the transfer and the response file will become corrupted. If possible, the FTP transfer mode should be set to binary. If your system is not able to handle binary mode transfers, it is possible to have the MRB response files encrypted in armored ASCII (text) mode. Your MRB Liaison should notify the MRB that file transfers for your company should be switched to an armored ASCII encryption mode.

Another possibility is that you are using the wrong key when attempting to decrypt the file. Make sure the private key you are using to decrypt the file corresponds to the public key you sent to the MRB.

Q: Is it possible to recover a response file that has been lost or corrupted?

A: Yes. The MRB keeps a backup of all transmitted source and response files. If you have lost a response file, you can contact the MRB at MRB-DL-FTP@dot.state.ma.us to have a copy uploaded to the server. When requesting the restoration of an old response file, please provide the User ID, file name, and submission date of the original file.

Q: What should we do if a file is sent to the MOVEit production server in error?

A: Contact the MRB at MRB-DL-FTP@dot.state.ma.us as soon as you are aware of the problem. The MRB may be able to eliminate the erroneous file if the file has not been scheduled for processing. If the file has been scheduled for processing, then your insurance company must submit corrections for any records processed in error.

Chapter 6 SDIP WEB SERVICES

This chapter provides information on the web service functions available through the Atlas system. These functions use system-to-system communications to allow for real time data retrieval and reporting with the RMV/MRB systems.

Insurers interested in establishing a web services connection with RMV can contact the Merit Rating Board to begin the setup process. For questions about the web services available through RMV or assistance in establishing web services, please contact the Merit Rating Board.

TRANSMISSION SPECIFICS

Transmission Protocol: Simple Object Access Protocol (SOAP) Web Service

Hosted Location: Public Internet

Communication Security: Transport Layer Security (TLS) 1.2

Authentication:

Client Certificate

Authentication is handled over a TLS 1.2 connection which as part of the TLS handshake requests a X.509 client certificate, this is known as Transport Security with Certificate Authentication. The TLS 1.2 connection is terminated at the web service endpoint and the certificate is passed to the application to perform the authentication.

WEB SERVICE FUNCTIONS

SEARCHES

PersonSearchByName

Description:

Allows insurance companies to informally search for a person by name

Notes:

- RequestedRecordCount allows the calling entity to determine how many records come back at once
- FirstRequestedRecordNumber allows the calling entity to specify to start part way through the search ○ *For Example:* If previously the name was searched using a

  RequestedRecordCount of 10 and a FirstRequestedRecordNumber of 1, then the next search might use a RequestedRecordCount of 10 and a FirstRequestedRecordNumber of 11.

PersonSearchByLicense

Description:

Allows insurance companies to informally search for a person by license information

Notes:

- RequestedRecordCount allows the calling entity to determine how many records come back at once
- FirstRequestedRecordNumber allows the calling entity to specify to start part way through the search ○ *For Example:* If previously the name was searched using a

  RequestedRecordCount of 10 and a FirstRequestedRecordNumber of 1, then the next search might use a RequestedRecordCount of 10 and a FirstRequestedRecordNumber of 11.

INQUIRIES

SDIP_Informal_Insurance_Inquiry

Description:

Allows insurance companies to perform research prior to issuing a policy. This type of inquiry does not record a policy with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- Multiple operators can be passed into the Operator_Inquiry element

SDIP_Formal_Insurance_Inquiry

Description:

Allows insurance companies to record a policy with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- Multiple operators can be passed into the Operator_Inquiry element

SDIP_Insurance_Policy_Update

Description:

Allows insurance companies to update a policy with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The entire policy information should be present with all updates to ensure accurate information is recorded.
- The person record will only contain public record information, not all fields will be populated. See the Person Record section of this document for more information.
- The Atlas_Policy_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and speed up the response time.

SDIP_Insurance_Policy_Cancellation

Description:

Allows insurance companies to cancel an existing policy with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The Atlas_Policy_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and increase the response time.

SDIP_Insurance_Policy_Reinstatement

Description:

Allows insurance companies to reinstate a policy with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The entire policy information should be present with all updates to ensure accurate information is recorded.
- The person record will only contain public record information, not all fields will be populated. See the Person Record section of this document for more information.
- The Atlas_Policy_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and increase the response time.

SDIP_Retrieve_Insurance_Policy

Description:

Allows insurance companies to retrieve a specific existing insurance policy with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The Atlas Policy Key is required and can be retrieved from the IncidentUniqueKey field

SDIP_Retrieve_Atlas_Policy_Key

Description:

- Allows insurance companies to retrieve an Atlas_Policy_Key for an existing insurance policy with the Merit Rating Board and Registry of Motor Vehicles

Notes:

The Atlas Policy Key is returned and can be retrieved from the IncidentUniqueKey field

Out of State Incidents

SDIP_Insurance_OOS_Incident_Submission

Description:

Allows insurance companies to submit an Out of State Incident with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The returned field formerly known as *RMV License Return Code* has been renamed to *RMV_License_Status*
- The Atlas_Incident_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and increase the response time.

SDIP_Insurance_OOS_Incident_Amendment

Description:

Allows insurance companies to amend an Out of State Incident with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The entire incident information should be present with all updates to ensure accurate information is recorded.

- The returned field formerly known as *RMV License Return Code* has been renamed to *RMV_License_Status*
- The Atlas_Incident_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and increase the response time.

SDIP_Insurance_OOS_Incident_Reversal

Description:

Allows insurance companies to reverse an Out of State Incident with the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The returned field formerly known as *RMV License Return Code* has been renamed to *RMV_License_Status*
- The Atlas_Incident_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and increase the response time.

NOTICE TO RE-INQUIRE

SDIP_Insurance_Retrieve_Reinquire_Notices

Description:

Allows insurance companies to poll for any open Notices to Re-inquire from the Merit Rating Board and Registry of Motor Vehicles

Notes:

- Notices will be returned until an inquiry or cancellation occurs on the policy

CLAIMS

SDIP_Insurance_Claim_Submission

Description:

Allows insurance companies to submit a claim to the Merit Rating Board and Registry of Motor Vehicles

Notes:

The SDIP_Claim_Record_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and increase the response time.

SDIP_Insurance_Claim_Amendment

Description:

Allows insurance companies to amend a claim that was previously submitted to the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The entire claim information should be present with all updates to ensure accurate information is recorded.
- The SDIP_Claim_Record_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and increase the response time.

SDIP_Insurance_Claim_Reversal

Description:

Allows insurance companies to reverse a claim that was previously submitted to the Merit Rating Board and Registry of Motor Vehicles

Notes:

- The SDIP_Claim_Record_Key field can be used in subsequent web service calls. Using this key is not required but will reduce errors and increase the response time.

SDIP_Retrieve_Insurance_Claim

Description:

Allows insurance companies to retrieve information about a claim that was previously submitted to the Merit Rating Board and Registry of Motor Vehicles

Notes:

The SDIP_Claim_Record_Key field can be used to locate the insurance claim. This key is found in the IncidentUniqueKey.

ClaimsSearchByLicense

Description:

Allows insurance companies to retrieve information about claims by license that were previously submitted to the Merit Rating Board and Registry of Motor Vehicles

WEB SERVICE WSDL

ENDPOINTS (URLS)

QA Environment

Certificate Authentication:
https://atlas-staging-services.massdot.state.ma.us/vs/services/sdip/certauth/

Prod Environment

Certificate Authentication:
https://atlas-services.massdot.state.ma.us/services/sdip/certauth/

DISCLAIMER

WSDLs are available from the endpoints noted above and are included within this document. Even though they are included within this document, we recommend referencing the WSDL from the endpoint for the most up-to-date version as those attached to this document may be out of date.

PERSONRECORD INFORMATION

The person record is a record structure that will be used by many consumers of RMV and MRB data. Insurance companies will be able to receive a large portion of the data, but there are fields contained in the structure that will not be populated by the functions in this document.

Listed below are the fields that will **not** be populated by the functions in this document:

- PrimaryIdentificationType
- PrimaryIdentificationNumber
- IdentificationList
- CurrentPhotoImage
- CurrentSignatureImage
- MedicalCode
- OrganDonor
- ContactInformation
- ResidentialAddressHistory
- FormattedMailingAddress
- MailingAddressHistory
- PersonSurrogateNumber
- ConvictionCount
- Convictions
- SanctionCount

- Sanctions
- CDLSelfCertificationInformation
- LiquorIdExists
- LiquorIdInformation
- ProfessionalLicensesExists
- ProfessionalLicenseInformation

Chapter 7 eSERVICES WEB PORTAL

The RMV maintains an eServices web portal to provide insurers and other business partners with real-time online access to RMV data and enable authorized users to conduct SDIP inquiry and update transactions.

Companies who have been authorized to access RMV data can contact RMV to request eServices portal access. Each company will be required to designate a company eServices administrator, who will be responsible for requesting new accounts, changes in access permissions, and submitting requests to close a user account when they leave a company or when they will no longer require access to RMV data.

eServices training modules will be available through RMV's public-facing eServices portal website. Information on access and training for the eServices web portal is available by contacting RMVBusinessPartners@dot.state.ma.us.

Appendices

Appendix A SDIP Policy Inquiry Request File Specifications

File Naming Convention: SDIPInquiryRequest_CompanyCode_MMddyyyyHHmmss

File Extension: .psv.pgp

File Name Example: SDIPInquiryRequest_U045_06072017080000.psv.pgp

Field Delimiter: ||

File Notes: File will be sent from Insurance Companies to Massachusetts RMV/MRB with the expectation to receive a response file. All types of SDIP inquiries are sent using this file. Records submitted in the same processing cycle through multiple request files will return a single response file containing the response records for all submitted request records.

Header Row Layout:

	Field Position	Description	Max Length	Format	Notes
Header	1	Insurance Service Provider	255		Leave blank if company is submitting their own inquiry
	2	Record Count	10		Should not include header row

Body Row Layout:

	Field Position	Description	Max Length	Format	Notes
Body	1	Transaction Type	1		
	2	Insurance Company Code	3		
	3	Policy Number	16		
	4	Policy Number – Company Use	16		
	5	Policy Effective Date	8	yyyyMMdd	
	6	Policy Expiration Date	8	yyyyMMdd	
	7	Premium Town Code	3		

	8	Market Indicator	1		
	9	Coverage Code	1		
	10	Transaction Effective Date	8	yyyyMMdd	
	11	Operator License Number	30		
	12	Operator License State Code	2		
	13	Operator Surname	40		
	14	Operator Birth Date	8	yyyyMMdd	
	15	Years Driving Experience	2		
	16	Unreported Out-of-State Incidents Indicator	1		
	17	Insurance Company Use	100		

Each data element required to process a policy inquiry transaction is listed below:

SDIP Policy Inquiry Request Record Requirements

Field Number	Description	Required /Optional [9]
H1	Insurance Service Provider	R
H2	Record Count	R
B1	Transaction Type	R
B2	Insurance Company Code	R
B3	Policy Number	R
B4	Policy Number – Company Use	O
B5	Policy Effective Date	R
B6	Policy Expiration Date	R
B7	Premium Town Code	R
B8	Market Indicator	R
B9	Coverage Code	R
B10	Transaction Effective Date	R
B11	Operator License Number	R
B12	Operator License State Code	R
B13	Operator Surname	R
B14	Operator Birth Date	R
B15	Years Driving Experience	R
B16	Unreported Out-of-State Incidents Indicator	R
B17	Insurance Company Use	O

SDIP Policy Inquiry Request Record Data Element Definitions

Field

Number Data Element Definition

H1 Insurance Service Provider. Enter the four-character MRB userid assigned to the insurance company or service provider.

H2 Record Count. Enter the total number of policy inquiry request records included in the file. The header row should not be included in this count.

B1 Transaction Type. Enter the one-digit code to identify the transaction. The valid Transaction Types are defined in "Section 2.2.3 Transaction Types" of "Chapter 2 POLICY INQUIRIES".

B2 Insurance Company Code. Enter the three-digit code assigned to the insurance company by the Commonwealth Automobile Reinsurers (CAR).

B3 Policy Number. Enter the policy number by which this policy may be referenced in the insurance company files.

B4 Policy Number-Company Use. This field is for company use only. Companies may choose to leave this field empty.

B5 Policy Effective Date. Enter the effective date of the policy in the format YYYYMMDD. For example, the policy effective date January 1, 2006 should be entered as "20060101".

B6 Policy Expiration Date. Enter the expiration date of the policy in the format YYYYMMDD.

B7 Premium Town Code. Enter the three-digit code for the place of principal garaging (i.e., rating town) from the appendix for "Premium and Accident Town Tables" of the Massachusetts Private Passenger Automobile Statistical Plan[10]. If the vehicle is not principally garaged in Massachusetts, use the appropriate out-of-state Town Code.

B8 Market Indicator. Enter "V" for voluntary or not ceded business. Enter "F" for ceded business.

[10] https://www.commauto.com

Field Number Data Element Definition

B9 Coverage Code. Enter “1” for Property Damage Liability mandatory coverage; enter “2” for Collision only coverage; enter “3” for Property Damage Liability mandatory coverage plus Collision coverage.

B10 Transaction Effective Date. Enter the Policy Effective Date for a New Business, Renewal or Information Only transaction. Enter the effective date of the endorsement for a Change Listed Operator, Add Collision, or Add Property Damage Liability transaction. Enter the effective date of the reinstatement for a Reinstatement transaction. Enter this date in the format YYYYMMDD.

B11 Operator License Number. Enter the driver license number exactly as it appears on the operator driver license. If the current driver license is suspended or revoked or in any other way withdrawn by the state of record, that license number should be entered.

B12 Operator License State Code. Enter “MA” if the driver license number was issued in Massachusetts. Otherwise, enter the code for the state, territory, country, or Canadian province that issued this driver license from “Appendix M State Code”.

B13 Operator Surname. Enter the operator surname exactly as it appears on the operator driver license.

B14 Operator Birth Date. Enter the birth date from the operator driver license in the format YYYYMMDD.

B15 Years Driving Experience. Enter the number of years of driving experience from 00 through 06 to indicate the number of full years of driving experience the operator had within the six-year period immediately preceding the policy effective date. Use the same rules for determining the years of driving experience as are currently used for determining the Rating Class. For example, an operator who would be assigned a Rating Class 10 would be assigned Years Driving Experience 06.

Field Number Data Element Definition

B16 Unreported Out-of-State Incidents Indicator. This field must contain a value of “Y” or “N”. A value of “Y” means the operator has Out-ofState incidents that have not been reported to the MRB or has a driving record request pending. A value of “N” means that the operator has no Out-of-State incidents or the Out-of-State incidents have been reported to the MRB.

B17 Insurance Company Use. This field is for company use only. Companies may choose to leave this field empty.

Appendix B SDIP Policy Inquiry Response File Specifications

File Naming Convention: SDIPInquiryResponse_CompanyCode_MMddyyyyHHmmss

File Extension: .psv.pgp

File Name Example: SDIPInquiryResponse_U045_06072017190000.psv.pgp

Field Delimiter: ||

File Notes: File will be sent from Massachusetts RMV/MRB to Insurance Companies based on a received inquiry file. All types of SDIP inquiries will be responded to using this file. Records submitted in the same processing cycle through multiple request files will return a single response file containing the response records for all submitted request records.

Header Row Layout:

	Field Position	Description	Max Length	Format	Notes
Header	1	Insurance Service Provider	255		
	2	Response Count	10		Should not include header row

Body Row Layout:

	Field Position	Description	Max Length	Format	Notes
Body	1	Input: Transaction Type	1		
	2	Input: Insurance Company Code	3		
	3	Input: Policy Number	16		
	4	Input: Policy Number – Company Use	16		
	5	Input: Policy Effective Date	8	yyyyMMdd	
	6	Input: Policy Expiration Date	8	yyyyMMdd	
	7	Input: Premium Town Code	3		
	8	Input: Market Indicator	1		
	9	Input: Coverage Code	1		
	10	Input: Transaction Effective Date	8	yyyyMMdd	

	11	Input: Operator License Number	30		
	12	Input: Operator License State Code	2		
	13	Input: Operator Surname	40		
	14	Input: Operator Birth Date	8	yyyyMMdd	
	15	Input: Years Driving Experience	2		
	16	Input: Unreported Out-ofState Incidents Indicator	1		
	17	Input: Insurance Company Use	100		
	18	RMV License Number	30		
	19	RMV License State Code	2		
	20	RMV Surname	40		
	21	RMV Birth Date	8	yyyyMMdd	
	22	RMV License Status	1		Formerly RMV License Return Code
	23	MRB Process Date	8	yyyyMMdd	
	24	MRB Error Code 1	2		
	25	MRB Error Code 2	2		
	26	MRB Error Code 3	2		
	27	MRB Error Code 4	2		
	28	MRB Error Code 5	2		
	29	Operator SDIP Points	2		
	30	Incident Type	1		
	31	Incident Code	30		
	32	Incident Date	8	yyyyMMdd	
	33	Incident Surcharge Date	8	yyyyMMdd	
	34	Incident (SDIP Statement) Description	255		
	35	Incident Number of Points	2		
	36	Operator Incident-Free Period	2		
	37	Operator Experience Date	8	yyyyMMdd	
	38	Potential Extra Risk Indicator	1		
	39	Years Licensed	2		
	40	RMV Date Licensed	8	yyyyMMdd	

	41	RMV Driver Training Status	1		
	42	RMV Sex	1		
	43	Operator Clean-in-Three Indicator	1		
	44	Legacy Incident Code	30		
	45	Legacy Incident Description	255		

SDIP Policy Inquiry Response Record Data Element Definitions

Field Number ***Data Element Definition***

H1 Insurance Service Provider. This field contains the four-character MRB userid assigned to the insurance company or service provider and entered on the SDIP Inquiry Request File header.

H2 Record Count. This field contains the total number of policy inquiry request records included in the SDIP Inquiry Request File. The header row is not included in this count.

B1-B17 Input: Policy Inquiry Source Record. This field contains the Policy Inquiry Source Record that was submitted by the insurer to the MRB.

B18 RMV License Number. The RMV License Number field contains either:

- the Massachusetts driver license number associated with the operator on the Atlas system, if one exists, or;
- the non-Massachusetts (out-of-state or foreign) driver license number associated with the operator on the Atlas system, if one exists, or;
- the license number provided by the insurer in the SDIP Inquiry Request Record.

B19 RMV License State Code. This field contains the two-character license state code associated with the RMV License Number provided in B18.

B20 RMV Surname. This field contains the full surname associated with the operator record, if one exists, or contains the full surname provided by the insurer in the SDIP Inquiry Request Record.

B21 RMV Birth Date. This field contains the date of birth (yyyymmdd) associated with the operator record, if one exists, or contains the date of birth provided by the insurer in the SDIP Inquiry Request Record.

B22 RMV License Status. For a non-error SDIP Inquiry Response Record, this RMV License Status identifies the type of license in the RMV License Number field. See "Appendix O RMV License Status Code".

B23 MRB Process Date. This field contains the date on which this SDIP Inquiry Response Record was created (yyyymmdd).

B24-28 MRB Error Code (1-5). When Operator SDIP Points contains a value of "E0", up to 5 codes maybe be returned to explain the reason the SDIP Inquiry Source Record was rejected. Each error code is described in "Appendix P MRB Error Code Policy Inquiry Response".

B29 Operator SDIP Points. This field contains the total number of Surcharge Points from 00 through 45 or a value of "99" to indicate the Excellent Driver Discount Plus (6-year credit), or the value of "98" to indicate the Excellent Driver Discount (5-year credit). This field contains a value of "E0" to indicate the Policy Inquiry Source Record has one or more errors.

B30 Incident Type. For an at-fault accident, this field contains a value of "4". For a traffic law violation, this field contains a value of "3". For an incident from an OOS driving record, this field contains a value of "3". If the operator has no surchargeable incidents or if the Policy Inquiry Source Record was rejected with errors, then this field = spaces.

B31 Incident Code. If Field Number B30 Incident Type = "3" this field contains the Violation Code. If Field Number 11 = "4", this field contains the loss amount of the highest-loss-amount (surchargeable) claim for the at-fault accident. If the operator has no surchargeable incidents or if the Policy Inquiry Source Record was rejected with errors, then this field = spaces.

B32 Incident Date. For an at-fault accident, this field contains the Incident Date submitted by the insurer on the SDIP Claim Source Record. For a traffic law violation, this field contains the Date of Offense from the citation document. For an OOS incident, this field contains the Incident Date from the OOS driving record. If the operator has no surchargeable incidents or if the Policy Inquiry Source Record was rejected with errors, then this field = spaces.

B33 Incident Surcharge Date. For an at-fault accident, this field contains the Notice Date submitted by the insurer on the SDIP Claim Source Record. For a traffic law violation, this field contains the Disposition Date of the judgment written by the Court Representative on the citation document, the date the civil assessment was paid, the date of the court judgment at a civil hearing, or the default date set by the RMV when neither payment nor hearing request was received on time for a citation containing all civil infractions. For an OOS incident, this field contains the Conviction Date from the OOS driving record. If the operator has no surchargeable incidents or if the Policy Inquiry Source Record was rejected with errors, then this field = spaces.

B34 Incident (SDIP Statement) Description. This field contains the description of the surchargeable incident that is to be printed on the Safe Driver Insurance Plan Statement Incident Line. This description of the surchargeable incident must be displayed on the Safe Driver Insurance Plan Statement. If the operator has no surchargeable incidents or if the Policy Inquiry Source Record was rejected with errors, then this field = spaces.

B35 Incident Number of Points. This field contains the number of Surcharge Points for this incident. If the operator has no surchargeable incidents or if the Policy Inquiry Source Record was rejected with errors, then this field = spaces.

B36 Operator Incident-Free Period. This field contains the number of consecutive Incident-Free Years immediately preceding the Policy Effective Date and within the Policy Experience Period of the policy for which the operator had a valid driver's license and had no surchargeable incidents.

B37 Operator Experience Date. This field contains the beginning date of the Policy Experience Period (six years) or a later date if the operator has fewer than six years of driving experience.

B38 Potential Extra Risk Indicator (DWI Alcohol Program). This field is set to “1” to indicate that the court reported a “Guilty” judgment on a

violation of RMV violation code 90 24D “DWI ALCOHOL PROGRAM” and is set to “0” for all other incidents.

B39 Years Licensed. This field contains the number of years licensed for this driver up to a maximum of six (6) years. The number of years licensed is determined from the RMV License Record or the number of years of driving experience submitted by the insurer on the Policy Inquiry Request Record.

B40 RMV Date Licensed. For a Massachusetts licensed driver, this field contains the date first licensed from the RMV License Record.

B41 RMV Driver Training Status. For a Massachusetts licensed driver, this field contains the driver training status from the RMV License Record as follows: “Y” = driver has passed a driver education course; “N” = driver has not passed a driver education course; “U” = Unknown.

B42 RMV Sex. For a Massachusetts licensed driver, this field contains the sex code from the RMV License Record as follows: “M” = male; “F” = female; “U” = Unknown.

B43 Operator Clean-in-Three Indicator. This field contains the operator’s Clean-in-Three indicator as follows: “0” = operator is not Clean-in-Three; “1” = operator is Clean-in-Three; space=Unknown.

B44 Legacy Incident Code. This field provides the ALARS equivalent of the Incident Code.

B45 Legacy Incident Description. This field provides the ALARS equivalent of the Incident (SDIP Statement) Description.

Appendix C SDIP Claim Submission File Specifications

File Naming Convention: SDIPClaimSubmission_CompanyCode_MMddyyyyHHmmss

File Extension: .psv.pgp

File Name Example: SDIPClaimSubmission_U045_06072017080000.psv.pgp

Field Delimiter: ||

File Notes: File will be sent from Insurance Companies to Massachusetts RMV/MRB containing claim information with the expectation to receive a response file. Please note the new expectation for the claim's loss value. Records submitted in the same processing cycle through multiple submission files will return a single response file containing the response records for all submitted records.

Header Row Layout:

	Field Position	Description	Max Length	Format	Notes
Header	1	Insurance Service Provider	255		Leave blank if company is submitting their own inquiry
	2	Claim Record Count	10		Should not include header row

Body Row Layout:

	Field Position	Description	Max Length	Format	Notes
Body	1	Transaction Code	2		
	2	Insurance Company Code	3		
	3	Policyholder License Number	30		
	4	Policyholder License State Code	2		
	5	Policyholder Surname	40		
	6	Policyholder First Name	40		
	7	Policyholder Middle Name	35		
	8	Policyholder Birth Date	8	yyyyMMdd	
	9	Policyholder Street Address 1	255		
	10	Policyholder Street Address 2	255		
	11	Policyholder Address City	100		

	12	Policyholder Address State Code	2		
	13	Policyholder Address Zip Code	10		
	14	Incident Date	8	yyyyMMdd	
	15	Notice Date	8	yyyyMMdd	
	16	Incident Location Code	3		
	17	Premium Town Code	3		
	18	Type of Loss Code	2		
	19	Catastrophe Code	2		
	20	Surcharge Code: Standard of Fault	2		
	21	Claim Identification Number	16		
	22	Policy Number	16		
	23	Policy Number Company Use	16		
	24	Policy Effective Date	8	yyyyMMdd	
	25	Total Loss Amount	8		Should reflect total loss, even when an update is being submitted
	26	Vehicle Identification Number	17		
	27	Vehicle Class Code	4		
	28	Loss Payee Surname	40		
	29	Loss Payee Street Address	255		
	30	Involved Operator License Number	30		
	31	Involved Operator License State Code	2		
	32	Involved Operator Surname	40		
	33	Involved Operator First Name	40		
	34	Involved Operator Middle Name	35		
	35	Involved Operator Birth Date	8	yyyyMMdd	
	36	Involved Operator Street Address 1	255		
	37	Involved Operator Street Address 2	255		
	38	Involved Operator Address City	100		
	39	Involved Operator Address State Code	2		
	40	Involved Operator Address Zip Code	10		
	41	Reversal Reason Code	2		
	42	Insurance Company Use	100		

SDIP Claim Submission Record Requirements for an at-fault accident claim

Each data element required to process an at-fault accident transaction is listed below.

Field Number	Description	Code 41[11]	Code 42[11]	Code 43[11]	Code 44[11]
H1	Insurance Service Provider	R	R	R	R
H2	Claim Record Count	R	R	R	R
B1	Transaction Code	R	R	R	R
B2	Insurance Company Code	R	R	R	R
B3	Policyholder License Number	R	R	R	R
B4	Policyholder License State Code	R	R	R	R
B5	Policyholder Surname	R	R	R	R
B6	Policyholder First Name	R	R	R	R
B7	Policyholder Middle Name	O	O	O	O
B8	Policyholder Birth Date	R	R	R	R
B9	Policyholder Street Address 1	O1	O	O	O
B10	Policyholder Street Address 2	O	O	O	O
B11	Policyholder Address City	O1	O	O	O
B12	Policyholder Address State Code	O1	O	O	O
B13	Policyholder Address Zip Code	O1	O	O	O
B14	Incident Date	R	R	R	R
B15	Notice Date	R	R	R	R

[11] R=Required; O=Optional; O1=Required if the Policyholder License State Code is not = MA; O2=Must be spaces or zeroes; O3=Required if the Involved Operator is not the Policyholder; O4=Required if the Involved Operator is not the Policyholder and the Involved Operator License State Code is not = MA.

Field Number	Description	Code 41[11]	Code 42[11]	Code 43[11]	Code 44[11]
B16	Incident Location Code	R	R	R	R
B17	Premium Town Code	R	O	O	R
B18	Type of Loss Code	R	R	O	O
B19	Catastrophe Code	N/A	N/A	N/A	N/A
B20	Surcharge Code: Standard of Fault	R	O	O	R
B21	Claim Identification Number	R	R	R	R
B22	Policy Number	R	R	R	R
B23	Policy Number Company Use	O	O	O	O
B24	Policy Effective Date	R	R	R	R
B25	Total Loss Amount	R	R	O2	O2
B26	Vehicle Identification Number	R	O	O	R
B27	Vehicle Class Code	R	O	O	R
B28	Loss Payee Surname	N/A	N/A	N/A	N/A
B29	Loss Payee Street Address	N/A	N/A	N/A	N/A
B30	Involved Operator License Number	O3	O3	O3	O3
B31	Involved Operator License State Code	O3	O3	O3	O3
B32	Involved Operator Surname	O3	O3	O3	O3
B33	Involved Operator First Name	O3	O3	O3	O3
B34	Involved Operator Middle Name	O	O	O	O
B35	Involved Operator Birth Date	O3	O3	O3	O3
B36	Involved Operator Street Address 1	O4	O4	O4	O4
B37	Involved Operator Street Address 2	O	O	O	O

Field Number	Description	Code 41[11]	Code 42[11]	Code 43[11]	Code 44[11]
B38	Involved Operator Address City	O4	O4	O4	O4
B39	Involved Operator Address State Code	O4	O4	O4	O4
B40	Involved Operator Address Zip Code	O4	O4	O4	O4
B41	Reversal Reason Code	N/A	N/A	R	N/A
B42	Insurance Company Use	O	O	O	O

SDIP Claim Source Record Requirements for a comprehensive claim

Each data element required to process a comprehensive claim transaction is listed below.

Field Number	Description	Code 51[12]	Code 52[11]	Code 53[11]	Code 54[11]
H1	Insurance Service Provider	R	R	R	R
H2	Claim Record Count	R	R	R	R
B1	Transaction Code	R	R	R	R
B2	Insurance Company Code	R	R	R	R
B3	Policyholder License Number	R	R	R	R
B4	Policyholder License State Code	R	R	R	R
B5	Policyholder Surname	R	R	R	R
B6	Policyholder First Name	R	R	R	R
B7	Policyholder Middle Name	O	O	O	O
B8	Policyholder Birth Date	R	R	R	R
B9	Policyholder Street Address 1	O1	O	O	O

[12] R=Required data element; O=Optional; O1=Required if the Policyholder License State Code is not = MA; O2=Must be spaces or zeroes; Rg=Required except for Type of Loss Code = “03” (glass)

Field Number	Description	Code 51[12]	Code 52[11]	Code 53[11]	Code 54[11]
B10	Policyholder Street Address 2	O	O	O	O
B11	Policyholder Address City	O1	O	O	O
B12	Policyholder Address State Code	O1	O	O	O
B13	Policyholder Address Zip Code	O1	O	O	O
B14	Incident Date	R	R	R	R
B15	Notice Date	R	R	R	R
B16	Incident Location Code	R	R	R	R
B17	Premium Town Code	R	O	O	R
B18	Type of Loss Code	R	R	O	O
B19	Catastrophe Code	O	O	O	O
B20	Surcharge Code: Standard of Fault	N/A	N/A	N/A	N/A
B21	Claim Identification Number	R	R	R	R
B22	Policy Number	R	R	R	R
B23	Policy Number Company Use	O	O	O	O
B24	Policy Effective Date	R	R	R	R
B25	Total Loss Amount	R	R	O2	O2
B26	Vehicle Identification Number	R	O	O	R
B27	Vehicle Class Code	R	O	O	R
B28	Loss Payee Surname	Rg	O	O	Rg
B29	Loss Payee Street Address	Rg	O	O	Rg
B30	Involved Operator License Number	N/A	N/A	N/A	N/A
B31	Involved Operator License State Code	N/A	N/A	N/A	N/A

Field Number	Description	Code 51[12]	Code 52[11]	Code 53[11]	Code 54[11]
B32	Involved Operator Surname	N/A	N/A	N/A	N/A
B33	Involved Operator First Name	N/A	N/A	N/A	N/A
B34	Involved Operator Middle Name	N/A	N/A	N/A	N/A
B35	Involved Operator Birth Date	N/A	N/A	N/A	N/A
B36	Involved Operator Street Address 1	N/A	N/A	N/A	N/A
B37	Involved Operator Street Address 2	N/A	N/A	N/A	N/A
B38	Involved Operator Address City	N/A	N/A	N/A	N/A
B39	Involved Operator Address State Code	N/A	N/A	N/A	N/A
B40	Involved Operator Address Zip Code	N/A	N/A	N/A	N/A
B41	Reversal Reason Code	N/A	N/A	R	N/A
B42	Insurance Company Use	O	O	O	O

Table 12: Comprehensive Claims Source Record Requirements

SDIP Claim Submission Record Data Element Definitions

Field Number ***Data Element Definition***

H1 Insurance Service Provider. Enter the four-character MRB userid assigned to the insurance company or service provider.

H2 Claim Record Count. This field contains the total number of claim records included in the SDIP Claim Submission File. The header row is not included in this count.

B1 Transaction Code. Enter the two-character code to identify the transaction. The first character of the transaction code, the Transaction Type contains a value of “4” for an at-fault accident claim or a value of “5” for a comprehensive claim. “Chapter 3 SDIP CLAIMS” defines the transaction codes in “Section 3.3.3 At-Fault Accident Claim Transaction Codes” and “Section 3.3.4 Comprehensive Claim Transaction Codes”.

B2 Insurance Company Code. Enter the three-digit code assigned by CAR to the insurer that paid this claim.

B3 Policyholder License Number. Enter the driver license number exactly as it appears on the policyholder’s driver license. If the current driver’s license is suspended or revoked or in any other way withdrawn by the state of record, that license number should be entered. If the policyholder has no driver license, enter “NOLICENSE”.

B4 Policyholder License State Code. Enter “MA” if the driver license number of the policyholder was issued in Massachusetts. Otherwise, enter the code for the state, territory, country, or Canadian province that issued this driver license using a code from “Appendix M State Code”. If the policyholder does not possess a driver license and Field Number B3 contains a value of “NOLICENSE”, enter “XX”.

B5 Policyholder Surname. Enter the policyholder surname as it appears on the policyholder’s driver license.

B6 Policyholder First Name. Enter the policyholder first name as it appears on the policyholder’s driver license.

B7 Policyholder Middle Name. This field is optional. Enter the policyholder middle name.

Field Number ***Data Element Definition***

B8 Policyholder Birth Date. Enter the birth date from the policyholder's driver license in the format YYYYMMDD.

B9 Policyholder Street Address 1. This field is required only if Policyholder License State Code is not = "MA". Enter the policyholder's current street address.

B10 Policyholder Street Address 2. This field is not required if Policyholder License State Code = "MA" and is optional if Policyholder License State Code is not = "MA". Enter the policyholder's additional street address information, such as an apartment number, if needed.

B11 Policyholder Address City. This field is required only if Policyholder License State Code is not = "MA". Enter the city of the policyholder's current address. If the Policyholder Address State Code = "MA", this field must contain a town name from the RMV Massachusetts town name validation table. "Appendix N Massachusetts Town Name" contains the RMV Massachusetts town name validation table.

B12 Policyholder Address State Code. This field is required only if Policyholder License State Code is not = "MA". Enter the state code of the policyholder's current address.

B13 Policyholder Address Zip Code. This field is required only if Policyholder License State Code is not = "MA". Enter the zip code of the policyholder's current address.

B14 Incident Date. Enter the date the incident occurred in the format YYYYMMDD. For an at-fault accident claim, this is the date the accident occurred.

B15 Notice Date. In the case of a surchargeable at-fault accident claim this date should reflect the date the Surcharge Notice was sent to the involved operator and the policyholder (if different from the involved operator) in the format YYYYMMDD, and should coincide with the date that payment was made that caused the accident to exceed the surcharge threshold for a minor accident. In the case of a comprehensive claim, this date should reflect the date the loss amount was paid in the format YYYYMMDD.

Field
Number Data Element Definition

B16 Incident Location Code. Enter the three-digit code for the incident location. Use the location code from the appendix for "Premium and Accident Town Tables" of the Massachusetts Private Passenger Automobile Statistical Plan. If the incident occurred outside of Massachusetts, use the appropriate Out-of-State Town Code.

B17 Premium Town Code. Enter the three-digit code for the place of principal garaging (i.e., rating town). Use the town code from the appendix for "Premium and Accident Town Tables" of the Massachusetts Private Passenger Automobile Statistical Plan. If the vehicle is not principally garaged in Massachusetts, use the appropriate Out-of-State Town Code.

B18 Type of Loss Code. For an at-fault accident claim, enter the code to describe the coverage under which the claim was paid: "10" = Collision; "11" = Property Damage Liability; "12" = Bodily Injury Liability; "13"= Personal Injury Protection. If this field contains a value of "12" when the Incident Date is before 01/01/2006, or if this field contains a value of "13" when the Incident date is before 04/01/2008, the record is rejected with Error Code 08 (Incident Date). For a comprehensive claim, enter the code which describes the type of loss: "01" = Fire; "02" = Theft; "03" = Glass; "05" = Malicious Mischief and Vandalism; "06" = Windstorm, Earthquake, Hail, Explosion, Tornado, Cyclone and Water Damage; "07" = Flood and Rising Water; "09" = Miscellaneous.

B19 Catastrophe Code. This field is for comprehensive claims only. If this claim resulted from a catastrophe, enter the two-digit code for the catastrophe as defined by the Insurance Services Office (ISO). Otherwise, leave this field blank.

B20 Surcharge Code: Standard of Fault. This field is for at-fault accident claims only. Enter the two-digit Standard of Fault Code that represents the reason that this claim is considered an at-fault accident claim from "Appendix J Surcharge Code (Standard of Fault)".

Field Number ***Data Element Definition***

B21 Claim Identification Number. Enter the first sixteen (16) characters of the claim number associated with the loss amount reported in this claim transaction. This claim identification number must be exactly the same as the claim identification number for the corresponding statistical loss records reported to the designated statistical agent (CAR).

B22 Policy Number. Enter the policy number by which this policy may be referenced in the insurance company files.

B23 Policy Number-Company Use. This optional field is for company use only and may contain any alpha or numeric combinations.

B24 Policy Effective Date. Enter the effective date of the policy in the format YYYYMMDD.

B25 Total Loss Amount. For either an Add Original Claim transaction (41 or 51) or a Change Loss Amount transaction (42 or 52), enter the total loss amount paid for this Type of Loss or a value of “99999999” if the loss amount paid exceeds $99,999,999.

B26 Vehicle Identification Number. Enter the Vehicle Identification Number exactly as it appears on the vehicle involved in this claim incident.

B27 Vehicle Class Code. Enter the four-digit vehicle class code for the vehicle involved in this claim incident from the Massachusetts Private Passenger Automobile Statistical Plan.

B28 Loss Payee Surname. This field is for comprehensive claims only. This field is not required for a comprehensive claim with Type of Loss = “03” (Glass). Enter the surname of the loss payee.

Field
Number Data Element Definition

B29 Loss Payee Street Address. This field is for comprehensive claims only, but is not required for a comprehensive claim with Type of Loss = “03” (Glass). Enter the street address to which this claim payment was mailed.

Fields B30 through B40 *are required for an at-fault accident claim transaction only if the operator involved in the at-fault accident is not the same person as the policyholder. These fields are not required for a comprehensive claim transaction*

B30 Involved Operator License Number. Enter the driver license number exactly as it appears on the operator's driver license. If the current driver's license is suspended or revoked or in any other way withdrawn by the state of record, that license number should be entered. If the operator has no driver license, enter "NOLICENSE".

B31 Involved Operator License State Code. Enter “MA” if the driver license number of the operator was issued in Massachusetts. Otherwise, enter the code for the state, territory, country, or Canadian province that issued this driver license from “Appendix M State Code”. If the operator does not possess a driver license and Field Number B30 contains a value of "NOLICENSE", enter "XX".

B32 Involved Operator Surname. Enter the operator surname as it appears on the operator’s driver license.

B33 Involved Operator First Name. Enter the operator first name as it appears on the operator’s driver license.

B34 Involved Operator Middle Name. This field is optional. Enter the operator middle name.

B35 Involved Operator Birth Date. Enter the birth date from the operator driver license in the format YYYYMMDD.

Field Number ***Data Element Definition***

B36 Involved Operator Street Address 1. This field is required only if Involved Operator License State Code is not = “MA”. Enter the operator’s current street address.

B37 Involved Operator Street Address 2. This field is not required if Operator License State Code = “MA” and is optional if Operator License State Code is not = “MA”. Enter the operator’s additional street address information, such as an apartment number, if needed.

B38 Involved Operator Address City. This field is required only if Involved Operator License State Code is not = “MA”. Enter the city of the operator’s current address. If the Involved Operator Address State Code = “MA”, this field must contain a town name from the RMV Massachusetts town name validation table. “Appendix N Massachusetts Town Name” contains the RMV Massachusetts town name validation table.

B39 Involved Operator Address State Code. This field is required only if Involved Operator License State Code is not = “MA”. Enter the state code of the operator’s current address.

B40 Involved Operator Address Zip Code. This field is required only if Involved Operator License State Code is not = “MA”. Enter the zip code of the operator’s current address.

B41 Reversal Reason Code. For a Reverse Incident Transaction, enter the two-digit code that represents the reason for the reversal from “Appendix K Reversal Reason Code”.

B42 Insurance Company Use. This space, for insurance company use only, may contain blanks, zeroes, or information to be used by the insurance company.

Table 13: Claims Source Record Data Element Definitions

Appendix D SDIP Claim Response File Specifications

File Naming Convention: SDIPClaimResponse_CompanyCode_MMddyyyyHHmmss

File Extension: .psv.pgp

File Name Example: SDIPClaimResponse_U045_06072017190000.psv.pgp

Field Delimiter: ||

File Notes: File will be sent from Massachusetts RMV/MRB to Insurance Companies based on a received claim submission file. This file will confirm processing of the claim or provide error information for each record submitted. Records submitted in the same processing cycle through multiple submission files will return a single response file containing the response records for all submitted records.

Header Row Layout:

	Field Position	Description	Max Length	Format	Notes
Header	1	Insurance Service Provider	255		
	2	Claim Response Count	10		Should not include header row

Body Row Layout:

	Field Number	Description	Max Length	Format	Notes
Body	1	Input: Transaction Code	2		
	2	Input: Insurance Company Code	3		
	3	Input: Policyholder License Number	30		
	4	Input: Policyholder License State Code	2		
	5	Input: Policyholder Surname	40		
	6	Input: Policyholder First Name	40		
	7	Input: Policyholder Middle Name	35		
	8	Input: Policyholder Birth Date	8	yyyyMMdd	

9	Input: Policyholder Street Address 1	255		
10	Input: Policyholder Street Address 2	255		
11	Input: Policyholder Address City	100		
12	Input: Policyholder Address State Code	2		
13	Input: Policyholder Address Zip Code	10		
14	Input: Incident Date	8	yyyyMMdd	
15	Input: Notice Date	8	yyyyMMdd	
16	Input: Incident Location Code	3		
17	Input: Premium Town Code	3		
18	Input: Type of Loss Code	2		
19	Input: Catastrophe Code	2		
20	Input: Surcharge Code: Standard of Fault	2		
21	Input: Claim Identification Number	16		
22	Input: Policy Number	16		
23	Input: Policy Number Company Use	16		
24	Input: Policy Effective Date	8	yyyyMMdd	
25	Input: Total Loss Amount	8		Should reflect total loss, even when an update is being submitted
26	Input: Vehicle Identification Number	17		
27	Input: Vehicle Class Code	4		
28	Input: Loss Payee Surname	40		
29	Input: Loss Payee Street Address	255		
30	Input: Involved Operator License Number	30		
31	Input: Involved Operator License State Code	2		

	32	Input: Involved Operator Surname	40		
	33	Input: Involved Operator First Name	40		
	34	Input: Involved Operator Middle Name	35		
	35	Input: Involved Operator Birth Date	8	yyyyMMdd	
	36	Input: Involved Operator Street Address 1	255		
	37	Input: Involved Operator Street Address 2	255		
	38	Input: Involved Operator Address City	100		
	39	Input: Involved Operator Address State Code	2		
	40	Input: Involved Operator Address Zip Code	10		
	41	Input: Reversal Reason Code	2		
	42	Input: Insurance Company Use	100		
	43	RMV License Number	30		
	44	RMV Birth Date	8		
	45	RMV License State Code	2		
	46	RMV Surname	40		
	47	RMV First Name	40		
	48	RMV Middle Name	35		
	49	MRB Process Date	8	yyyyMMdd	
	50	MRB Error Code 1	2		
	51	MRB Error Code 2	2		
	52	MRB Error Code 3	2		
	53	MRB Error Code 4	2		
	54	MRB Error Code 5	2		
	55	MRB Error Status	1		

SDIP Claim Response Record Data Element Definitions

Field Number ***Data Element Definition***

H1 Insurance Service Provider. Enter the four-character MRB userid assigned to the insurance company or service provider.

H2 Claim Response Count. This field contains the total number of claim response records included in the SDIP Claim Response File. The header row is not included in this count.

B1-B42 SDIP Claim Submission Record. The SDIP Claim Submission Record sent by the insurer to the MRB.

B43 RMV License Number. This RMV License Number contains the license number of the individual to whom the claim is assigned from the SDIP Claim Submission Record with the following exceptions:

a) This field contains the current Massachusetts driver license number associated with a previous license number that matches the Submission Record license number. For example, this field contains a system assigned number beginning with “S” that is the current license number when the Submission Record license number is a social security number used as a prior license number.

b) This field contains a Massachusetts driver license number associated with a non-Massachusetts license number and license state code that matches the Submission Record license number and license state code.

B44 RMV Birth Date. This RMV Birth Date contains the birth date from the matching RMV person record, or from the Submission Record when no match exists and the Submission Record license state code is not = MA.

B45 RMV License State Code. This field contains the license state code from the matching RMV License record, or from the Claim Submission Record when no matching license is found.

Field Number Data Element Definition

B46 RMV Surname. This field contains the surname from the matching RMV person record, or from the Claim Submission Record when no matching person record is found.

B47 RMV First Name. This field contains the first name from the matching RMV person record, or from the Claim Submission Record when no matching person record is found.

B48 RMV Middle Name. This field contains the middle name from the matching RMV person record, or from the Claim Submission Record when no matching person record is found.

B49 MRB Process Date. This field contains the Atlas system date on which this SDIP Claim Response Record was created.

B50-B54 MRB Error Codes 1-5. When MRB Error Status contains a value of "E", from one to five two-position error codes explain the reason the SDIP Claim Source Record was rejected. Each code describes a data element in error or an error condition. Each error code is described in "Appendix P MRB Error Code SDIP Claim Response".

B55 MRB Error Status. This field is blank if the SDIP Claim Submission Record was accepted, or a value of "E" if the SDIP Claim Submission Record was rejected.

Appendix E SDIP Out of State Incident Submission File Specifications

File Naming Convention: SDIPSubmitOOSIncident_CompanyCode_MMddyyyyHHmmss

File Extension: .psv.pgp

File Name Example: SDIPSubmitOOSIncident_U045_06072017080000.psv.pgp

Field Delimiter: ||

File Notes: File will be sent from Insurance Companies to Massachusetts RMV/MRB containing Out of State Incident information with the expectation to receive a response file. Records submitted in the same processing cycle through multiple submission files will return a single response file containing the response records for all submitted records.

Header Row Layout:

	Field Position	Description	Max Length	Format	Notes
Header	1	Insurance Service Provider	255		Leave blank if company is submitting their own inquiry
	2	Total of Tran Code 71 Records	10		Should not include header row
	3	Total of Tran Code 72 Records	10		Should not include header row
	4	Total of Tran Code 73 Records	10		Should not include header row

Body Row Layout:

	Field Number	Description	Max Length	Format	Notes
Body	1	Transaction Code	2		
	2	Insurance Company Code	3		
	3	Policy Number	16		
	4	Policy Number – Company Use	16		
	5	Policy Effective Date	8	yyyyMMdd	
	6	Operator License Number	30		

	7	Operator License State Code	2		
	8	Operator Last Name	40		
	9	Operator Birth Date	8	yyyyMMdd	
	10	Operator First Name	40		
	11	Operator Middle Name	35		
	12	Operator Street Address 1	255		
	13	Operator Street Address 2	255		
	14	Operator Address City	100		
	15	Operator Address State Code	2		
	16	Operator Address Zip Code	10		
	17	Prior License Number	30		
	18	Prior License State Code	2		
	19	Date First Licensed OOS	8	yyyyMMdd	
	20	Incident Date	8	yyyyMMdd	
	21	Conviction Date	8	yyyyMMdd	
	22	Reporting State Code	2		
	23	MVR Offense Code	10		
	24	MVR Offense Description	255		
	25	ACD Offense Code	3		
	26	Insurance Company Use	100		

SDIP Out of State Incident Submission Record Data Element Definitions

Field Number ***Data Element Definition***

H1 Insurance Service Provider. Enter the four-character MRB userid assigned to the insurance company or service provider.

H2 Total of Transaction Code 71 Records. This field should contain the number of Transaction Code 71 records for the specified insurance company.

H3 Total of Transaction Code 72 Records. This field should contain the number of Transaction Code 72 records for the specified insurance company.

H4 Total of Transaction Code 73 Records. This field should contain the number of Transaction Code 73 records for the specified insurance company.

B1 Transaction Code. Enter the two-character code for the transaction. “Chapter 4 OUT-OF-STATE (OOS) DRIVING RECORDS” defines each transaction code in “Section 4.4 OOS Driving Record Source File”.

B2 Insurance Company Code. Enter the three-digit code assigned to the insurance company by the Commonwealth Automobile Reinsurers (CAR).

B3 Policy Number. Enter the policy number by which this policy may be referenced in the insurance company files.

B4 Policy Number-Company Use. This optional field is for company use only and may be empty or may contain any alpha or numeric combinations.

B5 Policy Effective Date. Enter the effective date of the policy in the format YYYYMMDD.

B6 Operator License Number. Enter the driver license number exactly as it appears on the operator’s driver license. If the current driver’s license is suspended or revoked or in any other way withdrawn by the state of record, that license number should be entered. A value of “NOLICENSE” in this field will be rejected.

Field
Number Data Element Definition

B7 Operator License State Code. Enter "MA" if the driver license number of the operator was issued in Massachusetts. Otherwise, enter the state, territory, country, or Canadian province that issued this driver license using a code from "Appendix M State Code". A value of "XX" in this field will be rejected.

B8 Operator Last Name. Enter the operator surname as it appears on the operator's driver license.

B9 Operator Birth Date. Enter the birth date from the operator's driver license in the format YYYYMMDD.

B10 Operator First Name. This field is required only for Transaction Code 73. Enter the operator first name as it appears on the operator's driver license.

B11 Operator Middle Name. This field is optional for Transaction Code 73. Enter the operator middle name.

B12 Operator Street Address (1). This field is required only for Transaction Code 73. Enter the operator's current street address.

B13 Operator Street Address (2). This field is optional for Transaction Code 73. Enter the operator's additional street address information, such as an apartment number, if needed.

B14 Operator Address City. This field is required only for Transaction Code 73. Enter the city of the operator's current address. If the Operator Address State Code = "MA", this field must contain a town name from the RMV Massachusetts town name validation table. "Appendix N Massachusetts Town Name" contains the RMV Massachusetts town name validation table.

B15 Operator Address State Code. This field is required only for Transaction Code 73. Enter the code for the state, territory, country, or Canadian province of the operator's current address from "Appendix M State Code". The following codes will be rejected: "FR", "OT", "XX", "XT", or "XP".

Field
Number Data Element Definition

B16 Operator Address Zip Code. This field is required only for Transaction Code 73. Enter the zip code of the operator's current address.

B17 Prior License Number. Enter the operator's prior OOS driver license number.

B18 Prior License State Code. Enter the code for the state, territory, country, or Canadian province that issued the operator's prior OOS driver license number using a code from "Appendix M State Code". A value of "XX" in this field will be rejected.

B19 Date First Licensed Out-of-State. Enter the date first licensed out-ofstate in the format YYYYMMDD.

B20 Incident Date. Enter the date the traffic violation or at-fault accident occurred in the format YYYYMMDD.

B21 Conviction Date. Enter the date of conviction for a traffic violation. For an at-fault accident, enter the date the accident occurred because there will be no Surcharge Notice Date for such an accident. Enter this date in the format YYYYMMDD.

B22 Reporting State Code. Enter the code for the state, territory, country, or Canadian province reporting this OOS incident using a code from "Appendix M State Code". For example, if a Florida police officer issued a speeding citation to the operator, then use "FL" as the Reporting State Code. A value of "MA" in this field will be rejected for a traffic violation to prevent adding a duplicate of a traffic violation issued by a Massachusetts police department or a Massachusetts court. A value of "XX" in this field will be rejected.

B23 MVR Offense Code. Enter the MVR Offense (violation) Code from the motor vehicle report (MVR).

B24 MVR Offense Description. Enter the MVR Offense (violation) Description from the motor vehicle report (MVR).

Field Number ***Data Element Definition***

B25 ACD Offense Code. For a traffic violation, enter an ACD Code from "Appendix L ACD Offense (Conviction) Code". For an at-fault accident, enter "AF3" for a 3-point at-fault accident or "AF4" for a 4-point at-fault accident.

B26 Insurance Company Use. This optional field is for insurance company use only and may be empty, or may contain information to be used by the insurance company.

Appendix F SDIP Out of State Incident Response File Specifications

File Naming Convention: SDIPOOSIncidentResponse_CompanyCode_MMddyyyyHHmmss

File Extension: .psv.pgp

File Name Example: SDIPOOSIncidentResponse_U045_06072017190000.psv.pgp

Field Delimiter: ||

File Notes: File will be sent from Massachusetts RMV/MRB to Insurance Companies based on a received out of state incident submission file. This file will confirm processing of incident or provide error information for each record submitted. Records submitted in the same processing cycle through multiple submission files will return a single response file containing the response records for all submitted records.

Header Row Layout:

	Field Position	Description	Max Length	Format	Notes
Header	1	Insurance Service Provider	255		
	2	Input: Total of Tran Code 71 Records	10		Should not include header row
	3	Input: Total of Tran Code 72 Records	10		Should not include header row
	4	Input: Total of Tran Code 73 Records	10		Should not include header row
	5	Received: Total of Tran Code 71 Records	10		Should not include header row
	6	Received: Total of Tran Code 72 Records	10		Should not include header row
	7	Received: Total of Tran Code 73 Records	10		Should not include header row
	8	Rejected: Total of Tran Code 71 Records	10		Should not include header row
	9	Rejected: Total of Tran Code 72 Records	10		Should not include header row
	10	Rejected: Total of Tran Code 73 Records	10		Should not include header row

Body Row Layout:

	Field Number	Description	Max Length	Format	
Body	1	Input: Transaction Code	2		
	2	Input: Insurance Company Code	3		
	3	Input: Policy Number	16		
	4	Input: Policy Number – Company Use	16		
	5	Input: Policy Effective Date	8	yyyyMMdd	
	6	Input: Operator License Number	30		
	7	Input: Operator License State Code	2		
	8	Input: Operator Last Name	40		
	9	Input: Operator Birth Date	8	yyyyMMdd	
	10	Input: Operator First Name	40		
	11	Input: Operator Middle Name	35		
	12	Input: Operator Street Address 1	255		
	13	Input: Operator Street Address 2	255		
	14	Input: Operator Address City	100		
	15	Input: Operator Address State Code	2		
	16	Input: Operator Address Zip Code	10		
	17	Input: Prior License Number	30		
	18	Input: Prior License State Code	2		
	19	Input: Date First Licensed OOS	8		
	20	Input: Incident Date	8	yyyyMMdd	
	21	Input: Conviction Date	8	yyyyMMdd	
	22	Input: Reporting State Code	2		
	23	Input: MVR Offense Code	10		

	24	Input: MVR Offense Description	255		
	25	Input: ACD Offense Code	3		
	26	Input: Insurance Company Use	100		
	27	RMV License Number	30		
	28	RMV License State Code	2		
	29	RMV Surname	40		

	30	RMV Birth Date	8	yyyyMMdd	
	31	RMV License Status	1		
	32	MRB Process Date	8	yyyyMMdd	
	33	MRB Error Code 1	2		
	34	MRB Error Code 2	2		
	35	MRB Error Code 3	2		
	36	MRB Error Code 4	2		
	37	MRB Error Code 5	2		
	38	MRB Error Status	1		

SDIP Out of State Incident Response Record Data Element Definitions

Field Number ***Data Element Definition***

H1 Insurance Service Provider. This field contains the four-character MRB userid assigned to the insurance company or service provider.

H2 Input: Total of Transaction Code 71 Records. This field contains the number of Transaction Code 71 records submitted.

H3 Input: Total of Transaction Code 72 Records. This field contains the number of Transaction Code 72 records submitted.

H4 Input: Total of Transaction Code 73 Records. This field contains the number of Transaction Code 73 records submitted.

H5 Received: Total of Transaction Code 71 Records. This field contains the number of Transaction Code 71 records that were processed successfully.

H6 Received: Total of Transaction Code 72 Records. This field contains the number of Transaction Code 72 records that were processed successfully.

H7 Received: Total of Transaction Code 73 Records. This field contains the number of Transaction Code 73 records that were processed successfully.

H8 Rejected: Total of Transaction Code 71 Records. This field contains the number of Transaction Code 71 records that were rejected for errors.

H9 Rejected: Total of Transaction Code 72 Records. This field contains the number of Transaction Code 72 records that were rejected for errors.

H10 Rejected: Total of Transaction Code 73 Records. This field contains the number of Transaction Code 73 records that were rejected for errors.

B1-B26 Input: SDIP Out of State Incident Submission Record. The SDIP Out of State Incident Submission Record sent by the insurer to the MRB.

Field Number ***Data Element Definition***

B27 RMV License Number. This field contains the value in the Operator License Number field on the OOS Incident Submission Record with the following exceptions:

a) Submission Record License State Code = MA.
This field contains the Massachusetts driver license number associated with a previous license number that exactly matches the Source Record license number. For example, this field contains a system assigned number beginning with “S” that is the current license number when the Submission Record license number is the social security number that is a prior license number.

b) Source Record License State Code not=MA; RMV License State Code=MA.
This field contains the Massachusetts driver license number associated with a previous license number and nonMassachusetts license state code that exactly match the Submission Record license number and license state code.

B28 RMV License State Code. This RMV License State Code contains the value of the Operator License State Code field on the OOS Driving Record Source Record except as explained in 2(b) above.

B29 RMV Surname. This field contains the surname from the matching RMV person record, or from the OOS Incident Submission Record when no matching person record is found.

B30 RMV Birth Date. This field contains the date of birth from the matching RMV person record, or from the OOS Incident Submission Record when no matching person record is found.

Field Number ***Data Element Definition***

B31 RMV License Status. For a non-error record, the RMV License Status Code identifies the type of license in the RMV License field. See "Appendix O RMV License Return Code OOS Driving Record Response".

B32 MRB Process Date. This field contains the Atlas system date on which this OOS Incident Response was created.

B33-B37 MRB Error Code. When MRB Error Status contains a value of "E", from one to five two-position error codes explain the reason the OOS Driving Record Source Record was rejected. Each error code describes a data element in error or an error condition. Each error code is described in "Appendix P MRB Error Code OOS Driving Record Response".

B38 MRB Error Status. This field is empty if the OOS Incident Submission Record was accepted, or a value of "E" if the OOS Incident Submission Record was rejected.

Appendix G SDIP Notice to Reinquire Response File Specifications

File Naming Convention: SDIPNoticeToReinquire_CompanyCode_MMddyyyyHHmmss

File Extension: .psv.pgp

File Name Example: SDIPNoticeToReinquire_U045_06072017080000.psv.pgp

Field Delimiter: ||

File Notes: File will be sent from Massachusetts RMV/MRB to Insurance Companies based on active policy records. This file will contain records where the insurance company should reinquire on the policy.

Header Row Layout:

	Field Position	Description	Max Length	Format	Notes
Header	1	Insurance Service Provider	255		
	2	Reinquire Record Count	10		Should not include header row

Body Row Layout:

	Field Position	Description	Max Length	Format	Notes
Body	1	Insurance Company Code	3		
	2	Policy Number	16		
	3	Policy Effective Date	8	yyyyMMdd	
	4	Policy Expiration Date	8	yyyyMMdd	
	5	Premium Town Code	3		
	6	Market Indicator	1		
	7	Coverage Code	1		
	8	Transaction Type	1		
	9	Transaction Effective Date	8	yyyyMMdd	
	10	Operator License Number	30		
	11	Operator License State Code	2		
	12	Operator Surname	40		
	13	Operator Birth Date	8	yyyyMMdd	
	14	Years Driving Experience	2		
	15	Unreported Out-of-State Incidents Indicator	1		

SDIP Notice to Reinquire Response Record Data Element Definitions

Field Number ***Data Element Definition***

H1 Insurance Service Provider. This field contains the four-character MRB userid assigned to the insurer or insurers' designated NTR recipient.

H2 Notice Record Count. This field contains a count of the Notices to Reinquire contained in the file.

B1 Insurance Company Code. This field contains the three-digit Insurance Company Code from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

B2 Policy Number. This field contains the Policy Number from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

B3 Policy Effective Date. This field contains the effective date of the policy from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued in the format YYYYMMDD.

B4 Policy Expiration Date. This field contains the expiration date of the policy from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued in the format YYYYMMDD.

B5 Premium Town Code. This field contains the three-digit code for the town which is the place of principal garaging (i.e., rating town) from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

B6 Market Indicator. This field contains the Market Indicator from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

B7 Coverage Code. This field contains the Coverage Code from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

B8 Transaction Type. This field contains the Transaction Type from a prior inquiry on the policy-operator for which this Notice to Reinquire is issued.

Field Number ***Data Element Definition***

B9 Transaction Effective Date. This field contains the Transaction Effective Date from a prior inquiry for the policy-operator for which this Notice to Reinquire is issued in the format YYYYMMDD.

B10 Operator License Number. This field contains the current license number of the operator for whom this Notice to Reinquire is issued. This license number may be different from the license number on the insurer's prior policy inquiry.

B11 Operator License State Code. This field contains the license state code of the operator for whom this Notice to Reinquire is issued. This license state code may be different from the license state code on the insurer's prior policy inquiry.

B12 Operator Surname. This field contains the current last name of the operator for whom this Notice to Reinquire is issued. This name may be different from the surname on the insurer's prior policy inquiry.

B13 Operator Birth Date. This field contains the current birth date of the operator for whom this Notice to Reinquire is issued in the format YYYYMMDD. This birth date may be different from the birth date of the insurer's prior policy inquiry.

B14 Years Driving Experience. This field contains the Years Driving Experience from the insurer's prior policy inquiry.

B15 Unreported Out-of-State Incidents Indicator. This field contains the Unreported Out-of-State Incidents Indicator from the insurer's prior policy inquiry.

Appendix H (not used)

Appendix I Schedule of Surcharge Points

Surchargeable Incident Type	*Maximum Surcharge Points*
Major At-Fault Accident	**4**
Incident dates 01/01/2006 through 06/30/2015: A claim payment of over $2000 under either Property Damage Liability (PDL) or Collision Coverage, or under Bodily Injury Liability Coverage if there is neither a surchargeable PDL claim nor a surchargeable Collision claim resulting from the incident with the Bodily Injury Liability claim.	
Incident dates on or after 07/01/2015: A claim payment of over $5000 under PDL or Collision Coverage, or under Bodily Injury Liability Coverage if there is neither a surchargeable PDL claim nor a surchargeable Collision claim resulting from the incident with the Bodily Injury Liability claim.	
Minor At-Fault Accident	**3**
Incident dates 01/01/2006 through 06/30/2015: A claim payment of over $500 but not more than $2000 under PDL or Collision Coverage, or under Bodily Injury Liability Coverage if there is neither a surchargeable PDL claim nor a surchargeable Collision claim resulting from the incident with the Bodily Injury Liability claim.	
Incident dates on or after 07/01/2015: A claim payment of over $1000 but not more than $5000 under PDL or Collision Coverage, or under Bodily Injury Liability Coverage if there is neither a surchargeable PDL claim nor a surchargeable Collision claim resulting from the incident with the Bodily Injury Liability claim.	

Surchargeable Incident Type	*Maximum Surcharge Points*
Major Traffic Law Violation	**5**
Vehicular Homicide, Driving Under the Influence, Driving to Endanger or Reckless Driving, Driving after License Revocation, Driving after License Suspension, Leaving the Scene of an Accident, and Refusing to Obey a Police Officer.	
Incident dates on or after 01/01/2006: Manslaughter, if by a motor vehicle.	
Minor Traffic Law Violation	**2**

Table 14: Schedule of Surcharge Points

Appendix J Surcharge Code (Standard of Fault)

Code ***Description***

01 Collision with a Lawfully or Unlawfully Parked Vehicle.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is in collision with a lawfully or unlawfully parked vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 01 applies to surcharge notices issued from 01/01/1987 through 06/30/1995. It includes standards of fault represented by old Standard of Fault Codes 01 and 02: Collision With A Lawfully or Unlawfully Parked Vehicle. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is in collision with a lawfully or unlawfully parked vehicle, shall be presumed to be at-fault in excess of 50%.

The following definitions apply to surcharge notices issued before 01/01/1987: OLD STANDARD OF FAULT 01: Collision With Lawfully Parked Vehicle. An operator of a vehicle subject to Merit Rating, which is in collision with a lawfully parked vehicle, shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 02: Collision With Unlawfully Parked Vehicle. An operator of a vehicle subject to Merit Rating, which is in collision with an unlawfully parked vehicle, shall be presumed to be at fault in excess of 50%.

03 Rear End Collision.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle that is in collision with the rear section of another vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 03 applies to surcharge notices issued from 01/01/1987 through 06/30/1995: Rear End Collision. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is in collision with the rear of another vehicle, shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987: OLD STANDARD OF FAULT 03: Rear End Collision. An operator of a vehicle subject to Merit Rating, which is in collision with the rear of another vehicle, shall be presumed to be at fault in excess of 50%.

Code ***Description***

05 Out of Lane Collision.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is partially or completely out of its proper lane and is in collision with another vehicle: (a) while being passed by the other vehicle, the passing vehicle being in its proper lane; (b) while passing the other vehicle, the other vehicle being in its proper lane; or (c) while changing or turning into or across the other vehicle's lane. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 05 applies to surcharge notices issued from 01/01/1987 through 06/30/1995. It includes Standards of Fault represented by old Standard of Fault Codes 04, 05, 06, 09 and 23 Failure to Change Lanes With Caution. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is in collision with another vehicle, (A) which is moving in the opposite direction, on the proper side of the center line, (B) while being passed by the other vehicle which passing vehicle is in its proper lane, or (C) while passing the other vehicle which other vehicle is in its proper lane, shall be presumed to be at fault in excess of 50%.

The following definitions apply to surcharge notices issued before 01/01/1987: OLD STANDARD OF FAULT 04: Collision While Passing. An operator of a vehicle subject to Merit Rating, which is in collision with another vehicle while passing the other vehicle, shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 05: Out of Lane Collision. An operator of a vehicle subject to Merit Rating, which, while not entirely within its own lane, is in collision with another vehicle, shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 06: Turn From an Improper Lane. An operator of a vehicle subject to Merit Rating, which, while turning from an improper lane, is in collision with another vehicle, shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 09: Failure to Stay on Right Side of Center Line. An operator of a vehicle subject to Merit Rating which is in collision with another vehicle which is moving in the opposite direction and is being operated on the proper side of the center line shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 23: Failure to Maintain Proper Lane. An operator of a vehicle subject to Merit Rating, which is in a collision with a passing vehicle which passing vehicle is in its proper lane, shall be presumed to be at fault in excess of 50%.

07 Failure to Signal.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is in collision while failing to signal as required by law before turning or changing lanes. (This definition applies to surcharge notices issued on or after 07/01/1995).

The following definition for STANDARD OF FAULT 07 applies to surcharge notices issued from 01/01/1987 through 06/30/95: Failure to Signal. An operator of a vehicle subject to the Safe Driver Insurance Plan who fails to make a signal required by law before turning, changing lanes, or decreasing speed and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 07: Failure to Signal. An operator of a vehicle subject to Merit Rating who fails to make a signal required by law before turning, changing lanes, or decreasing speed and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

Code	*Description*

08 Failure to Proceed with Due Caution from a Traffic Control Signal or Sign.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the operator fails to obey a traffic control signal or sign, or fails to proceed with due caution there from, and whose vehicle is thereafter in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 08 applies to surcharge notices issued from 01/01/1987 through 06/30/1995. It includes Standards of Fault represented by old Standard of Fault Codes 08 and 13. Failure to Proceed With Due Caution From A Traffic Control Signal or Sign. An operator of a vehicle subject to the Safe Driver Insurance Plan who fails to obey a traffic control signal or sign or fails to proceed with caution there from, and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

The following definitions apply to surcharge notices issued before 01/01/1987: OLD STANDARD OF FAULT 08: Failure to Obey a Traffic Signal or Sign. An operator of a vehicle subject to Merit Rating who fails to obey a yield sign, stop sign, flashing red light or other traffic sign or signal, and/or fails to proceed with caution there from, and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 13: Failure to Obey a Traffic Control Signal or Sign. An operator of a vehicle subject to Merit Rating who fails to obey a traffic control signal or sign and whose vehicle is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

09 Collision on Wrong Side of Road.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is in collision with another vehicle which is moving in the opposite direction on the proper side of the roadway or center line. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 09: Failure to Stay on Right Side of Center Line. An operator of a vehicle subject to Merit Rating which is in collision with another vehicle which is moving in the opposite direction and is being operated on the proper side of the center line shall be presumed to be at fault in excess of 50%.

Code	*Description*

10 Operating in the Wrong Direction.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle in the wrong direction on a travel lane, one-way street, or highway, and whose vehicle is thereafter in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 10 applies to surcharge notices issued from 01/01/1987 through 06/30/1995. STANDARD OF FAULT 10: Operating in the Wrong Direction. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is being operated in the wrong direction on a one-way street, highway, or traffic lane, and is in collision with another vehicle, shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 10: Operating in the Wrong Direction on a One-Way Street. An operator of a vehicle subject to Merit Rating, which is in collision with another vehicle while being operated in the wrong direction on a one-way street, highway or traffic lane, shall be presumed to be at fault in excess of 50%.

11 Collision at an Uncontrolled Intersection.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is in collision with another vehicle at an uncontrolled intersection: (a) if the operator’s vehicle enters a main road from a secondary road, (b) if both vehicles enter the intersection at the same time and such operator’s vehicle entered the intersection from the left of the other vehicle, failing to allow the vehicle on the right to proceed, or (c) if the operator’s vehicle enters the intersection at a point in time later than the other vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 11 applies to surcharge notices issued from 01/01/1987 through 06/30/1995. It includes Standards of Fault represented by old Standard of Fault Codes 11 and 12. Collision at an Uncontrolled Intersection. An operator of a vehicle subject to the Safe Driver Insurance Plan which is in collision with another vehicle at an uncontrolled intersection shall be presumed to be at fault in excess of 50% (A) if both vehicles entered the intersection at the same time, and such operator's vehicle entered the intersection from the left of the other vehicle, (B) if said operator's vehicle entered the intersection at a point in time later than the other vehicle, or (C) if said operator enters a main road from a secondary road.

The following definitions apply to surcharge notices issued before 01/01/1987: OLD STANDARD OF FAULT 11: Intersection Collision. An operator of a vehicle subject to Merit Rating which is in collision with another vehicle in an intersection, both vehicles having entered the intersection at the same time, shall be presumed to be at fault in excess of 50% if such operator's vehicle entered the intersection from the left of the other vehicle. OLD STANDARD OF FAULT 12: Intersection Collision Involving Different Times of Entry. An operator of a vehicle subject to Merit Rating which is in collision with another vehicle in an intersection shall be presumed to be at fault in excess of 50% if such operator's vehicle entered the intersection at a point in time later than the other.

Code	*Description*

14 Collision While in the Process of Backing Up.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is in the process of backing up and whose vehicle is thereafter in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 14 applies to surcharge notices issued from 01/01/1987 through 06/30/1995: Collision While Backing Up. An operator of a vehicle subject to the Safe Driver Insurance Plan, which, while backing up or while being operated in reverse gear, is in collision with another vehicle shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 14: Collision While Backing Up. An operator of a vehicle subject to Merit Rating, which, while backing up or being operated in reverse gear, is in collision with another vehicle, shall be presumed to be at fault in excess of 50%.

15 Collision While Making a Left Turn or U-Turn Across the Travel Path of a Vehicle Traveling in the Same or Opposite Direction.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle making a left turn or U-turn across the path of travel of another vehicle moving: (a) in the same direction, or (b) in the opposite direction, and whose vehicle is in a collision with such vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 15 applies to surcharge notices issued from 01/01/1987 through 06/30/1995. It includes Standards of Fault represented by old Standard of Fault Codes 15 and 16. Collision While Making a Left Turn or U-Turn Across the Path of Travel of Oncoming Vehicle. An operator of a vehicle subject to the Safe Driver Insurance Plan, while making a legal or illegal U-turn across the path of travel of a vehicle moving in the opposite direction or while making a left turn across the path of travel of a vehicle moving in the opposite direction, and is in collision with such vehicle, shall be presumed to be at fault in excess of 50%.

The following definitions apply to surcharge notices issued before 01/01/1987: OLD STANDARD OF FAULT 15: Illegal U-Turn. An operator of a vehicle subject to Merit Rating, which, while making an illegal U-Turn is in a collision, shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 16: Left Turn Collision With Vehicle Moving in the Opposite Direction. An operator of a vehicle subject to Merit Rating, which, while making a left turn, is in collision with another vehicle that is moving in the opposite direction, shall be presumed to be at fault in excess of 50%.

Code	*Description*

17 Leaving or Exiting from a Parked Position, Parking Lot, Alley or Driveway.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is leaving or exiting from a parked position, parking lot, alley or driveway, and whose vehicle is in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 17 applies to surcharge notices issued from 01/01/1987 through 06/30/1995: Leaving or Exiting From a Parked Position, Parking Lot, Alley or Driveway. An operator of a vehicle subject to the Safe Driver Insurance Plan, which, while leaving or exiting from a parked position, parking lot, alley, or driveway, is in a collision with another vehicle, shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 17: Leaving or Exiting from a Parked Position, Parking Lot, Alley, or Driveway. An operator of a vehicle subject to Merit Rating, which, while leaving or exiting from a parked position, parking lot, alley, or driveway, is in a collision, shall be presumed to be at fault in excess of 50%.

18 Opened or Opening Vehicle Door(s).

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the vehicle's door or doors are opened or opening resulting in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 18 applies to surcharge notices issued from 01/01/1987 through 06/30/1995: Vehicle Doors Opening. An operator of a vehicle subject to the Safe Driver Insurance Plan whose door or doors are opened, opening, or closing, thereby resulting in a collision with another vehicle shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 18: Vehicle Doors Opened, Opening or Closing. An operator of a vehicle subject to Merit Rating whose door or doors are opened, opening, or closing, thereby resulting in a collision shall be presumed to be at fault in excess of 50%.

Code	*Description*
19	**Single Vehicle Collision.**

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating the only vehicle involved in a collision. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 19 applies to surcharge notices issued from 01/01/1987 through 06/30/1995: Single Vehicle Collision. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is the only vehicle in an accident, shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 19: Single Vehicle Collision. An operator of a vehicle subject to Merit Rating, which is the only vehicle in an accident, shall be presumed to be at fault in excess of 50%.

Code	*Description*
20	**Failure to Obey the Rules and Regulations for Driving.**

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the operator violates any provision of M.G.L. Chapters 85, 89 or 90, or fails to obey the following regulations: the Metropolitan District Commission (350 CMR), Registry of Motor Vehicles (540 CMR), MA Department of Highways (720 CMR), MA Turnpike Authority (730 CMR), or MA Port Authority (740 CMR), and whose vehicle is in a collision with another vehicle. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 20 applies to surcharge notices issued from 01/01/1987 through 06/30/1995. It includes Standards of Fault represented by old Standard of Fault Codes 20, 22, 24, 25, 27, 28 and 29. STANDARD OF FAULT 20: Failure to Obey the Rules and Regulations for Driving on State Highways. An operator of a vehicle subject to the Safe Driver Insurance Plan who fails to obey the Rules and Regulations for driving on State Highways, as adopted by the Department of Public Works, or who violates any provision of M.G.L. Chapters 85, 89, or 90 and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%.

The following definitions apply to surcharge notices issued before 01/01/1987: OLD STANDARD OF FAULT 20: Failure to Use Caution When View is Obstructed. An operator of a vehicle subject to Merit Rating who does not slow down and keep to the right when his or her view is obstructed, and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 22: Failure to Display Required Lights. An operator of a vehicle subject to Merit Rating, which does not display lights as required by Section 15 of Chapter 85 of the General Laws and is in a collision, shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 24: Preventing the Safe Re-Entry of a Passing Vehicle. An operator of a vehicle subject to Merit Rating, which is in collision with another vehicle while preventing the other vehicle's safe re-entry into the operator's lane because such operator increased his or her speed, shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 25: Failure to Stop for School Bus or Camp Bus. An operator of a vehicle subject to Merit Rating who fails to stop for a school bus or camp bus and is in a collision shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 27: Failure to Obey the Rules and Regulations for Driving on State Highways. An operator of a vehicle subject to Merit Rating who fails to obey the Rules and Regulations for driving on State Highways, as adopted by the Department of Public Works in accordance with the provisions of Section 2 of Chapter 85 of the General Laws and whose vehicle is involved in a collision shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 28: Violation of Chapters 85, 89, or 90 of the General Laws. An operator of a vehicle subject to Merit Rating who violates any provisions of Chapters 85, 89 or 90 of the General Laws and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%. OLD STANDARD OF FAULT 29: Failure to Give Right of Way to Emergency Vehicles. An operator of a vehicle subject to Merit Rating who does not give the right-of-way to emergency vehicles as required by Section 7 of Chapter 89 of the General Laws and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%.

Code	*Description*

21 Unattended Vehicle Collision.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the vehicle is left unattended and rolls resulting in a collision. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 21 applies to surcharge notices issued from 01/01/1987 through 06/30/1995: Unattended Vehicle in Downward Grade Collision. An operator of a vehicle subject to the Safe Driver Insurance Plan whose vehicle is left unattended and rolls down a grade and is in a collision shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 21: Unattended Vehicle in Downward Grade Collision. An operator of a vehicle subject to Merit Rating whose vehicle is left unattended and rolls down a grade and is in a collision shall be presumed to be at fault in excess of 50%.

26 Collision While Merging onto a Highway, or into a Rotary.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle merging onto a highway, or into a rotary, when the other vehicle is already on the highway, or in the rotary, resulting in a collision. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 26 applies to surcharge notices issued from 01/01/1987 through 06/30/1995. STANDARD OF FAULT 26: Collision Occurring at the Intersection of Highways or in a Rotary. An operator of a vehicle subject to the Safe Driver Insurance Plan, which is in collision with another vehicle upon entering a highway or rotary while the other vehicle is already on the highway or in the rotary, shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 26: Collision Occurring at the Intersection of Arterial Highways. An operator of a vehicle subject to Merit Rating which is in collision with another vehicle, said other vehicle being on an arterial highway, while the operator's vehicle is approaching from another highway shall be presumed to be at fault in excess of 50%.

Code	*Description*

27 Non-Contact Operator Causing Collision.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle which is not in a collision, but whose actions cause the collision of one or more other vehicles. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition for STANDARD OF FAULT 27 applies to surcharge notices issued from 01/01/1987 through 06/30/1995: Collision Occurs Through Fault of Operator. An operator of a vehicle subject to the Safe Driver Insurance Plan whose actions cause the collision of another vehicle(s), but whose vehicle is not in the collision, shall be presumed to be at fault in excess of 50%.

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 27: Failure to Obey the Rules and Regulations for Driving on State Highways. An operator of a vehicle subject to Merit Rating who fails to obey the Rules and Regulations for driving on State Highways, as adopted by the Department of Public Works in accordance with the provisions of Section 2 of Chapter 85 of the General Laws and whose vehicle is involved in a collision shall be presumed to be at fault in excess of 50%.

29 Failure to Yield the Right of Way to Emergency Vehicles when Required by Law.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when the operator fails to yield the right of way to emergency vehicles (as required by M.G.L. c. 89, § 7) resulting in a collision. (This definition applies to surcharge notices issued on or after 07/01/1995.)

The following definition applies to surcharge notices issued before 01/01/1987. OLD STANDARD OF FAULT 29: Failure to Give Right of Way to Emergency Vehicles. An operator of a vehicle subject to Merit Rating who does not give the right-of-way to emergency vehicles as required by Section 7 of Chapter 89 of the General Laws and whose vehicle is in a collision shall be presumed to be at fault in excess of 50%.

31 Collision at a “T” Intersection.

The operator of a vehicle subject to the Safe Driver Insurance Plan shall be presumed to be more than 50% at fault when operating a vehicle coming from a roadway that terminates onto a throughway and whose vehicle is in a collision with another vehicle traveling on that intersecting throughway. (This definition applies to surcharge notices issued on or after 07/01/1995.)

Table 15: Surcharge Codes

Appendix K Reversal Reason Code

Code	*At-Fault Accident (Trans Code 43)*	*Comprehensive Incident (Trans Code 53)*
01	The at-fault accident was applied to the driving record of the wrong person. The insurer should submit a corrected Add Original Claim Transaction to apply the at-fault accident to the driving record of the correct person.	The comprehensive incident was applied to the driving record of the wrong person. The insurer should submit a corrected Add Original Claim Transaction to apply the comprehensive incident to the driving record of the correct person.
02	The involved operator who was charged for an at-fault accident is determined to have been 50% or less at-fault.	Does not apply.
03	The loss amount has been reduced below the minimum surchargeable amount	The loss amount has been reduced to zero.
04	The involved operator charged for an at-fault accident died within one year of the incident date.	The policyholder charged for a comprehensive incident died within one year of the incident date.
05	The vehicle class of the vehicle involved in the accident is not subject to the SDIP.	The vehicle class of the vehicle involved in the incident is not subject to the SDIP.

06	The involved operator charged for an at-fault accident with a Surcharge Code 30: Failure to Report an Accident to Police When Required by Law, has presented to the insurer documentation proving that an Accident Report was filed in the proper timeframe.	Does not apply.

Code	*At-Fault Accident (Trans Code 43)*	*Comprehensive Incident (Trans Code 53)*
10	An at-fault accident is being reversed because a data element was incorrect. The insurer should submit a corrected Add Original Claim Transaction with necessary changes. If the involved operator is being corrected, please use Reason Code 01.	A comprehensive incident is being reversed because a data element was incorrect. The insurer should submit a corrected Add Original Claim Transaction with necessary changes. If the policyholder is being corrected, please use Reason Code 01.

Table 16: Reversal Reason Codes

The codes below may not be used by insurers.

BA The Massachusetts Division of Insurance Board of Appeal on Motor Vehicle Liability Policies and Bonds (BOA) vacated the at-fault accident surcharge after a surcharge appeal by the involved operator.

SC Upon appeal of a decision by the BOA to uphold an at-fault accident surcharge, a Massachusetts Superior Court vacated the at-fault accident surcharge.

ML The MRB reversed an at-fault accident or a comprehensive incident from one RMV license record and applied it to another RMV license record when incidents for the same individual have been applied to two or more RMV license records.

Appendix L ACD Offense (Conviction) Code

ACD Code Detail List

Based on the AAMVAnet Conviction/Withdrawal Code Dictionary (ACD)

ACD Code	Short Description	Long Description	Surcharge Points
A04	A04 – DUI W BAC >=.04	Driving under the influence of alcohol with BAC of at least .04, but not greater than .079	0
A08	A08 – DUI WITH BAC >=.08	Driving under the influence of alcohol with BAC at or over .08	0
A10	A10 – DUI WITH BAC >=.10	Driving under the influence of alcohol with BAC at or over .10	0
A11	A11 – DUI W/BAC >=.__(DTL REQ)	Driving under the influence of alcohol with BAC at or over _____ (detail field required.)	0
A12	A12 – REFUSED TO TEST (ALCOHOL)	Refusal to submit to test for alcohol – implied consent law	0
A20	A20 – DUI OF ALCOHOL OR DRUGS	Driving under the influence of alcohol or drugs	5
A21	A21 – DUI OF ALCOHOL	Driving under the influence of alcohol	5
A22	A22 – DUI OF DRUGS	Driving under the influence of drugs	5
A23	A23 – DUI OF ALCOHOL AND DRUGS	Driving under the influence of alcohol and drugs	5
A24	A24 – DUI OF MEDICATION	Driving under the influence of medication not intended to intoxicate	2
A25	A25 – DRIVING WHILE IMPAIRED	Driving while impaired	5
A26	A26 – DRINKING WHILE DRIVING	Drinking alcohol while operating a vehicle	0
A31	A31 – ILLEGAL POSSESS (ALCOHOL)	Illegal possession of alcohol	0
A33	A33 – ILLEGAL POSSESS (DRUGS)	Illegal possession of drugs (controlled substances.)	0
A35	A35 – POSSESS OF OPN CONTAINER	Possession of open alcohol container while operating a motor vehicle	0
A41	A41 – INTERLOCK VIOLATION	Driver violation of ignition interlock or immobilization device and/or lease agreement	0
A50	A50 – TRANSPORTING CONTROLLED SUBSTANCE	Motor vehicle used in the commission of a felony involving manufacturing, distributing, or dispensing a controlled substance	0
A60	A60 – UNDERAGE DUI BAC >=.02	Underage convicted of drinking and driving at .02 or higher bac	5
A61	A61 – UNGE ADMIN DUI BAC >=.02	Underage administrative per se – drinking and driving at .02 or higher bac	0
A90	A90 – ADMIN PER SE BAC >=.10	Administrative per se for bac at or over .10	0

ACD Code	Short Description	Long Description	Surcharge Points
A91	A91 – ADMIN PER SE	Admin per se for bac at ____ (detail field required.)	0
A94	A94 – ADMIN PER SE BAC >=.04	Administrative per se for bac of at least .04, but not greater than .079	0
A98	A98 – ADMIN PER SE BAC >=.08	Administrative per se for bac at or over .08	0
B01	B01 – HIT & RUN AFTER ACCIDENT	Hit and run – failure to stop and render aid after accident	2
B02	B02 – HIT & RUN FATAL ACCIDENT	Hit and run – failure to stop and render aid after accident – fatal accident	2
B03	B03 – HIT & RUN PERSNAL INJURY	Hit and run – failure to stop and render aid after accident – personal injury accident	2
B04	B04 – HIT & RUN PROP DAMAGE	Hit and run – failure to stop and render aid after accident – property damage accident	2
B05	B05 – LEAVE SCNE BEFORE POLICE	Leaving accident scene before police arrive	2
B06	B06 – LVSC: FATAL ACCIDENT	Leaving accident scene before police arrive – fatal accident	2
B07	B07 – LVSC: PERSONAL INJURY	Leaving accident scene before police arrive – personal injury accident	2
B08	B08 – LVSC: PROPERTY DAMAGE	Leaving accident before police arrive – property damage accident	2
B14	B14 – REFUSAL TO ID AFTER ACC	Failure to reveal identity after fatal or personal injury accident	2
B19	B19 – DRIVING UNDER OOSO	Violating a driver or vehicle out-of-service order while transporting hazardous materials as defined in 383.5 or operating a vehicle designed to Transport 16 or more passengers, including driver.	0
B20	B20 – DRIVING WHILE WITHDRAWN	Driving while license withdrawn	2
B21	B21 – DRIVING WHILE LIC BARRED	Driving while license barred	2
B22	B22 – DRIVING WHILE CANCELED	Driving while license canceled	2
B23	B23 – DRIVING WHILE LIC DENIED	Driving while license denied	2
B24	B24- DRIVING WHILE LIC DISQUAL	Driving while license disqualified	2
B25	B25 – DRIVING WHILE REVOKED	Driving while license revoked	2
B26	B26 – DRIVING WHILE SUSPENDED	Driving while license suspended	2
B27	B27 – DRIVING WHILE OOS ORDER	Violating a driver or 121pplica out-of-service order (for vilations not covered by b19.)	0
B41	B41 – ALTERED/COUNTERFEIT LIC	Possess or provide counterfeit or altered driver license (includes dl, cdl, and instruction permit) or id	0
B51	B51 – EXPIRED/NO LICENSE	Expired or no non-commercial driver license or permit	2

ACD Code	Short Description	Long Description	Surcharge Points
B56	B56 – DRIVING CMV W/O CDL	Driving a cmv without obtaining a clp or cdl	2
B57	B57 – DRIV CMV W/O CDL POSSESS	Driving a cmv without a clp or cdl in the drivers possession	0
B61	B61 – FAIL TO FILE ACC REPORT	Failure to file accident report	0
B63	B63 – FL TO FILE FUTURE PROOF	Failed to file future proof of financial responsibility	0
B64	B64 – FAIL TO FILE INS CERT	Failed to file insurance certification	2
B65	B65 – FL TO FILE MED/DIS CERT	Failed to file medical certification/disability information	0
B74	B74 – FAIL TO SHOW PROOF INS	Failed to show insurance certification	2
B78	B78 – FAIL TO SHOW ID	Failed to show non-commercial driver license (includes instruction permit.)	0
B91	B91 – IMPRPER CLASS/ENDORSEMNT	Driving without proper class and/or endorsement on any permit or license for the specific vehicle group being operated for the passengers or type of cargo being transported.	2
B93	B93 – LOAN REGISTRN OR PLATES	Loan registration or plates to another person	
D02	D02 – MISREPRESENT ID FOR LIC	Misrepresentation of identity or other facts on application, including required certifications, for non-commercial permit or license.	0
D06	D06 – MISREPRSENT ID FOR ALCOH	Misrepresentation of identity or other facts to obtain alcohol	0
D07	D07 – POSSESS MLTIPLE LICENSES	Possess multiple driver licenses (includes dl, cdl and instruction permit.)	0
D10	D10 – MAKE FALSE LICENSE	Manufacture or make false driver license (includes dl, cdl, and instruction permit.)	0
D16	D16 – SHOW OR USE LIC IMPROPER	Show or use improperly – driver license (includes dl, cdl, and instruction permit.)	0
D27	D27 – VIOLATE LIMITED LIC CONDS	Violate limited license conditions	2
D29	D29 – VIOLATE LIC RESTRICTIONS	Violate restrictions of driver license (includes dl, cdl, and instruction permit.)	2
D30	D30 – MISREP OF ID/OTHER FACT	Misrepresentation of identity or other facts on application, including required self-certifications, for clp or cdl	0
D31	D31 -ISSUANCE FRAUD(CDL/CPL)	Fraud related to the issuance of a cdl or cpl	0
D35	D35 – FAILURE CMPLY FIN RESPON	Failure to comply with financial responsibility law	0
D36	D36 – FAILURE TO MAINTAIN LIABILITY INSURANCE	Failure to maintain required liability insurance	2
D37	D37 – FAIL PAY DMG/INSTALL PMT	Failure to pay for damages or make installment payment	0
D38	D38 – FAIL TO PST SEC/LIAB REL	Failure to post security or obtain release from liability	0

ACD Code	Short Description	Long Description	Surcharge Points
D39	D39 – UNSATISFIED JUDGEMENT	Unsatisfied judgement	0
D45	D45 – FAIL APPEAR TRIAL/COURT	Failure to appear for trial or court appearance	0
D51	D51 – FAIL TO PAY CHLD SUPPORT	Failure to make required payment of child support	0
D53	D53 – FAIL TO PAY FINE/COSTS	Failure to make required payment of fine and costs	0
D56	D56 – FL TO ANS/PAY ORIG VIOL	Failure to answer a citation, pay fines, penalties and/or costs related to the original violation	0
D70	D70 – DRIVER'S VIEW OBSTRUCTED	Drivers view obstructed	0
D72	D72 – INABILITY TO CONTROL VEH	Inability to control vehicle	2
D74	D74 – OPER MV IMPRP DROWSINESS	Failure to discontinue operating vehicle after onset of physical or mental disability (including uncontrolled drowsiness)	0
D75	D75 – OPER MV IMPRP DISABILITY	Operating a motor vehicle improperly because of physical or mental disability	0
D78	D78 – PERJURY ABOUT OPER MV	Perjury about the operation of a motor vehicle	0
E01	E01 – OPERATE W/O EQUIP AS REQ	Operating without equipment required by law	0
E02	E02 – OPERATE W/O BRAKES	Operating without brakes as required by law	2
E03	E03 – OPERATE W/O HAZMAT EQUIP	Operating without hazmat safety equipment as required by law	0
E04	E04 – OPRATE W/O HAZMAT MARKNG	Operating without hazmat placards/markings as required by law	0
E05	E05 – OPERATE W/O LIGHTS	Operating without lights as required by law	0
E06	E06 – OPRATE W/O SCHL BUS EQUP	Operating without school bus equipment as required by law	0
E23	E23 – USE OF RDAR/LASER DETECT	Use of radar or laser detector prohibited by law	2
E50	E50 – FAIL TO USE EQUIP AS REQ	Failure to use equipment as required	2
E51	E51 – FAIL TO USE BRAKES	Failure to use brakes	2
E53	E53 – FL TO USE HAZMAT DEVICE	Failure to use hazmat safety devices as required	0
E54	E54 – FL TO USE HEADLIGHT DIM	Failure to dim lights as required by law	2
E55	E55 – FL TO USE LIGHTS AS REQ	Failure to turn on lights	0
E56	E56 – FAIL TO USE SCHL BUS EQ	Failure to use school bus safety equipment as required	2
E57	E57 – FAIL TO USE SNOW TIRES	Failure to use snow tires or chains as required	2
E70	E70 – EQUIP USED IMPROPERLY	Equipment used improperly or obstructed	2
E71	E71 – BRAKES USED IMPROPERLY	Brakes used improperly	2

ACD Code	Short Description	Long Description	Surcharge Points
F02	F02 – Child passenger restraint vs Child or youth restraint not used properly as required	Child passenger restraint vs Child or youth restraint not used properly as required	0
F03	F03 – MOTRCYCLE EQUIP NOT USED	Motorcycle safety equipment not used properly as required	2
F04	F04 – SEATBELT NOT USED	Seat belt not used properly as required	0
F05	F05 – CARRY UNSECURED PSSENGER	Carrying unsecured passengers in open area of vehicle	2
F06	F06 – IMPRPER OPERATE MTRCYCLE	Improper operation of or riding on a motorcycle	0
F34	F34 – OBSTRUCTING TRAFFIC	Stopping, standing, or parking: obstructing or impeding traffic with a motor vehicle	2
M02	M02 – FTO BARRIER	Failure to obey barrier	2
M03	M03 – FTO CONSTRUCTION MARKER	Failure to obey construction or maintenance zone markers	2
M04	M04 – FTO FLAGGER	Failure to obey flagger	2
M05	M05 – FTO LANE MARKINGS/SIGNAL	Failure to obey lane markings or signal	2
M08	M08 – FTO POLICE/PEACE OFFICER	Failure to obey police or peace officer	2
M09	M09 – FTO RR XING RESTRICTIONS	For all drivers, failure to obey railroad-highway grade crossing restrictions not specifically noted in other railroad-highway grade crossing related codes.	0
M10	M10 – FTO RR GATE/SIGN/SIGNAL	For all drivers, failure to obey a traffic control device or the directions of an enforcement official at a railroad-highway grade crossing	2
M11	M11 – FTO RESTRICTED LANE	Failure to obey restricted lane	2
M12	M12 – FTO SAFETY ZONE	Failure to obey safety zone	2
M13	M13 – FTO SCHOOL XING GUARD	Failure to obey school crossing guard	2
M14	M14 – FTO SIGN/TRFFIC CTRL DEV	Failure to obey sign or traffic control device	2
M15	M15 – FTO STOP SIGN	Failure to obey stop sign	2
M16	M16 – FTO TRAFFIC SIGNAL/LIGHT	Failure to obey traffic signal or light	2
M17	M17 – FTO TRAFFIC SIGN	Failure to obey traffic sign	2
M18	M18 – FTO WRNING LIGHT/FLASHER	Failure to obey warning light or flasher	2
M19	M19 – FTO YIELD SIGN	Failure to obey yield sign	2
M20	M20 – FTO RR NOT SLOW	For drivers who are not required to always stop, failure to slow down at a railroad-highway grade crossing and check that tracks are clear of approaching train.	2

ACD Code	Short Description	Long Description	Surcharge Points
M21	M21 – FTO RR NOT STOP	For drivers who are not required to always stop, failure to stop before reaching tracks at a railroad-highway grade crossing when the tracks are not clear	2
M22	M22 – FTO RR FAIL TO STP (REQ)	For drivers who are always required to stop, failure to stop as required before driving onto railroad-highway grade crossing	2
M23	M23 – FTO RR NOT SUFF SPACE	For all drivers, failing to have sufficient space to drive completely through the railroad-highway grade crossing without stopping	2
M24	M24 – FTO RR INSUFF CLEARANCE	For all drivers, failing to negotiate a railroad-highway grade crossing because of insufficient undercarriage clearance	2
M25	M25 – FAIL STP UNSIGNED INTERS	Failure to stop – basic rule at unsigned intersection or when entering roadway from private driveway, alley, etc	2
M30	M30 – FOLLOWING IMPROPERLY	Following improperly	2
M31	M31 – INSUF DSTNCE PASSING	Failure of truck to leave sufficient distance for overtaking by other vehicles	2
M32	M32 – FOLLOW EMER VEH UNLAWFUL	Following emergency vehicle unlawfully	2
M33	M33 – FOLLW FIRE EQUIP UNLAWFU	Following fire equipment unlawfully	2
M34	M34 – FOLLOWING TOO CLOSELY	Following the vehicle ahead to closely while operating a commercial motor vehicle	2
M40	M40 – IMPROPER LANE/LOCATION	Improper lane or location	2
M41	M41 – FAIL TO KEEP IN LANE	Failure to keep in proper lane	2
M42	M42 – IMPROPER LANE CHANGE	Failure to keep in proper lane/improper or erratic traffic lane changes	2
M43	M43 – RAN OFF ROAD	Ran off road	2
M44	M44 – IMP LOC CROSSOVER	Improper lane or location – crossover	2
M45	M45 - IMP LOC CROSSWALK	Improper lane or location - crosswalk	2
M46	M46 - IMP LOC ENT/EXIT RAMP	Making improper entrance to or exit from trafficway	2
M47	M47 - IMP LOC IN BICYCLE LANE	Improper lane or location - in bicycle lane	2
M48	M48 - IMP LOC IN OCCUPIED LANE	Improper lane or location - in occupied lane	2
M49	M49 - IMP LOC IN HOV/RESTR LNE	Improper lane or location - in hov or restricted lane	2
M50	M50 - IMP LOC LIMITD ACCSS HWY	Improper lane or location - limited access highway	2
M51	M51 - IMP LOC MEDIAN	Improper lane or location - median	2
M55	M55 - IMP LOC ON RAIL TRACKS	Improper lane or location- on rail or streetcar tracks	2

ACD Code	Short Description	Long Description	Surcharge Points
M56	M56 - IMP LOC ON FIRE HOSE	Crossing fire hose with vehicle	2
M57	M57 - IMP LOC ONCOMING LANE	Improper lane or location - oncoming traffic lane	2
M58	M58 - IMP LOC ROAD SHOULDER	Driving on road shoulder, in ditch or on sidewalk	2
M60	M60 - IMP LOC SLOWER VEH LANE	Improper lane or location - slower vehicle lane	2
M61	M61 - IMP LOC CENTER LINE(S)	Improper lane or location - straddling center line(s)	2
M62	M62 - IMP LOC TRAVEL TURN LANE	Improper lane or location - traveling in turn (or center) lane	2
M70	M70 - IMP PASSING/FAIL TO MRGE	Improper passing	2
M71	M71 - PASS VIOL OF POSTED SIGN	Passing in violation of posted sign or pavement marking	2
M72	M72 - PASS VIOL OF OPP DIRECT	Passing in violation of opposite directions restriction	2
M73	M73 - PASS ON WRONG SIDE	Passing on wrong side	2
M74	M74 - PASS ON HILL OR CURVE	Passing on hill or curve	2
M75	M75 - PASS SCHL BUS WHEN WARN	Passing school bus displaying warning not to pass	2
M76	M76 - PASS WHERE PROHIBITED	Passing where prohibited	2
M77	M77 - PASS W/INSUF DIST OR VIS	Passing with insufficient distance or visability	2
M80	M80 - INATT/CARELESS/NEG DRVIN	Inattentive/distracted, careless or negligent driving	2
M81	M81 - CARELESS/IMPRPER DRIVING	Driving a cmv in willful or wanton disregard for the safety of persons or property (careless driving)	2
M82	M82 - INATTENT/DSTRACT DRIVING	Inattentive/distractive driving	0
M83	M83 - NEGLIGENT DRIVING	Negligent driving	2
M84	M84 - RECKLESS DRIVING	Reckless driving.	2
M85	M85 - TEXTING WHILE DRIVING	Texting while driving	0
M86	M86 - HH PHONE WHILE DRIVING	Using a hand-held mobile telephone while driving, violating prohibitions on	0
N01	N01 - FTY ROW	Failure to yield right of way (fty row.)	2
N02	N02 - FTY ROW TO ANIMAL RIDER	Fty row to animal rider or animal-drawn vehicle	2
N03	N03 - FTY ROW TO CYCLIST	Fty row to cyclist	2
N04	N04 - FTY ROW TO EMER VEHICLE	Fty row to emergency vehicle (i.e. ambulance, fire equipment, police, etc.)	2
N05	N05 - FTY ROW FUNERAL/PARADE	Fty row to funeral procession, procession or parade	2
N06	N06 - FTY ROW TO OTHER VEHICLE	Fty row to other vehicle	2

ACD Code	Short Description	Long Description	Surcharge Points
N07	N07- FTY ROW TO OVERTAKING VEH	Fty row to overtaking vehicle	2
N08	N08 - FTY ROW TO PEDESTRIAN	Fty row to pedestrian (indludes handicapped or blind.)	2
N09	N09 - FTY ROW TO SCHOOL BUS	Fty row to school bus	2
N20	N20 - FTY ROW AT CROSSWALK	Fty row at crosswalk	2
N21	N21 - FTY ROW AT ROTARY	Fty row at rotary/roundabout/circular intersection	2
N22	N22 - FTY ROW AT STOP SIGN	Fty row at stop sign	2
N23	N23 - FTY ROW AT TRAFFIC SIGN	Fty row at traffic sign	2
N24	N24 - FTY ROW AT TRFFIC SIGNAL	Fty row at traffic signal	2
N25	N25 - FTY ROW AT UNSIGNED INT	Fty row at unsigned intersection	2
N26	N26 - FTY ROW AT YIELD SIGN	Fty row at yield sign	2
N30	N30 - FTY ROW WRNING DISPLAYED	Fty row when warning displayed on other vehicle	2
N31	N31 - FTY ROW WHEN TURNING	Fty row when turning	2
N40	N40 - FAIL USE/IMPROPER SIGNAL	Failure to use or improper signal	2
N41	N41 - FAIL TO CANCEL SIGNAL	Failure to cancel directional signals	2
N42	N42 - FAIL SGNAL INTENT 2 PASS	Failure to signal intention to pass	2
N43	N43 - FAIL SGNAL LANE CHG/TURN	Failure to signal lane change or turn	2
N44	N44 - GIVING WRONG SIGNAL	Giving wrong signal	2
N50	N50 - IMPROPER TURN	Improper turn	2
N51	N51 - IMPROPER METHOD TURNING	Improper method of turning	2
N52	N52 - IMPRPER POSITION TURNING	Improper position for turning	2
N53	N53 - MAKE IMPROPER LEFT TURN	Making improper left turn	2
N54	N54 - MAKE IMPROPER RIGHT TURN	Making improper right turn	2
N55	N55 - MAKE IMP TURN AROUND	Making improper turn around (not u turn.)	2
N56	N56 - MAKE IMPROPER U TURN	Making improper u-turn	2
N60	N60 - DRIVING WRONG WAY	Driving wrong way	2
N61	N61 - WRONG WAY AT ROTARY INT	Driving wrong way a rotary/roundabout/circular intersection	2
N62	N62 - WRONG WAY ON DIVIDED HWY	Driving wrong way on divided highway	2
N63	N63 - WRONG WAY ON ONE WAY ST	Driving wrong way on one way street or road	2

ACD Code	Short Description	Long Description	Surcharge Points
N70	N70 - DRIVING ON WRONG SIDE	Driving on wrong side	2
N71	N71 - WRNG SIDE OF DIVIDED HWY	Driving on wrong side of divided highway	2
N72	N72 - WRONG SIDE UNDIVIDED ST	Driving on wrong side of undivided street or road	2
N80	N80 - COASTING	Coasting (operating with gears disengaged.)	2
N82	N82 - IMPROPER BACKING	Improper backing	2
N83	N83 - IMPROPER STARTING	Starting improperly from a parked position	2
N84	N84 - UNSAFE OPER/HAZ DRIVING	Unsafe operation of vehicle	2
S01	S01 - SPEEDING 1-5 MPH>LIMIT	01 - 05 > regulated or posted speed limit	2
S06	S06 - SPEEDING 6-10 MPH>LIMIT	06 - 10 > regulated or posted speed limit	2
S14	S14 - SPEEDING 11-14 MPH>LIMIT	11 - 14 > regulated or posted speed limit	2
S15	S15 - SPEEDING 15+ MPH>LIMIT	Excessive speeding, involving any single offense for any speed of 15 miles per hour or more above the posted speed limit cmv offense	2
S16	S16 - SPEEDING 16-20 MPH>LIMIT	16 - 20 > regulated or posted speed limit	2
S21	S21 - SPEEDING 21-25 MPH>LIMIT	21 - 25 > regulated or posted speed limit	2
S26	S26 - SPEEDING 26-30 MPH>LIMIT	26 - 30 > regulated or posted speed limit	2
S31	S31 - SPEEDING 31-35 MPH>LIMIT	31 - 35 > regulated or posted speed limit	2
S36	S36 - SPEEDING 36-40 MPH>LIMIT	36 - 40 > regulated or posted speed limit	2
S41	S41 - SPEEDING 41+ MPH>LIMIT	41+ > regulated or posted speed limit	2
S51	S51 - SPEEDING 1-10 MPH>LIMIT	01 - 10 > regulated or posted speed limit	2
S71	S71 - SPEEDING 21-30 MPH>LIMIT	21 - 30 > regulated or posted speed limit	2
S81	S81 - SPEEDING 31-40 MPH>LIMIT	31 - 40 > regulated or posted speed limit	2
S91	S91 - SPEEDING 41+ MPH>LIMIT	41+ > regulated or posted speed limit	2
S92	S92 - SPEEDING (DTAIL MPH/LMT)	Speeding - regulated or posted speed limit and actual speed (detail required.)	2
S93	S93 - SPEEDING	Speed in excess of posted maximum	2
S94	S94 - DRVNG TOO FAST FR CONDIT	Prima facie speed violation or driving too fast for conditions	2
S95	S95 - SPEED CONTEST/RACING	Contest racing on public trafficway	2
S96	S96 - SPEED LESS THAN MINIMUM	Speed less than posted minimum	2
S97	S97 - ERRATIC/CHANGING SPEED	Operating at erratic or suddenly changing speeds	2

ACD Code	Short Description	Long Description	Surcharge Points
S98	S98 - SPEED FREEWAY/WASTE FUEL	Speeding on freeway ("wasting fuel".)	2
U01	U01 - FLEE/EVADE PLICE/RDBLOCK	Evading arrest by fleeing the scene of citation or road block	2
U02	U02 - RESISTING ARREST	Resisting arrest while operating a motor vehicle	2
U03	U03 - USING MV IN FELONY	A felony involving the use of a commercial vehicle cmv only	0
U04	U04 - USING MV IN MISDEMEANOR	Using a motor vehicle in connection with illegal activity other than felony	0
U05	U05 - USNG MV AID/ABET A FELON	Using a motor vehicle to aid and abet a felon	0
U06	U06 - VEHICULAR ASSAULT	Vehicular assault	2
U07	U07 - VEHICULAR HOMICIDE	Vehicular homicide	5
U08	U08 - VEHICULAR MANSLAUGHTER	Vehicular manslaughter	2
U09	U09 - CMV NEGLIGENT HOMICIDE	Negligent homicide while operating a cmv	2
U10	U10 - CMV CAUSING A FATALITY	Causing a fatality through the negligent operation of a cmv	2
U21	U21 - ILLEGAL OPER EMER VHICLE	Illegal operation of emergency vehicle	0
U27	U27 - VEH FETICIDE 1ST DEG	Vehicular feticide (1st degree.)	0
U28	U28 - VEH FETICIDE 2ND DEG	Vehicular feticide (2nd degree.)	0
U31	U31 - VIOL RESULT FATAL ACC	Violation, arrising in connection with fatal accident, of state or local law relating to motor vehicle traffic control while operating a cmv	0
W00 - NON-ACD*****	W00 - Non-ACD withdrawal	Withdrawal, Non-ACD violation	0
W01 - ACCUM/HABVIO	W01 - Accumulation of convictions or points	Accumulation of convictions (including point systems and/or being judged a habitual offender or violator)	0
W09 - FTS HME	W09 - Failure to surrender hazmat endorsement	Failure to surrender hazmat endorsement as required by the USA PATRIOT ACT	0
W13 - PARNT CONSNT	W13 - Parental consent withdrawn	Parental consent withdrawn	0
W14 - PHYS DISABLE	W14 - Physical or mental disability	Physical or mental disability	0
W15 - PHYSICN REPT	W15 - Physicians' recommendation	Physicians' or specialists' report recommended	0
W20 - FAILED QUAL*	W20 - Failed qualifications	Unable to pass DL test(s) or meet qualifications	0
W27 - FAIL RESCHED	W27 - Failed to reschedule - fraud	Failure to make an appointment within 30 days of receiving notification that re-testing is necessary [when fraud is suspected]	0
W28 - FAIL TO RTST	W28 - Failed to retest - fraud	Failure to retest or failure of scheduled test(s) [when fraud is suspected]	0
W30 - ACCUM2VIOL**	W30 - Two serious convictions in three years	Two convictions for serious violations within three years	0

ACD Code	Short Description	Long Description	Surcharge Points
W31 - ACCUM3VIOl**	W31 - Three serious convictions in three years	Three convictions for serious violations within three years	0
W40 - ACCUM2 MAJOR	W40 - Two or more majors	The accumulation of two or more convictions for major offenses	0
W41 - ACCUM+ MAJOR	W41 - Additional major after reinstatement	An additional conviction for a major offense after reinstatement	0
W45 - PR DISQ CMV	W45 - Withdrawal for driving while disqualified	Withdrawal for driving or operating a CMV while disqualified for previous violations in a CMV	0
W50 - ACCUM2 OOSO*	W50 - Two out-of-service order violations in 10 years	The accumulation of two convictions for out-of-service order general violations (violations not covered by W51) within 10 years	0
W51 - ACCUM2 OOSOL	W51 - Two out-of-service order violations in 10 years - passenger or hazmat	The accumulation of two convictions for out-of-service order violations within 10 years where the second is while operating a vehicle designed to transport 16 or more passengers, including the driver and/or transporting hazardous materials as defined in § 383.5	0
W52 - ACCUM3 OOSO*	W52 - Three out-of-service order violations in 10 years	The accumulation of three or more convictions for out-of-service order violations within 10 years	0
W60 - RRGC 2 AVIOL	W60 - Two railroad crossing convictions in three years	The accumulation of two convictions for RRGC violations within 3 years.	0
W61 - RRGC 3 AVIOL	W61 - Three or more railroad crossing convictions in three years	The accumulation of three or more convictions for RRGC violations within 3 years.	0
W70 - IMINT HAZAR	W70 - Imminent hazard	Imminent hazard	0
W72 - PEND FINAL	W72 - Suspended pending final disposition	Suspended pending final disposition	0
W80 - FAIL DRUG	W80 - Failed employer-directed drug test	Failed employer-directed drug test	0
W81 - REFUSE DRUG	W81 - Refusing an employer-directed drug test	Refusal to submit to an employer-directed drug test	0
W82 - FTS LIC/PERM	W82 - Failure to surrender license or permit	Failure to surrender license or permit or otherwise comply with jurisdiction requirements	0
AF3 (MRB Code Only)	MINOR ACCIDENT		3
AF4 (MRB Code Only)	MAJOR ACCIDENT		4

Appendix M State Code

Table 17: United States

State	Code	State	Code
ALABAMA	AL	ALASKA	AK
ARIZONA	AZ	ARKANSAS	AR
CALIFORNIA	CA	COLORADO	CO
CONNECTICUT	CT	DELAWARE	DE
DISTRICT OF COLUMBIA	DC	FLORIDA	FL
GEORGIA	GA	HAWAII	HI
IDAHO	ID	ILLINOIS	IL
INDIANA	IN	IOWA	IA
KANSAS	KS	KENTUCKY	KY
LOUISIANA	LA	MAINE	ME
MARYLAND	MD	MASSACHUSETTS	MA
MICHIGAN	MI	MINNESOTA	MN
MISSISSIPPI	MS	MISSOURI	MO
MONTANA	MT	NEBRASKA	NE
NEVADA	NV	NEW HAMPSHIRE	NH
NEW JERSEY	NJ	NEW MEXICO	NM
NEW YORK	NY	NORTH CAROLINA	NC
NORTH DAKOTA	ND	OHIO	OH
OKLAHOMA	OK	OREGON	OR
PENNSYLVANIA	PA	RHODE ISLAND	RI
SOUTH CAROLINA	SC	SOUTH DAKOTA	SD
TENNESSEE	TN	TEXAS	TX
UTAH	UT	VERMONT	VT
VIRGINIA	VA	WASHINGTON	WA
WEST VIRGINIA	WV	WISCONSIN	WI
WYOMING	WY		

Table 18: U.S. Territorial Possessions

US Territory	Code	US Territory	Code
AMERICAN SAMOA (ISLAND)	AS	CANAL ZONE	PZ
FEDERATED STATES, MICRONESIA	FM	GUAM	GU
MARSHALL ISLANDS	MH	NORTHERN MARIANA ISLANDS	MP
OTHER JURISDICTIONS	OT	PALAU	PW
PUERTO RICO, COMMONWEALTH OF	PR	VIRGIN ISLANDS OF THE U.S.	VI
WAKE ISLAND	WK		

Table 19: Canadian Provinces

Province	Code	Province	Code
ALBERTA	AB	BRITISH COLUMBIA	BC
MANITOBA	MB	NEW BRUNSWICK	NB
NEWFOUNDLAND	NF	NORTHWEST TERRITORY	NT
NOVA SCOTIA	NS	ONTARIO	ON
PRINCE EDWARD ISLAND	PE	QUEBEC	QC
SASKATCHEWAN	SK	YUKON (TERRITORY)	YT

Table 20: Code for Mexico

Country	Code
MEXICO	MX

Table 21: Code for Other Foreign Countries

Country	Code
FOREIGN	FR

Appendix N Massachusetts Town Name

ABINGTON
ACCORD
ACTON
ACUSHNET
ADAMS
AGAWAM
ALLSTON
AMESBURY
AMHERST
ANDOVER
ARLINGTON
ARLINGTON HEIGHTS
ASHBURNHAM
ASHBY
ASHFIELD
ASHLAND
ASHLEY FALLS
ASSONET
ATHOL
ATTLEBORO
ATTLEBORO FALLS
AUBURN
AUBURNDALE
AVON
AYER
BABSON PARK
BALDWINVILLE
BARNSTABLE
BARRE
BECKET
BEDFORD
BELCHERTOWN
BELLINGHAM
BELMONT
BERKLEY
BERKSHIRE
BERLIN
BERNARDSTON
BEVERLY
BILLERICA
BLACKSTONE
BLANDFORD
BOLTON
BONDSVILLE
BOSTON
BOXBOROUGH
BOXFORD
BOYLSTON
BRAINTREE
BRANT ROCK
BREWSTER
BRIDGEWATER
BRIGHTON
BRIMFIELD
BROCKTON
BROOKFIELD
BROOKLINE
BROOKLINE VILLAGE
BRYANTVILLE
BUCKLAND
BURLINGTON
BUZZARDS BAY
BYFIELD
CAMBRIDGE
CANTON
CARLISLE
CARVER
CATAUMET
CENTERVILLE
CHARLEMONT
CHARLESTOWN
CHARLTON
CHARLTON CITY
CHARLTON DEPOT
CHARTLEY
CHATHAM
CHELMSFORD
CHELSEA
CHERRY VALLEY
CHESHIRE
CHESTER
CHESTERFIELD
CHESTNUT HILL
CHICOPEE
CHILMARK
CLINTON
COHASSET
COLRAIN
CONCORD
CONWAY
COTUIT
CUMMAQUID
CUMMINGTON
CUTTYHUNK
DALTON
DANVERS
DARTMOUTH
DEDHAM
DEERFIELD
DENNIS
DENNIS PORT
DEVENS
DIGHTON
DORCHESTER
DORCHESTER CENTER
DOUGLAS
DOVER
DRACUT DRURY
DUDLEY
DUNSTABLE DUXBURY
EAST BOSTON
EAST BRIDGEWATER
EAST BROOKFIELD
EAST DENNIS
EAST FALMOUTH
EAST FREETOWN
EAST LONGMEADOW
EAST ORLEANS
EAST OTIS
EAST SANDWICH
EAST TAUNTON
EAST TEMPLETON
EAST WALPOLE
EAST WAREHAM
EAST WEYMOUTH
EASTHAM
EASTHAMPTON
EASTON
EDGARTOWN
ELMWOOD
ERVING
ESSEX
EVERETT
FAIRHAVEN
FALL RIVER
FALMOUTH
FAYVILLE
FEEDING HILLS
FISKDALE
FITCHBURG
FLORENCE
FORESTDALE
FOXBORO
FRAMINGHAM
FRANKLIN
GARDNER
GEORGETOWN
GILBERTVILLE
GILL
GLENDALE
GLOUCESTER
GOSHEN
GRAFTON
GRANBY
GRANVILLE
GREAT BARRINGTON
GREEN HARBOR
GREENBUSH
GREENFIELD
GROTON
GROVELAND
HADLEY
HALIFAX
HAMILTON
HAMPDEN
HANOVER
HANSCOM AFB
HANSON
HARDWICK HARVARD
HARWICH
HARWICH PORT
HATFIELD
HATHORNE HAVERHILL
HAYDENVILLE
HEATH
HINGHAM

HINSDALE
HOLBROOK
HOLDEN
HOLLAND
HOLLISTON
HOLYOKE
HOPEDALE
HOPKINTON
HOUSATONIC
HUBBARDSTON
HUDSON
HULL
HUMAROCK
HUNTINGTON
HYANNIS
HYANNIS PORT
HYDE PARK
INDIAN ORCHARD
IPSWICH
JAMAICA PLAIN
JEFFERSON
KINGSTON
LAKE PLEASANT
LAKEVILLE
LANCASTER
LANESBOROUGH
LAWRENCE
LEE
LEEDS
LEICESTER
LENOX
LENOX DALE
LEOMINSTER
LEVERETT
LEXINGTON
LINCOLN
LINWOOD
LITTLETON
LONGMEADOW
LOWELL
LUDLOW
LUNENBURG
LYNN
LYNNFIELD MALDEN
MANCHAUG
MANCHESTER
MANOMET
MANSFIELD
MARBLEHEAD
MARION
MARLBOROUGH MARSHFIELD
MARSHFIELD HILLS
MARSTONS MILLS
MASHPEE
MATTAPAN
MATTAPOISETT
MAYNARD
MEDFIELD
MEDFORD
MEDWAY
MELROSE
MENDON
MENEMSHA
MERRIMAC
METHUEN
MIDDLEBORO
MIDDLEFIELD
MIDDLETON
MILFORD
MILL RIVER
MILLBURY
MILLERS FALLS
MILLIS
MILLVILLE
MILTON
MILTON VILLAGE
MINOT
MONPONSETT
MONROE BRIDGE
MONSON
MONTAGUE
MONTEREY
MONUMENT BEACH
NAHANT
NANTUCKET
NATICK
NEEDHAM
NEEDHAM HEIGHTS
NEW BEDFORD
NEW BRAINTREE
NEW SALEM
NEW TOWN
NEWBURY
NEWBURYPORT
NEWTON
NEWTON CENTER
NEWTON HIGHLANDS
NEWTON LOWER FALLS
NEWTON UPPER FALLS
NEWTONVILLE
NONANTUM
NORFOLK
NORTH ADAMS
NORTH AMHERST
NORTH ANDOVER
NORTH ATTLEBORO
NORTH BILLERICA
NORTH BROOKFIELD NORTH CARVER
NORTH CHATHAM
NORTH CHELMSFORD
NORTH DARTMOUTH NORTH DIGHTON
NORTH EASTHAM NORTH EASTON
NORTH EGREMONT
NORTH FALMOUTH
NORTH GRAFTON NORTH HATFIELD
NORTH MARSHFIELD
NORTH OXFORD
NORTH PEMBROKE
NORTH READING
NORTH SCITUATE
NORTH TRURO
NORTH UXBRIDGE
NORTH WALTHAM
NORTH WEYMOUTH
NORTHAMPTON
NORTHBOROUGH
NORTHBRIDGE
NORTHFIELD
NORTON
NORWELL
NORWOOD
NUTTING LAKE
OAK BLUFFS
OAKHAM
OCEAN BLUFF
ONSET
ORANGE
ORLEANS
OSTERVILLE
OTIS
OXFORD
PALMER
PAXTON
PEABODY
PEMBROKE
PEPPERELL
PETERSHAM
PINEHURST
PITTSFIELD
PLAINFIELD
PLAINVILLE
PLYMOUTH
PLYMPTON
POCASSET
PRIDES CROSSING
PRINCETON
PROVINCETOWN
QUINCY
RANDOLPH
RAYNHAM
RAYNHAM CENTER
READING
READVILLE
REHOBOTH
REVERE
RICHMOND
ROCHDALE
ROCHESTER
ROCKLAND
ROCKPORT
ROSLINDALE ROWE
ROWLEY
ROXBURY
ROXBURY CROSSING
ROYALSTON RUSSELL
RUTLAND
SAGAMORE
SAGAMORE BEACH

SALEM
SALISBURY
SANDISFIELD
SANDWICH
SAUGUS
SAVOY
SCITUATE
SEEKONK
SHARON
SHEFFIELD
SHELBURNE FALLS
SHELDONVILLE
SHERBORN
SHIRLEY
SHREWSBURY
SHUTESBURY
SIASCONSET
SOMERSET
SOMERVILLE
SOUTH BARRE
SOUTH BOSTON
SOUTH CARVER
SOUTH CHATHAM
SOUTH DARTMOUTH
SOUTH DEERFIELD
SOUTH DENNIS
SOUTH EASTON
SOUTH EGREMONT
SOUTH GRAFTON
SOUTH HADLEY
SOUTH HAMILTON
SOUTH HARWICH
SOUTH LANCASTER
SOUTH LEE
SOUTH ORLEANS
SOUTH WALPOLE
SOUTH WELLFLEET
SOUTH WEYMOUTH
SOUTH YARMOUTH
SOUTHAMPTON
SOUTHBOROUGH
SOUTHBRIDGE
SOUTHFIELD
SOUTHWICK
SPENCER
SPRINGFIELD
STERLING
STILL RIVER
STOCKBRIDGE
STONEHAM
STOUGHTON
STOW
STURBRIDGE
SUDBURY
SUNDERLAND
SUTTON
SWAMPSCOTT
SWANSEA
TAUNTON
TEMPLETON
TEWKSBURY
THORNDIKE
THREE RIVERS
TOPSFIELD
TOWNSEND
TRURO
TURNERS FALLS
TYNGSBORO
TYRINGHAM
UPTON
UXBRIDGE
VINEYARD HAVEN
WABAN
WAKEFIELD
WALES
WALPOLE
WALTHAM
WARE
WAREHAM
WARREN
WARWICK
WATERTOWN
WAVERLEY
WAYLAND
WEBSTER
WELLESLEY
WELLESLEY HILLS
WELLFLEET
WENDELL
WENDELL DEPOT
WENHAM
WEST BARNSTABLE
WEST BOXFORD
WEST BOYLSTON
WEST BRIDGEWATER
WEST BROOKFIELD
WEST CHATHAM
WEST CHESTERFIELD
WEST DENNIS
WEST FALMOUTH
WEST GROTON
WEST HARWICH
WEST HATFIELD
WEST HYANNISPORT
WEST MEDFORD
WEST MILLBURY
WEST NEWBURY
WEST NEWTON
WEST ROXBURY
WEST SPRINGFIELD
WEST STOCKBRIDGE
WEST TISBURY
WEST TOWNSEND
WEST WAREHAM
WEST WARREN
WEST YARMOUTH
WESTBOROUGH
WESTFIELD
WESTFORD
WESTMINSTER
WESTON
WESTPORT
WESTPORT POINT
WESTWOOD
WEYMOUTH
WHATELY
WHEELWRIGHT
WHITE HORSE BEACH
WHITINSVILLE
WHITMAN
WILBRAHAM
WILLIAMSBURG
WILLIAMSTOWN
WILMINGTON
WINCHENDON
WINCHESTER
WINDSOR
WINTHROP
WOBURN
WOODS HOLE
WOODVILLE
WORCESTER
WORONOCO
WORTHINGTON
WRENTHAM
YARMOUTH PORT

Appendix O RMV License Return Code

Appendix O RMV License Return Code

Policy Inquiry Response Record

Code	*Description*
SPACE	**VALID MA LICENSE.** This field contains a value of " " (space) for a Massachusetts driver's license that is not expired and for a Massachusetts driver's license that is expired no more than six (6) months. This value is returned only when the Massachusetts driver's license is not revoked or suspended.
E	**EXPIRED MA LICENSE.** This field contains a value of "E" for a Massachusetts driver's license that has been expired more than six (6) months. This value is returned only when the expired Massachusetts driver's license is not revoked or suspended.
N	**NOT A VALID MA LICENSE.** This field contains a value of "N" for an RMV license record that is not a valid Massachusetts driver's license record, has no revocation action in effect by the Massachusetts RMV and has no suspension action in effect by the Massachusetts RMV. For example, this value is returned for a Massachusetts learner's permit, a Massachusetts liquor ID, and for a name and address record created by an RMV application such as vehicle registrations. An operator with RMV License Return Code = "N" is not considered a licensed operator.
O	**OUT-OF-STATE LICENSE.** This field contains a value of "O" for an outof-state driver's license submitted on the Policy Inquiry Source Record that is not linked to a Massachusetts driver's license.
R	**REVOCATION BY MA RMV.** This field contains a value of "R" for an RMV license record for which a revocation action by the Massachusetts RMV is in effect. When a Massachusetts driver's license is reinstated after revocation, the reinstatement date becomes the Original Date of License. An operator with RMV License Return Code = "R" is not considered a licensed operator.
S	**SUSPENSION BY MA RMV.** This field contains a value of "S" for an RMV license record for which a suspension action by the Massachusetts RMV is in effect.

Code	*Description*
U	**UNASSIGNED.** This field contains a value of “U” if the Operator SDIP Points = “E0” indicating that the Policy Inquiry Source Record is rejected.
X	**NOLICENSE.** This field contains a value of “X” if the Operator License State Code is equal to “XX” and Operator License Number is equal to “NOLICENSE” on the Policy Inquiry Source Record by the insurer.

Table 22: Policy Inquiry License Return Codes

OOS Driving Record Response Record

Code	*Description*
SPACE	**VALID MA LICENSE.** This field contains a value of “ ” (space) for a Massachusetts driver’s license that is not expired, for a Massachusetts driver’s license that is revoked and not expired, for a Massachusetts driver’s license that is suspended and not expired, for a Massachusetts driver’s license expired no more than six (6) months, for a Massachusetts driver’s license that is revoked and expired no more than six (6) months, and for a Massachusetts driver’s license that is suspended and expired no more than six (6) months.
E	**EXPIRED MA LICENSE.** This field contains a value of “E” for a Massachusetts driver’s license expired more than six (6) months, for a Massachusetts driver’s license that is revoked and expired more than six (6) months, and for a Massachusetts driver’s license that is suspended and expired more than six (6) months.
O	**OUT-OF-STATE LICENSE.** This field contains a value of “O” for an outof-state driver’s license submitted on the OOS Driving Record Source Record that is not linked to a Massachusetts driver’s license.
U	**UNASSIGNED.** This field contains a value of “U” if the Error Status = “E” indicating that the OOS Driving Record Source Record is rejected.

Table 23: OOS License Return Codes

Appendix P MRB Error Code

Policy Inquiry Response Record

Code	*Description*
01	**Company Code.** The Company Code must be the code assigned to the insurer by the designated statistical agent for Massachusetts Private Passenger Insurance (CAR) for use on all statistical records and all Merit Rating Board transactions and must be indicated as one writing private passenger automobile policies for the policy year specified in the Policy Effective Date.
02	**Policy Number.** This error code is returned if the Policy Number contains all spaces or zeroes or if it contains leading blanks.
04	**Policy Effective Date.** This error code is returned if the Policy Effective Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned if the transaction is a New Business or Renewal and the MRB Process Date is more than 75 days before the first day of the month of the Policy Effective Date.
05	**Policy Expiration Date.** This error code is returned if the Policy Expiration Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned if the Policy Expiration Date is not after the Policy Effective Date, or if the Policy Expiration Date is not after the Transaction Effective Date, or if the Policy Expiration Date is more than 1 year after the Policy Effective Date.
06	**Premium Town Code.** This error code is returned if the Premium Town Code is not one of the codes published in the appendix for “Premium and Accident Town Tables” of the Massachusetts Private Passenger Automobile Statistical Plan. Refer to www.commauto.com.
07	**Market Indicator.** This error code is returned if the Market Indicator is not equal to “V” or “F”. This value of “V” for voluntary business or “F” for ceded business must be compatible with the coding required by the Massachusetts Private Passenger Automobile Statistical Plan for the policy effective year.

Code	*Description*
08	**Coverage Code.** This error code is returned if the Coverage Code is not equal to “1” or “2” or “3”. This value must indicate the coverage for the policy: a value of “1” for Property Damage Liability mandatory coverage, “2” for Collision only coverage or “3” for Property Damage Liability mandatory coverage plus Collision coverage.
09	**Transaction Type.** This error code is returned if the Transaction Type is not one of the values specified in “Section 2.2.3 Transaction Types” of “Chapter 2 POLICY INQUIRIES”.
10	**Transaction Effective Date.** This error code is returned if the Transaction Effective Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned if the transaction is a New Business, Renewal, or Information Only, and the Transaction Effective Date is not equal to the Policy Effective Date. This error code is returned for all other transactions if the Transaction Effective Date is outside the policy term, that is, the Transaction Effective Date must be equal to or greater than the Policy Effective Date and must be before the Policy Expiration Date.
11	**Operator License Number.** This error code is returned if Operator License Number is blank or if Operator License State Code = “MA” and the Operator License Number does not exactly match the license number on an RMV License Record. This error code is also returned in cases where no unique matching RMV License Record can be identified based on the provided Operator License Number and Operator License State Code, Surname, and Date of Birth.
12	**Operator License State Code.** This error code is returned if the Operator License State Code is not one of the codes listed in “Appendix M State Code”.
13	**Operator Surname.** This error code is returned when the Operator Surname is blank, or if it does not match the surname on the RMV License Record on at least three of the first five characters when the Operator License State Code contains a value of “MA”. The last position of this field may contain an asterisk to indicate a deferred operator

Code	*Description*
14	**Operator Birth Date.** This error code is returned when the Operator Birth Date is blank, or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when the Operator License State Code contains a value of “MA”.
15	**Years Driving Experience.** This error code is returned when the Years Driving Experience is not a value from 00 through 06. A blank value is rejected. This error may occur if the Years Driving Experience exceeds the number of years since age 16. The operator age is determined as of the Policy Effective Date using the operator’s birth date specified in Operator Birth Date (field# 14) on the Policy Inquiry Request Record.
16	**Unreported Out-of-State Incidents Indicator.** This error code is returned if the Unreported Out-of-State Incidents Indicator is not a value of “Y” or “N”. A blank value is rejected.
17	**Existing Policy Found.** This error code is returned for a New Business transaction when a duplicate policy with matching policy number and policy effective date exists on the Atlas system.
18	**No Existing Policy Found.** This error code is returned for a policy update transaction (Change in Listed Operators, Add Collision Coverage, Add Property Damage Liability Coverage, Reinstatement) when no matching policy with matching policy number and policy effective date exists on the Atlas system. This error code is returned for a Renewal transaction when a duplicate policy with matching policy number and policy effective date exists on the Atlas system, and no pending Notice to Reinquire has been issued for the policy.
98	**Error: Another Listed Operator Not Found.** (Formal inquiries only) This error code is returned when a unique matching customer record is found for the operator listed on an inquiry record, but the formal inquiry was rejected due to another listed operator for which a unique matching customer record could not be found. The formal inquiry is rejected, and no operator records are updated.
99	**Unexpected Error.** This error code is returned when a transaction is rejected due to an internal Atlas system error. Please contact MRB-DLFTP@Dot.State.MA.US for more information.

Table 24: Policy Inquiry Error Codes

SDIP Claim Response Record

Code	*Description*
01	**Transaction Code.** This error code is returned if the Transaction Code is not one of the codes listed in “Section 3.3.3 At-Fault Accident Claim Transaction Codes” or in “Section 3.3.4 Comprehensive Claim Transaction Codes” of “Chapter 3 SDIP CLAIMS”.
02	**Company Code.** The Company Code must be the code assigned to the insurer by the designated statistical agent for Massachusetts Private Passenger Insurance for use on all statistical records and all Merit Rating Board transactions.
03	**Policyholder License Number.** This error code is returned if the Policyholder License Number is blank or if it does not match the license number on an RMV License Record when Policyholder License State Code = “MA”. This error code is also returned in cases where no unique matching RMV License Record can be identified based on the provided Policyholder License Number and Policyholder License State Code, Surname, and Date of Birth.
04	**Policyholder Birth Date.** This error code is returned if the Policyholder Birth Date is blank or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when Policyholder License State Code = “MA”.
05	**Policyholder Lic St.** This error code is returned if the Policyholder License State Code is not one of the codes listed in “Appendix M State Code”.
06	**Policyholder Surname.** This error code is returned if the Policyholder Surname is blank or if it does not match the surname on the RMV License Record on at least three (3) characters when Policyholder License State Code = “MA”.
07	**Policyholder 1ST Name.** This error code is returned if the Policyholder First Name is blank.

Code	*Description*
08	**Incident Date.** This error code is returned for an Add Original Claim Transaction if the Incident Date is blank, if it is not a valid date in the format YYYYMMDD, if the Incident Date is on or after the MRB Process Date, if the Incident Date is outside the policy term, or if the Incident Date is later than the Notice Date. This error code is returned for other transaction codes if the Incident Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned for all transaction codes if the Incident Date is before January 1, 2006 and the Type of Loss Code contains a value of "12". This error code is returned for all transaction codes if the Incident Date is before April 1, 2008 and the Type of Loss Code contains a value of "13".
09	**Notice Date.** This error code is returned for an Add Original Claim Transaction if the Notice Date is blank or if it is not a valid date in the format YYYYMMDD. This error code is returned for other transactions if the Notice Date is blank or if it is not a valid date in the format YYYYMMDD.
10	**Incident Location.** This error code is returned if the Incident Location Code is not one of the codes published in the appendix for "Premium and Accident Town Tables" of the Massachusetts Private Passenger Automobile Statistical Plan.
11	**Premium Location.** This error code is returned if the Premium Location Code is not one of the codes published in the appendix for "Premium and Accident Town Tables" of the Massachusetts Private Passenger Automobile Statistical Plan.
12	**Type of Loss Code.** This error code is returned for a Change Loss Amount Transaction or an Add Original Claim Transaction that contains a Type of Loss Code not listed in the definition for the Type of Loss Code (field number 18) in "Appendix C SDIP Claim Source Record Description". This error code is not returned for the Reverse Incident Transaction or for the Change Incident Data Transaction.
13	**Catastrophe Code.** The MRB does not validate the Catastrophe Code.

Code	Description
14	**Surcharge Code.** At-fault accident claims only. This error code is returned when the Add Original Claim Transaction or the Change Incident Data transaction contains a Surcharge Code that is not a valid code as specified in "Appendix J Surcharge Code (Standard of Fault)".
15	**Claim ID Number.** This error code is returned when the Claim Identification Number contains a value of blank or zeroes.
16	**Policy Number.** This error code is returned when the Policy Number contains a value of blank or zeroes.
17	**Policy Effective Date.** This error code is returned if the Add Original Claim Transaction contains a Policy Effective Date that is blank or if it is not a valid date in the format YYYYMMDD. For other transactions, this error code is returned if the Policy Effective Date contains a value of blank or zeroes.
18	**Loss Amount.** This error code is returned for an Add Original Claim Transaction when the Loss Amount is not greater than zero and the Policy Effective Date is after January 1, 1984. This error code is returned for a Reverse Incident Transaction or a Change Incident Data Transaction if the Loss Amount is not equal to zero. This error code is returned for a Change Loss Amount Transaction if the Loss Amount is equal to zero.
19	**Vehicle ID Number.** This error code is returned if the Vehicle Identification Number contains a value of blank or zeroes.
20	**Vehicle Class.** This error code is returned if the Vehicle Class Code contains a value of blank or zeroes. This code should indicate the vehicle classification code for the vehicle as specified in the Massachusetts Private Passenger Automobile Statistical Plan. Vehicle Class Code is validated by the MRB.
21	**Loss Payee Surname.** This error code is returned if the Loss Payee Surname field is blank and the transaction is a comprehensive claim

Code	Description
	transaction. Exception: This error code is not returned when the Type of Loss Code contains a value of “03” (Glass).
22	**Loss Payee Address.** This error code is returned if the Loss Payee Address field is blank and the transaction is a comprehensive claim transaction. Exception: This error code is not returned when the Type of Loss Code contains a value of “03” (Glass).
23	**Operator Lic Nbr.** At-fault accidents only. This error code is returned if the Involved Operator License Number is blank or if it does not match the license number on an RMV License Record when the Involved Operator License State Code contains a value of “MA”. This error code is also returned in cases where no unique matching RMV License Record can be identified based on the provided Operator License Number and Operator License State Code, Surname, and Date of Birth.
24	**Operator Birth Dt.** At-fault accidents only. This error code is returned if the Involved Operator Birth Date is blank or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when the Involved Operator License State Code contains a value of “MA”.
25	**Operator License St.** At-fault accidents only. This error code is returned if the Involved Operator License State Code is not one of the codes listed in “Appendix M State Code”.
26	**Operator Surname.** At-fault accidents only. This error code is returned if the Involved Operator Surname is blank, if it does not match the surname on the RMV License Record on at least three of the first five characters when the Involved Operator License State Code contains a value of “MA”, or if the first name does not match the RMV License Record on at least three of the first five characters when the Involved Operator License State Code contains a value of “MA”.
27	**Operator 1ST Name.** At-fault accidents only. This error code is returned when the Involved Operator First Name is blank while the other fields identifying the involved operator are present.

Code	Description
28	**Reversal Reason Code.** This error code is returned for a Reverse Incident Transaction if the Reversal Reason Code is blank, or if it is not one of the codes listed in "Appendix K Reversal Reason Code".
29	**Policyholder Street Address 1.** This error code is returned for an Add Original Claim Transaction when the claim is assigned to the policyholder and the Policyholder License State Code contains a value not equal to "MA" and the Policyholder Street Address 1 is blank.
30	**Policyholder Address City.** This error code is returned for an Add Original Claim Transaction assigned to the policyholder with Policyholder License State Code not equal to "MA" when the Policyholder Address City is blank. This error code is returned for an at-fault accident Add Original Claim Transaction assigned to the policyholder with Policyholder Address State Code equal to "MA" if the Policyholder Address City is not listed in the RMV Massachusetts town name validation table and (a) the involved operator identification field numbers 31 through 36 are blank, (b) the Policyholder License State Code is not equal to "MA" and (c) the policyholder identification fields do not match an RMV License Record. This error code is returned for a comprehensive Add Original Claim Transaction with Policyholder Address State Code equal to "MA" if the Policyholder Address City is not listed in the RMV Massachusetts town name validation table and (a) the Policyholder License State Code is not equal to "MA" and (b) the policyholder identification fields do not match an RMV License Record. "Appendix N Massachusetts Town Name" contains the RMV Massachusetts town name validation table as of November 18, 2005.
31	**Policyholder Address State.** This error code is returned for an Add Original Claim Transaction assigned to the policyholder with Policyholder License State Code not equal to "MA" when the Policyholder Address State Code is blank.
32	**Policyholder Address Zip.** This error code is returned for an Add Original Claim Transaction assigned to the policyholder with Policyholder License State Code not equal to "MA" when the Policyholder Address Zip Code is blank.

Code	Description
33	**Involved Operator Street Address1.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction with Involved Operator License State Code not equal to “MA” if the Involved Operator Street Address 1 is blank.
34	**Involved Operator Address City.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction with Involved Operator License State Code not equal to “MA” when the Involved Operator Address City is blank. This error code is returned for an Add Original Claim Transaction with Involved Operator Address State Code equal to “MA” if the Involved Operator Address City is not listed in the RMV Massachusetts town name validation table when the Involved Operator License State Code is not equal to “MA” and the involved operator identification fields do not match any RMV License Record. “Appendix N Massachusetts Town Name” contains the RMV Massachusetts town name validation table as of November 18, 2005.
35	**Involved Operator Address State.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction if the Involved Operator License State Code is not equal to “MA” when the Involved Operator Address State Code is blank.
36	**Involved Operator Address Zip.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction with the Involved Operator License State Code not equal to “MA” when the Involved Operator Address Zip Code is blank.
40	**Loss Amount below Minor Threshold.** At-fault accidents only. This error code is returned for an Add Original Claim Transaction when the Loss Amount is below the minimum surchargeable amount as defined in “Appendix I Schedule of Surcharge Points” and no other at-fault accident type of loss with the same Incident Date and Incident Location Code on the specified driving record has a Loss Amount equal to or greater than the minimum surchargeable amount. This error code may be returned for a Personal Injury Protection Claim (PIP) when the loss amount is not greater than zero.

Code	*Description*
41	**No Claim on File…41.** This error code is returned for an at-fault accident Change Loss Amount Transaction (Transaction Code 42), Reverse Incident Transaction (Transaction Code 43), or Change Incident non-Key Data Transaction (Transaction Code 44) when the at fault accident claim incident to be changed is not found on the driving record of the specified involved operator. This error code may be returned for a Board of Appeal vacate (Reverse Incident Transaction – Transaction Code 43) when there is a Personal Injury Protection (PIP) claim but no surchargeable claim for the incident. "Section 3.3.3 At Fault Accident Claim Transaction Codes" of "Chapter 3 SDIP CLAIMS" defines the fields in each transaction that are required to match a corresponding data element on an at-fault accident claim incident previously added to the driving record of the specified involved operator. This error code is returned for a comprehensive Change Loss Amount Transaction (Transaction Code 52), Reverse Incident Transaction (Transaction Code 53), or Change Incident non-Key Data Transaction (Transaction Code 54) when the comprehensive claim incident specified to be changed is not found on the driving record of the specified policyholder. "Section 3.3.4 Comprehensive Claim Transaction Codes" of "Chapter 3 SDIP CLAIMS" defines the fields in each transaction that are required to match a corresponding data element on a claim incident previously added to the driving record of a specified policyholder.
44	**Claim Already On File.** This error code is returned for an at-fault accident Add Original Claim Transaction (Transaction Code 41) when an at-fault accident claim as defined by Incident Date, Incident Location Code and Type of Loss Code was previously added to the driving record of the specified involved operator. This error code is returned for a comprehensive Add Original Claim Transaction (Transaction Code 51) when a comprehensive incident as defined by Incident Date, Incident Location Code and Type of Loss Code was previously added to the driving record of the specified policyholder.

Code	Description
45	**Reduces Loss Below 0.** This error code is returned if a Change Loss Amount Transaction (Transaction Code 42 or Transaction Code 52) would, if applied, reduce the Loss Amount for the specified Type of Loss below zero.
47	**Reverses the Incident.** This error code is returned if an at-fault accident Change Loss Amount Transaction (Transaction Code 42) would, if applied, reduce the Loss Amount for the specified Type of Loss below the minimum surchargeable amount as defined in "Appendix I Schedule of Surcharge Points" and no other at-fault accident type of loss on the specified driving record has a Loss Amount equal to or greater than the minimum surchargeable amount. This error code may be returned if the at-fault accident Change Loss Amount Transaction (Transaction Code 42) would, if applied, reduce the Loss Amount for a Personal Injury Protection (PIP) claim below $1.
49	**Incident Reversed - BOA.** This error code is returned for an Add Original Claim Transaction (Transaction Code 41) when it would, if applied, reissue an at-fault accident that was previously reversed or vacated by the Board of Appeal. Reversal Reason Code = "BA" is allowed to reverse an at-fault accident only when the transaction is submitted by the Board of Appeal.
99	**Unexpected Error.** This error code is returned when a transaction is rejected due to an internal Atlas system error. Please contact MRB-DLFTP@Dot.State.MA.US for more information.

Table 25: Claim Error Codes

OOS Driving Record Response

Code	*Description*
01	**Transaction Code.** This error code is returned if the Transaction Code is not one of the codes defined in “Section 4.4 OOS Driving Record Source File” of “Chapter 4 OUT-OF-STATE (OOS) DRIVING RECORDS”.
02	**Company Code.** The insurer must use the Insurance Company Code assigned by the designated statistical agent for Massachusetts Private Passenger Insurance for use on all statistical records and all MRB transactions.
03	**Policy Number.** This error code is returned if the Policy Number contains all spaces or zeroes or if it contains leadings blanks or embedded blanks.
05	**Policy Effective Date.** This error code is returned if the Policy Effective Date is blank, if it is not a valid date in the format YYYYMMDD, or if the date is before January 1, 1999 (19990101).
06	**Operator License Number.** This error code is returned if Operator License Number is blank or if Operator License State Code = “MA” and the Operator License Number does not exactly match a valid Massachusetts license number on an RMV License Record. This error code is also returned in cases where no unique matching RMV License Record can be identified based on the provided Operator License Number and Operator License State Code, Surname, and Date of Birth.
07	**Operator License State Code.** This error code is returned if the Transaction Code = “72” and the value of this field is not = “MA”. This error code is returned if Transaction Code = “73” and the value of this field is not one of the codes listed in “Appendix M: State Code” except “MA” because Transaction Code 73 is for a non-Massachusetts licensed operator only.

Code	*Description*
08	**Operator Last Name.** This error code is returned if the Operator Last Name is blank, or if it does not match the surname on the RMV License Record on at least three of the first five characters when Operator License State Code = “MA”.
09	**Operator Birth Date.** This error code is returned if the Operator Birth Date is blank, or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when Operator License State Code = “MA”.
10	**Operator First Name.** This error code is returned if the Operator First Name is blank or if it contains fewer than two (2) characters when the Transaction Code = “73” and the operator identification fields do not match an RMV License Record.
12	**Operator Street Address 1.** This error code is returned if the Operator Street Address 1 is blank when the Transaction Code = “73” and the operator identification fields do not match an RMV License Record.
14	**Operator Address City.** This error code is returned if the Operator Address City is blank when the Transaction Code = “73” and the operator identification fields do not match an RMV License Record. This error code is returned if Operator Address State Code = “MA” and the operator identification fields do not match an RMV License Record and the Operator Address City is not listed in the RMV Massachusetts town name validation table. “Appendix N Massachusetts Town Name” contains the RMV Massachusetts town name validation table as of November 18, 2005.
15	**Operator Address State Code.** This error code is returned if the Operator Address State Code is not one of the values in “Appendix M State Code” when the Transaction Code = “73” and the operator identification fields do not match an RMV License Record. Exception: A value of “OT” or “FR” will be rejected.

Code	*Description*
16	**Operator Address Zip Code.** This error code is returned if the Operator Address Zip Code is blank when Transaction Code = “73” and the operator identification fields do not match an RMV License Record.
17	**Prior License Number.** If present, the Prior License Number must be left justified. This error code occurs if the first character of the license number contains a value of “*”. The MRB cannot validate the accuracy of this license number. A blank value is not rejected.
18	**Prior License State Code.** If present, this Prior License State Code must contain one of the values in “Appendix M State Code”. A blank value is not rejected.
19	**Date First Licensed Out-of-State.** If present, this Date First Licensed Out-of-State must be a valid date formatted YYYYMMDD that is no earlier than the date of the operator’s 16th birthday. A blank value is not rejected.
20	**Incident Date.** This error code is retuned if the Incident Date is blank, if it is not a valid date in the format YYYYMMDD, or if the Incident Date is on or after the MRB Process Date. This date is required to identify an OOS incident.
21	**Conviction Date.** This error code is returned if the Conviction Date is blank, not a valid date in the format YYYYMMDD, earlier than the Incident Date, or earlier than the start of the Policy Experience Period, the 6-year period immediately preceding the Policy Effective Date. A date equal to the Incident Date is accepted.
22	**Reporting State Code.** This error code is returned if the Reporting State Code is not a valid state code in “Appendix M State Code”. This state code is required to identify an OOS incident. Refer to Error Code 45.

Code	*Description*
24	**MVR Offense Description.** This error code is returned if the MVR Offense Description contains all spaces or all zeroes when the Transaction Code = “72” or “73”.
25	**ACD Offense Code.** This error code is returned if the ACD Offense Code is missing or invalid. This field must contain one of the values listed in “Appendix L ACD Offense (Conviction) Code” or a value of “AF3” or “AF4”. This ACD Offense Code is required to identify an incident.
40	**Insurance Company Control Record Error.** This error code indicates that the Insurance Company Control Record is missing or invalid.
41	**No Incident On File.** A Reverse OOS Incident Transaction (Transaction Code 71) is rejected with this error code when the incident for the Incident Date, Reporting State Code and ACD Offense Code is not found on the driving history for the specified operator.
44	**Incident Already On File.** An Add OOS Incident Transaction (Transaction Code 72 or Transaction Code 73) is rejected with this error code when the transaction attempts to add an incident that was previously added to the driving history for the specified operator that share the same Incident Date, Reporting State Code and Incident Number of Points.
45	**Reporting State MA Not Allowed.** An Add OOS Incident Transaction (Transaction Code 72 or Transaction Code 73) is rejected with this error when the transaction attempts to add an OOS traffic violation for Reporting State Code = “MA”. This is done to prevent adding a record that may be a duplicate of a violation issued by a Massachusetts police department or court.

Code	*Description*
46	**Traffic Violation on MA CDL Not Allowed.** Insurers cannot add an OOS traffic violation to an operator who has a Massachusetts CDL license because the RMV already receives OOS traffic violations for these operators through the federal Commercial Driver License Information System (CDLIS). However, insurers may add an at-fault accident that occurred while driving a vehicle not covered by a Massachusetts private passenger insurance policy to an operator who has a Massachusetts CDL license.
99	**Unexpected Error.** This error code is returned when a transaction is rejected due to an internal Atlas system error. Please contact MRBDL-FTP@Dot.State.MA.US for more information.

Table 26: OOS Driving Record Error Codes

Appendix Q (Not Used)

Appendix R Safe Driver Insurance Plan Statement

(The numbers 1 through 25 within the three different format layouts represent field numbers within the Data Definitions section below describing the contents that will be placed in the corresponding field positions within each SDIP Plan Statement.)

Format 1 of 3: Operator SDIP Points

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : (1)

Policy Number : (2) (3)

Effective Date	: (4)	Expiration Date	: (5)
MRB Process Date	: (6)	Transaction Codes	: ((7), (8), (9), (10), (11), (12))

Dear Policyholder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The SDIP Points or Credit Code for the operators listed on this policy will determine surcharges or credits if this policy was assigned through the Massachusetts Automobile Insurance Plan (MAIP). If this policy was obtained through the voluntary market, the insurance company's merit rating plan will determine how these driving history records are used.

---------- OPERATOR ----------		---------- DRIVING HISTORY INFORMATION ----------			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
(13)	(14)	STARTING DATE		(19)	(20)
((15), (16),	(17), (18))	(21)	(22)	(23)	(24)
					=====
		OPERATOR SDIP POINTS			(25)

Format 2 of 3: Excellent Driver Discount (98)

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : (1)

Policy Number : (2) (3)

Effective Date : (4) Expiration Date : (5)
MRB Process Date : (6) Transaction Codes : ((7), (8), (9), (10), (11), (12))

Dear Policyholder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The SDIP Points or Credit Code for the operators listed on this policy will determine surcharges or credits if this policy was assigned through the Massachusetts Automobile Insurance Plan (MAIP). If this policy was obtained through the voluntary market, the insurance company's merit rating plan will determine how these driving history records are used.

---------- OPERATOR ----------		---------- DRIVING HISTORY INFORMATION ----------			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
(13)	(14)	STARTING DATE		(19)	(20)
((15), (16),	(17), (18))	(21)	(22)	(23)	(24)
					=====
		EXCELLENT DRIVER DISCOUNT (98)			(25)

Format 3 of 3: Excellent Driver Discount Plus (99)

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : (1)

Policy Number : (2) (3)

Effective Date : (4) Expiration Date : (5)
MRB Process Date : (6) Transaction Codes : ((7), (8), (9), (10), (11), (12))

Dear Policyholder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The SDIP Points or Credit Code for the operators listed on this policy will determine surcharges or credits if this policy was assigned through the Massachusetts Automobile Insurance Plan (MAIP). If this policy was obtained through the voluntary market, the insurance company's merit rating plan will determine how these driving history records are used.

---------- OPERATOR ----------		---------- DRIVING HISTORY INFORMATION ----------			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
(13)	(14)	STARTING DATE		(19)	(20)
((15), (16),	(17), (18))	(NO INCIDENTS)			00
					=====

EXCELLENT DRIVER DISCOUNT PLUS (99)

Example 1 of 2 Operator SDIP Points and Excellent Driver Discount Plus (99)

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : State Farm Mutual
Policy Number : POLICY EXAMPLE 1 0000
Effective Date : 04-23-2008 Expiration Date : 04-23-2009
MRB Process Date : 02-20-2008 Transaction Codes : (828,2,04-23-2008,1,V,721)

Dear Policyholder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The SDIP Points or Credit Code for the operators listed on this policy will determine surcharges or credits if this policy was assigned through the Massachusetts Automobile Insurance Plan (MAIP). If this policy was obtained through the voluntary market, the insurance company's merit rating plan will determine how these driving history records are used.

---------- OPERATOR ----------

LICENSE NUMBER	ST
S09876543	MA

MA
(ROBINS, 06-29-1986, 04, N)

---------- DRIVING HISTORY INFORMATION ----------

DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
STARTING DATE		06-24-2003	00
MAJOR ACCIDENT	02-07-2004	02-19-2004	04
SPEEDING	11-26-2003	03-23-2004	00
JOL PASS RESTRICTION	12-13-2003	04-06-2004	02
MINOR ACCIDENT	10-30-2003	07-21-2004	03
YIELD TO PEDESTRIAN	07-23-2005	12-06-2005	02
			=====
OPERATOR SDIP POINTS			11

S09876543 MA
(REEVES, 03-15-1932, 06, N)

STARTING DATE		04-23-2002	00
(NO INCIDENTS)			00
			=====

EXCELLENT DRIVER DISCOUNT PLUS (99)

Example 2 of 2 Excellent Driver Discount (98)

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : State Farm Mutual
Policy Number : POLICY EXAMPLE 2 0000
Effective Date : 04-03-2008 Expiration Date : 04-03-2009
MRB Process Date : 02-01-2008 Transaction Codes : (828,2,04-03-2008,1,V,821)

Dear Policyholder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The SDIP Points or Credit Code for the operators listed on this policy will determine surcharges or credits if this policy was assigned through the Massachusetts Automobile Insurance Plan (MAIP). If this policy was obtained through the voluntary market, the insurance company's merit rating plan will determine how these driving history records are used.

---------- OPERATOR ---------- ---------- DRIVING HISTORY INFORMATION ----------

LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
S02345678	MA	STARTING DATE		04-03-2002	00
(JAMES , 10-06-1958, 06, N)		MINOR ACCIDENT	02-23-2003	03-05-2003	00
					=====
		EXCELLENT DRIVER DISCOUNT (98)			

Data Definitions

Field Number ***Description***

1 **Insurance Company Name.** This field contains the insurance company name for the insurance company code displayed in Transaction Codes field number 6.

2 **Policy Number.** This field contains the sixteen-position Policy Number from the Policy Inquiry Response.

3 **Policy Number-Company Use.** This field contains the four-position Policy Number-Company Use data. This field is optional. If used it must be displayed immediately after the Policy Number.

4 **Effective Date.** This field contains the Policy Effective Date from the Policy Inquiry Response.

5 **Expiration Date.** This field contains the Policy Expiration Date from the Policy Inquiry Response.

6 **MRB Process Date.** This field contains the MRB Process Date from the Policy Inquiry Response.

7 **Transaction Codes: (Insurance Company Code).** This field contains the insurer's three-digit insurance company code from the Policy Inquiry Response.

8 **Transaction Codes: (Transaction Type).** This field contains the Transaction Type from the Policy Inquiry Response.

9 **Transaction Codes: (Transaction Effective Date).** This field contains the Transaction Effective Date from the Policy Inquiry Response.

10 **Transaction Codes: (Coverage Code).** This field contains the Coverage Code from the Policy Inquiry Response.

Field Number	***Description***
11	**Transaction Codes: (Market Indicator).** This field contains the Market Indicator from the Policy Inquiry Response.
12	**Transaction Codes: (Premium Town Code).** This field contains the Premium Town Code from the Policy Inquiry Response.
13	**Operator: License Number.** This field contains the Operator License Number from the Policy Inquiry Response.
14	**Operator: License St.** This field contains the Operator License State Code from the Policy Inquiry Response.
15	**Operator: (Operator Name).** This field contains the Operator Surname from the Policy Inquiry Response.
16	**Operator: (Operator Birth Date).** This field contains the Operator Birth Date from the Policy Inquiry Response.
17	**Operator: (Years Driving Experience).** This field contains the Years Driving Experience from the Policy Inquiry Response as submitted by the insurer on the Policy Inquiry Source Record.
18	**Operator: (Unreported Out-of-State Incidents Indicator).** This field contains the Unreported Out-of-State Incidents Indicator from the Policy Inquiry Response as submitted by the insurer on the Policy Inquiry Source Record.
	STARTING DATE Line. The Starting Date Line prints at the beginning of each listed operator with a value of “STARTING DATE” in the Description Column.
19	**STARTING DATE Line: Surcharge Date Column.** This field contains the Operator Experience Date from the Policy Inquiry Response.
20	**STARTING DATE Line: Value Column.** This field contains the value 00.

Field Description

Number

INCIDENT Line. One Incident Line is printed for each surchargeable incident.

21 **INCIDENT Line: Description Column.** This field contains the Incident Description from the Policy Inquiry Response. If the operator has no incidents reported, the text “(NO INCIDENTS)” should be printed.

22 **INCIDENT Line: Incident Date Column**. This field contains the Incident Date from the Policy Inquiry Response. If the operator has no incidents reported this field should be blank.

23 **INCIDENT Line: Surcharge Date Column.** This field contains the Surcharge Date from the Policy Inquiry Response. If the operator has no incidents reported this field should be blank.

24 **INCIDENT Line: Value Column.** This field contains the Incident Number of Points from the Policy Inquiry Response. If the operator has no incidents reported this field should contain “00”. An underscore line consisting of three (3) equal signs (= = =) in the Value Column should be printed before the Operator SDIP Line. The format of the Operator SDIP Line varies depending on the value of Operator SDIP Points.

OPERATOR SDIP Line. One Operator SDIP Line is printed for each operator.

OPERATOR SDIP Line: Format 1 of 3. If the value of Operator SDIP Points is from 00 through 45, the text “OPERATOR SDIP POINTS” must be displayed below the Underscore Line.

OPERATOR SDIP Line: Format 2 of 3. If the value of Operator SDIP Points is 98, the text “EXCELLENT DRIVER DISCOUNT (98)” must be displayed below the Underscore Line.

Field Number	*Description*
	OPERATOR SDIP Line: Format 3 of 3. If the value of Operator SDIP Points is 99, the text “EXCELLENT DRIVER DISCOUNT PLUS (99)” must be displayed below the Underscore Line.
25	**OPERATOR SDIP Line: Value Column.** This field contains the value of the Operator SDIP Points field from the Policy Inquiry Response except when Operator SDIP Points = 98 or 99. When the Operator SDIP Points field = 98 or 99, this field must be left blank.

Table 27: SDIP Statement Field Definitions

Appendix S (Not Used)

Appendix T Revocation Notice

(Field numbers described in Data Definitions section below.)

(Insurance Company Letterhead)

(1)

OPERATOR INFORMATION					
Name Change of Address Address City, State Zip	(2) Change of Address (enter correction here) (3)			Change of Address (enter correction here) Address _____ City, State _____ Zip _____	
Date of Birth	(4)	Driver's License No.	(5)	State Code	(6)
FOLD					FOLD

ACCIDENT INFORMATION				
Accident Date	Notice Date	Location Code	Policy No.	Claim No.
(7)	(8)	(9)	(10)	(11)
Standard of Fault Code	(12)	Explanation: (13)		

INSURANCE AGENT		POLICYHOLDER (if different than the OPERATOR)		
Name Address City, State Zip		Name Address City, State Zip	(14) (15)	
		Date of Birth (16)	Driver's License No. (17)	State Code (18)

On behalf of the above-named insurance company, you are hereby notified that the at-fault accident described on this notice has been revoked for the reason indicated below:

Reason: _____ (19) _____

I hereby certify that the reason stated above is true and correct.

_____ (20) (Date)

_____ (21) (Authorized Signature)

Data Definitions

Field Number Description

1 **Insurance Company Name.** The name of the insurance company on the company letterhead must refer to the insurance company issuing the revocation and the company that issued the Surcharge Notice.

2 **Operator Information: Name.** This field contains the full name of the operator for whom the Surcharge Revocation is issued.

3 **Operator Information: Address.** This field contains the street address, city, state, and zip code of the operator for whom the Surcharge Revocation is issued.

4 **Operator Information: Date of Birth.** This field contains the date of birth of the operator for whom the Surcharge Revocation is issued.

5 **Operator Information: Driver's License No.** This field contains the driver license number of the operator for whom the Surcharge Revocation is issued.

6 **Operator Information: State Code.** This field contains the code for the state, territory, country, or Canadian province that issued the driver license of the operator for whom the Surcharge Revocation is issued.

7 **Accident Information: Accident Date.** This field contains the date of the accident for which the Surcharge Revocation is issued.

8 **Accident Information: Notice Date.** This field contains the Notice Date of the accident for which the Surcharge Revocation is issued.

9 **Accident Information: Location Code.** This field contains the three-digit code for the location of the accident for which the Surcharge Revocation is issued.

10 **Accident Information: Policy No.** This field contains the Policy Number by which this policy may be referenced in insurance company files.

Field Number Description

11 **Accident Information: Claim No.** This field contains the Claim Identification Number by which this claim may be referenced in insurance company files.

12 **Accident Information: Standard of Fault Code.** This field contains the two-digit Standard of Fault Code from the original Surcharge Notice.

13 **Accident Information: Standard of Fault Explanation.** This field contains the complete description for the Standard of Fault Code from the original Surcharge Notice.

14 **Policyholder: Name.** This field contains the full name of the policyholder, or the value “SAME” as shown on the original Surcharge Notice.

15 **Policyholder: Address.** This field contains the street address, city, state, and zip code for the policyholder as shown on the original Surcharge Notice.

16 **Policyholder: Date of Birth.** This field contains the date of birth of the policyholder as shown on the original Surcharge Notice.

17 **Policyholder: Driver’s License No.** This field contains the driver license number of the policyholder as shown on the original Surcharge Notice.

18 **Policyholder: State Code.** This field contains the code for the state, territory, country, or Canadian province that issued the driver license of the policyholder as shown on the original Surcharge Notice.

19 **Reason.** This field contains a description of the reason for the revocation.

20 **Date.** This field contains the date this Surcharge Revocation Notice is prepared.

Field Number Description

21 Certification. An authorized insurance company representative must sign the completed Surcharge Revocation Notice. Type or pre-print the name, title, and telephone number of this representative. The signature may be an original signature or an electronic signature.

Table 28: Revocation Notice Field Definitions

Appendix U Web Service Error Codes

Searches

PersonSearchByName	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_LASTNAME	Last Name is a required parameter
INVALIDPARAMETERS_REQUIRED_DATEOFBIRTH	Date of Birth is a required parameter
INVALIDPARAMETERS_MAXREQUESTEDRECORDS_100	More records requested than are allowed

PersonSearchByLicense	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_OPERATORLICENSENUMBER	Operator License Number is a required parameter
INVALIDPARAMETERS_REQUIRED_OPERATORLICENSESTATE	Operator License State is a required parameter
INVALIDPARAMETERS_MAXREQUESTEDRECORDS_100	More records requested than are allowed

INQUIRIES

SDIP_Informal_Insurance_Inquiry	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_OPERATORINQUIRY	Operator Inquiry is a required parameter
INVALIDPARAMETERS_REQUIRED_PLANNEDPOLICYEFFECTIVEDATE	Planned Policy Effective Date is a required parameter
INVALIDPARAMETERS_TOOMANYOPERATORS_MAX_10	More operators provided than are allowed
INVALIDPARAMETERS_FORINQUIRYTYPE	Provided parameters are invalid for this inquiry type
INVALIDINPUT_FORMAT_POLICYEFFECTIVEDATE	Policy Effective Date is in an invalid format
INVALIDINQUIRY_ALLOPERATORSNOTFOUND	Could not find one or more of the provided operators
INVALIDINQUIRY_UNABLETODETERMINEACTION	Unable to determine transaction to perform. Contact Atlas.
OperatorRecord Error Codes*	
INVALIDINPUT_SURNAME	Operator surname is invalid.

INVALIDINPUT_YEARSDRIVINGEXPERIENCE	Operator years driving experience is invalid
INVALIDINPUT_FORMAT_OUTOFSTATEINCIDENTSINDICATOR	Unreported Out of State Incidents Indicator is in an invalid format
INVALIDINPUT_FORMAT_BIRTHDATE	Birth Date is in an invalid format
INVALIDINPUT_OPERATORLICENSESTATE_INVALID	Operator license state is invalid.
INVALIDINPUT_OPERATORLASTNAME_INVALID	Operator last name does not match the last name we have on record
INVALIDINPUT_OPERATORDOB_INVALID	Operator birth date does not match the birth date we have on record.
INVALIDRESULTS_MULTIPLE_RECORDS_FOUND	Multiple records found for the operator.
INVALIDRESULTS_NO_RECORD_FOUND	No driver record found for the operator.

SDIP_Formal_Insurance_Inquiry	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_INSURANCECOMPANYCODE	Insurance Company Code is a required parameter

INVALIDPARAMETERS_REQUIRED_OPERATORINQUIRY	Operator Inquiry is a required parameter
INVALIDPARAMETERS_REQUIRED_POLICYNUMBER	Policy Number is a required parameter
INVALIDPARAMETERS_REQUIRED_POLICYEFFECTIVEDATE	Policy Effective Date is a required parameter
INVALIDPARAMETERS_TOOMANYOPERATORS_MAX_10	More operators provided than are allowed
INVALIDPARAMETERS_FORINQUIRYTYPE	Provided parameters are invalid for this inquiry type
INVALIDINPUT_PREMIUMTOWNCODE	Premium Town Code is invalid
INVALIDINPUT_MARKETINDICATOR	Market Indicator is invalid
INVALIDINPUT_COVERAGECODE	Coverage Code is invalid
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDINPUT_FORMAT_POLICYEFFECTIVEDATE	Policy Effective Date is in an invalid format
INVALIDINPUT_FORMAT_POLICYEXPIRATIONDATE	Policy Expiration Date is in an invalid format
INVALIDINPUT_POLICYEXPIRATIONDATE	Policy Expiration Date is invalid
INVALIDINPUT_POLICYEFFECTIVEDATE	Policy Effective Date is invalid
INVALIDINQUIRY_ALLOPERATORSNOTFOUND	Could not find one or more of the provided operators
INVALIDINQUIRY_INQUIRYALREADYEXISTS	Existing inquiry found
INVALIDINQUIRY_NOMATCHINGPOLICY	No policy found
INVALIDINQUIRY_UNABLETODETERMINEACTION	Unable to determine transaction to perform. Contact Atlas.
OperatorRecord Error Codes*	
INVALIDINPUT_SURNAME	Operator surname is invalid.
INVALIDINPUT_YEARSDRIVINGEXPERIENCE	Operator years driving experience is invalid
INVALIDINPUT_FORMAT_OUTOFSTATEINCIDENTSINDICATOR	Unreported Out of State Incidents Indicator is in an invalid format

INVALIDINPUT_FORMAT_BIRTHDATE	Birth Date is in an invalid format
INVALIDINPUT_OPERATORLICENSESTATE_INVALID	Operator license state is invalid.
INVALIDINPUT_OPERATORLASTNAME_INVALID	Operator last name does not match the last name we have on record
INVALIDINPUT_OPERATORDOB_INVALID	Operator birth date does not match the birth date we have on record.
INVALIDRESULTS_MULTIPLE_RECORDS_FOUND	Multiple records found for the operator.
INVALIDRESULTS_NO_RECORD_FOUND	No driver record found for the operator.

SDIP_Insurance_Policy_Update	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_INSURANCECOMPANYCODE	Insurance Company Code is a required parameter
INVALIDPARAMETERS_REQUIRED_OPERATORINQUIRY	Operator Inquiry is a required parameter
INVALIDPARAMETERS_REQUIRED_POLICYNUMBER	Policy Number is a required parameter
INVALIDPARAMETERS_REQUIRED_ATLASPOLICYKEY	Atlas Policy Key is a required parameter
INVALIDPARAMETERS_REQUIRED_POLICYEFFECTIVEDATE	Policy Effective Date is a required parameter
INVALIDPARAMETERS_TOOMANYOPERATORS_MAX_10	More operators provided than are allowed

INVALIDPARAMETERS_FORINQUIRYTYPE	Provided parameters are invalid for this inquiry type
INVALIDINPUT_PREMIUMTOWNCODE	Premium Town Code is invalid
INVALIDINPUT_MARKETINDICATOR	Market Indicator is invalid
INVALIDINPUT_COVERAGECODE	Coverage Code is invalid
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDINPUT_FORMAT_POLICYEFFECTIVEDATE	Policy Effective Date is in an invalid format
INVALIDINPUT_FORMAT_POLICYEXPIRATIONDATE	Policy Expiration Date is in an invalid format
INVALIDINPUT_POLICYEXPIRATIONDATE	Policy Expiration Date is invalid
INVALIDINPUT_POLICYEFFECTIVEDATE	Policy Effective Date is invalid
INVALIDINQUIRY_ALLOPERATORSNOTFOUND	Could not find one or more of the provided operators
INVALIDUPDATE_NOMATCHINGPOLICY	No policy found
INVALIDINQUIRY_NOMATCHINGPOLICY	No policy found
INVALIDRENEWAL_NOMATCHINGPOLICY	No policy found
INVALIDRENEWAL_EXISTINGPOLICY	Invalid renewal. Existing policy found.
INVALIDINQUIRY_UNABLETODETERMINEACTION	Unable to determine transaction to perform. Contact Atlas.
OperatorRecord Error Codes*	
INVALIDINPUT_SURNAME	Operator surname is invalid.
INVALIDINPUT_YEARSDRIVINGEXPERIENCE	Operator years driving experience is invalid
INVALIDINPUT_FORMAT_OUTOFSTATEINCIDENTSINDICATOR	Unreported Out of State Incidents Indicator is in an invalid format
INVALIDINPUT_FORMAT_BIRTHDATE	Birth Date is in an invalid format
INVALIDINPUT_OPERATORLICENSESTATE_INVALID	Operator license state is invalid.

INVALIDINPUT_OPERATORLASTNAME_INVALID	Operator last name does not match the last name we have on record
INVALIDINPUT_OPERATORDOB_INVALID	Operator birth date does not match the birth date we have on record.
INVALIDRESULTS_MULTIPLE_RECORDS_FOUND	Multiple records found for the operator.
INVALIDRESULTS_NO_RECORD_FOUND	No driver record found for the operator.

SDIP_Insurance_Policy_Cancellation	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_POLICYNUMBER	Policy Number is a required parameter
INVALIDPARAMETERS_REQUIRED_ATLASPOLICYKEY_OR_INSURANCECOMPANYCODE	Either Atlas Policy Key or Insurance Company Code is a required parameter
INVALIDPARAMETERS_FORINQUIRYTYPE	Provided parameters are invalid for this inquiry type
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDCANCELLATION_NOMATCHINGPOLICY	No policy found
INVALIDINQUIRY_UNABLETODETERMINEACTION	Unable to determine transaction to perform. Contact Atlas.

SDIP_Insurance_Policy_Reinstatement	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_INSURANCECOMPANYCODE	Insurance Company Code is a required parameter
INVALIDPARAMETERS_REQUIRED_OPERATORINQUIRY	Operator Inquiry is a required parameter
INVALIDPARAMETERS_REQUIRED_POLICYNUMBER	Policy Number is a required parameter
INVALIDPARAMETERS_REQUIRED_POLICYEFFECTIVEDATE	Policy Effective Date is a required parameter
INVALIDPARAMETERS_TOOMANYOPERATORS_MAX_10	More operators provided than are allowed
INVALIDPARAMETERS_FORINQUIRYTYPE	Provided parameters are invalid for this inquiry type
INVALIDINPUT_PREMIUMTOWNCODE	Premium Town Code is invalid
INVALIDINPUT_MARKETINDICATOR	Market Indicator is invalid
INVALIDINPUT_COVERAGECODE	Coverage Code is invalid
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDINPUT_FORMAT_POLICYEFFECTIVEDATE	Policy Effective Date is in an invalid format
INVALIDINPUT_FORMAT_POLICYEXPIRATIONDATE	Policy Expiration Date is in an invalid format
INVALIDINPUT_POLICYEXPIRATIONDATE	Policy Expiration Date is invalid
INVALIDINQUIRY_ALLOPERATORSNOTFOUND	Could not find one or more of the provided operators

NOVALID_POLICYREINSTATEMENT	No policy eligible for reinstatement found
INVALIDINQUIRY_UNABLETODETERMINEACTION	Unable to determine transaction to perform. Contact Atlas.
OperatorRecord Error Codes*	
INVALIDINPUT_SURNAME	Operator surname is invalid.
INVALIDINPUT_YEARSDRIVINGEXPERIENCE	Operator years driving experience is invalid
INVALIDINPUT_FORMAT_OUTOFSTATEINCIDENTSINDICATOR	Unreported Out of State Incidents Indicator is in an invalid format
INVALIDINPUT_FORMAT_BIRTHDATE	Birth Date is in an invalid format
INVALIDINPUT_OPERATORLICENSESTATE_INVALID	Operator license state is invalid.
INVALIDINPUT_OPERATORLASTNAME_INVALID	Operator last name does not match the last name we have on record
INVALIDINPUT_OPERATORDOB_INVALID	Operator birth date does not match the birth date we have on record.
INVALIDRESULTS_MULTIPLE_RECORDS_FOUND	Multiple records found for the operator.
INVALIDRESULTS_NO_RECORD_FOUND	No driver record found for the operator.
NOVALID_POLICYREINSTATEMENT	No policy valid for reinstatement for operator.

SDIP_Retrieve_Insurance_Policy

Error Code	Description
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.

INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_ATLASPOLICYKEY	Atlas Policy Key is a required parameter
INVALIDPARAMETERS_FORINQUIRYTYPE	Provided parameters are invalid for this inquiry type
INVALIDINPUT_FORMAT_ATLASPOLICYKEY	Atlas Policy Key is in an invalid format
INVALIDSEARCH_NOATLASPOLICYKEYPROVIDED	No Atlas Policy Key provided
INVALIDINQUIRY_UNABLETODETERMINEACTION	Unable to determine transaction to perform. Contact Atlas.

SDIP_Retrieve_Atlas_Policy_Key	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_INSURANCECOMPANYCODE	Insurance Company Code is a required parameter
INVALIDPARAMETERS_REQUIRED_POLICYNUMBER	Policy Number is a required parameter
INVALIDPARAMETERS_REQUIRED_POLICYEFFECTIVEDATE	Policy Effective Date is a required parameter
INVALIDPARAMETERS_FORINQUIRYTYPE	Provided parameters are invalid for this inquiry type

Out of State Incidents

SDIP_Insurance_OOS_Incident_Submission	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_OPERATORLICENSENUMBER	Operator License Number is a required parameter.
INVALIDPARAMETERS_REQUIRED_OPERATORLICENSESTATECODE	Operator License State Code is a required parameter.
INVALIDPARAMETERS_REQUIRED_OPERATORLASTNAME	Operator Last Name is a required parameter.
INVALIDPARAMETERS_REQUIRED_OPERATORBIRTHDATE	Operator Birth Date is a required parameter.
INVALIDPARAMETERS_REQUIRED_INCIDENTDATE	Incident Date is a required parameter.
INVALIDPARAMETERS_REQUIRED_REPORTINGSTATECODE	Reporting State Code is a required parameter.
INVALIDPARAMETERS_REQUIRED_ACDOFFENSECODE	ACD Offense Code is a required parameter.
INVALIDPARAMETERS_FOROOSTRANSACTION	Parameters are invalid for the Out of State transaction
INVALIDINPUT_ACDOFFENSECODE	ACD Offense Code is invalid
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDINPUT_POLICYNUMBER	Policy Number is invalid
INVALIDINPUT_POLICYEFFECTIVEDATE	Policy Effective Date is invalid

INVALIDINPUT_MVROFFENSEDESCRIPTION	MVR Offense Description is invalid
INVALIDINPUT_CONVICTIONDATE	Conviction Date is invalid
INVALIDINPUT_REPORTINGSTATECODE	Reporting State Code is invalid
INVALIDINPUT_FIRSTNAME	First Name is invalid
INVALIDINPUT_STREET1	Street 1 is invalid
INVALIDINPUT_ADDRESSCITY	Address City is invalid
INVALIDINPUT_ADDRESSSTATE	Address State is invalid
INVALIDINPUT_PRIORLICENSENUMBER	Prior License Number is invalid
INVALIDINPUT_PRIORLICENSESTATECODE	Prior License State is invalid
INVALIDINPUT_DATEFIRSTLICENSEDOOS	Date First Licensed OOS is invalid
INVALIDSUBMISSION_INCIDENTMATCHFOUND	Invalid submission. A matching incident has been found
INVALIDINPUT_OPERATORLICENSESTATE_INVALID	Operator license state is invalid.
INVALIDINPUT_LASTNAME_INVALID	Operator Last Name is invalid. Doesn’t match what is on record.
INVALIDINPUT_DOB_INVALID	Operator DOB is invalid. Doesn’t match what is on record.
INVALIDRESULTS_NO_RECORD_FOUND	No record found for the policyholder.
INVALIDSUBMISSION_VIOLATIONONCDL	Invalid submission. Unable to apply violation to an operator that hold a CDL credential
INVALIDSUBMISSION_DATA_NOT_VALID_FOR_INCIDENT_ADD	Provided data is not valid to add an incident. Check data.

SDIP_Insurance_OOS_Incident_Amendment	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.

INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_OPERATORLICENSENUMBER	Operator License Number is a required parameter.
INVALIDPARAMETERS_REQUIRED_OPERATORLICENSESTATECODE	Operator License State Code is a required parameter.
INVALIDPARAMETERS_REQUIRED_OPERATORLASTNAME	Operator Last Name is a required parameter.
INVALIDPARAMETERS_REQUIRED_OPERATORBIRTHDATE	Operator Birth Date is a required parameter.
INVALIDPARAMETERS_FOROOSTRANSACTION	Parameters are invalid for the Out of State transaction
INVALIDINPUT_ACDOFFENSECODE	ACD Offense Code is invalid
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDINPUT_POLICYNUMBER	Policy Number is invalid
INVALIDINPUT_POLICYEFFECTIVEDATE	Policy Effective Date is invalid
INVALIDINPUT_MVROFFENSEDESCRIPTION	MVR Offense Description is invalid
INVALIDINPUT_CONVICTIONDATE	Conviction Date is invalid
INVALIDINPUT_PRIORLICENSENUMBER	Prior License Number is invalid

INVALIDINPUT_PRIORLICENSESTATECODE	Prior License State is invalid
INVALIDINPUT_DATEFIRSTLICENSEDOOS	Date First Licensed OOS is invalid
INVALIDINPUT_LASTNAME_INVALID	Operator Last Name is invalid. Doesn't match what is on record.
INVALIDINPUT_DOB_INVALID	Operator DOB is invalid. Doesn't match what is on record.
INVALIDINPUT_OPERATOR_INVALID	Operator doesn't match operator on record
INVALIDINPUT_OPERATORLICENSESTATE_INVALID	Operator license state is invalid.
INVALIDRESULTS_NO_RECORD_FOUND	No driver record found for the policyholder.
INVALIDSUBMISSION_INVALID_DATA_FOR_INCIDENT_UPDATE	Provided data is not valid to amend an incident. Check data.

SDIP_Insurance_OOS_Incident_Reversal	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_OPERATORLICENSENUMBER	Operator License Number is a required parameter.
INVALIDPARAMETERS_REQUIRED_OPERATORLICENSESTATECODE	Operator License State Code is a required parameter.

INVALIDPARAMETERS_REQUIRED_OPERATORLASTNAME	Operator Last Name is a required parameter.
INVALIDPARAMETERS_REQUIRED_OPERATORBIRTHDATE	Operator Birth Date is a required parameter.
INVALIDPARAMETERS_FOROOSTRANSACTION	Parameters are invalid for the Out of State transaction
INVALIDINPUT_ACDOFFENSECODE	ACD Offense Code is invalid
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDINPUT_POLICYNUMBER	Policy Number is invalid
INVALIDINPUT_POLICYEFFECTIVEDATE	Policy Effective Date is invalid
INVALIDINPUT_MVROFFENSEDESCRIPTION	MVR Offense Description is invalid
INVALIDINPUT_CONVICTIONDATE	Conviction Date is invalid
INVALIDINPUT_PRIORLICENSENUMBER	Prior License Number is invalid
INVALIDINPUT_PRIORLICENSESTATECODE	Prior License State is invalid
INVALIDINPUT_DATEFIRSTLICENSEDOOS	Date First Licensed OOS is invalid
INVALIDSUBMISSION_NORECORD_TOCANCEL	Incident not found
INVALIDSUBMISSION_MULTIPLEINCIDENTS	Multiple incidents found
INVALIDINPUT_LASTNAME_INVALID	Operator Last Name is invalid. Doesn’t match what is on record.
INVALIDINPUT_DOB_INVALID	Operator DOB is invalid. Doesn’t match what is on record.
INVALIDINPUT_OPERATOR_INVALID	Operator doesn’t match operator on record
INVALIDINPUT_OPERATORLICENSESTATE_INVALID	Operator license state is invalid.
INVALIDRESULTS_NO_RECORD_FOUND	No driver record found for the policyholder.

Notice to Re-Inquire

SDIP_Insurance_Retrieve_Reinquire_Notices	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.

Claims

SDIP_Insurance_Claim_Submission	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_INSURANCECOMPANYCODE	Insurance Company Code is required
INVALIDPARAMETERS_REQUIRED_POLICYHOLDERLICENSENUMBER	Policyholder License Number is required
INVALIDPARAMETERS_REQUIRED_POLICYHOLDERLICENSESTATECODE	Policyholder License State Code is required
INVALIDPARAMETERS_REQUIRED_POLICYHOLDERSURNAME	Policyholder Surname is required
INVALIDPARAMETERS_REQUIRED_POLICYHOLDERBIRTHDATE	Policyholder Birth Date is required

INVALIDPARAMETERS_REQUIRED_INCIDENTDATE	Incident Date is required
INVALIDPARAMETERS_REQUIRED_NOTICEDATE	Notice Date is required
INVALIDPARAMETERS_REQUIRED_INCIDENTLOCATIONCODE	Incident Location Code is required
INVALIDPARAMETERS_REQUIRED_TYPEOFLOSSCODE	Type of Loss Code is required
INVALIDPARAMETERS_REQUIRED_CLAIMIDENTIFICATIONNUMBER	Claim Identification Number is required
INVALIDPARAMETERS_REQUIRED_POLICYNUMBER	Policy Number is required
INVALIDPARAMETERS_REQUIRED_POLICYEFFECTIVEDATE	Policy Effective Date is required
INVALIDPARAMETERS_REQUIRED_LOSSAMOUNT	Loss Amount is required
INVALIDPARAMETERS_REQUIRED_VEHICLEIDENTIFICATIONNUMBER	Vehicle Identification Number is required

INVALIDPARAMETERS_REQUIRED_VEHICLECLASSCODE	Vehicle Class Code is required
INVALIDPARAMETERS_FORCLAIMTRANSACTION	Parameters are invalid for the claim transaction
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDINPUT_INCIDENTLOCATIONCODE	Incident Location Code is invalid
INVALIDINPUT_PHLICENSESTATECODE	Policyholder License State Code is invalid
INVALIDINPUT_LOSSAMOUNT	Loss Amount is invalid
INVALIDINPUT_TYPEOFLOSSCODE	Type of Loss Code is invalid
INVALIDINPUT_VEHICLECLASSCODE	Vehicle Class Code is invalid
INVALIDINPUT_LOSSPAYEESURNAME	Loss Payee Surname is invalid
INVALIDINPUT_LOSSPAYEEADDRESS	Loss Payee Address is invalid
INVALIDINPUT_PREMIUMTOWNCODE	Premium Town Code is invalid

INVALIDINPUT_VEHICLEIDENTIFICATIONNUMBER	Vehicle Identification Number is invalid
INVALIDINPUT_SURCHARGECODE	Surcharge Code is invalid
INVALIDINPUT_INCIDENTDATE	Incident Date is invalid
INVALIDINPUT_OPLICENSENUMBER	Operator License Number is invalid
INVALIDINPUT_OPBIRTHDATE	Operator Birth Date is invalid
INVALIDINPUT_OPLICENSESTATECODE	Operator License State Code is invalid
INVALIDINPUT_OPADDRESSSTREET	Operator Address Street is invalid
INVALIDINPUT_OPADDRESSCITY	Operator Address City is invalid
INVALIDINPUT_OPADDRESSSTATE	Operator Address State is invalid
INVALIDINPUT_OPADDRESSZIP	Operator Address Zip is invalid
INVALIDINPUT_OPSURNAME	Operator Surname is invalid
INVALIDINPUT_OPFIRSTNAME	Operator First Name is invalid
INVALIDINPUT_PHADDRESSSTREET	Policyholder Address Street is invalid
INVALIDINPUT_PHADDRESSCITY	Policyholder Address City is invalid
INVALIDINPUT_PHADDRESSSTATE	Policyholder Address State is invalid
INVALIDINPUT_PHADDRESSZIP	Policyholder Address Zip is invalid
INVALIDSUBMISSION_INCIDENTALREADYEXISTS	Invalid submission. Incident already exists.
INVALIDINPUT_OPLICENSESTATE_INVALID	Operator License State is invalid

INVALIDINPUT_OPLASTNAME_INVALID	Operator Last Name is invalid. Doesn't match what is on record.
INVALIDINPUT_OPDOB_INVALID	Operator DOB is invalid. Doesn't match what is on record.
INVALIDRESULTS_NO_OPERATOR_RECORD_FOUND	No record found for the operator
INVALIDINPUT_PHLICENSESTATE_INVALID	Policyholder License State is invalid
INVALIDINPUT_PHLASTNAME_INVALID	Policyholder Last Name is invalid. Doesn't match what is on record.
INVALIDINPUT_PHDOB_INVALID	Policyholder DOB is invalid. Doesn't match what is on record.
INVALIDRESULTS_NO_RECORD_FOUND	No record found for the policyholder.
INVALIDSUBMISSION_DATA_NOT_VALID_FOR_CLAIM_ADD	Provided data is not valid to add a claim. Check data.

SDIP_Insurance_Claim_Amendment	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_INSURANCECOMPANYCODE	Insurance Company Code is required
INVALIDPARAMETERS_REQUIRED_SDIPCLAIMRECORDKEY	SDIP Claim Record Key is a required parameter

INVALIDPARAMETERS_FORCLAIMTRANSACTION	Parameters are invalid for the claim transaction
INVALIDINPUT_COMPANYCODE	Company Code is invalid
INVALIDINPUT_INCIDENTLOCATIONCODE	Incident Location Code is invalid
INVALIDINPUT_PHLICENSESTATECODE	Policyholder License State Code is invalid
INVALIDINPUT_LOSSAMOUNT	Loss Amount is invalid
INVALIDINPUT_TYPEOFLOSSCODE	Type of Loss Code is invalid
INVALIDINPUT_VEHICLECLASSCODE	Vehicle Class Code is invalid
INVALIDINPUT_LOSSPAYEESURNAME	Loss Payee Surname is invalid
INVALIDINPUT_LOSSPAYEEADDRESS	Loss Payee Address is invalid
INVALIDINPUT_PREMIUMTOWNCODE	Premium Town Code is invalid
INVALIDINPUT_VEHICLEIDENTIFICATIONNUMBER	Vehicle Identification Number is invalid
INVALIDINPUT_SURCHARGECODE	Surcharge Code is invalid
INVALIDINPUT_OPLICENSENUMBER	Operator License Number is invalid
INVALIDINPUT_OPBIRTHDATE	Operator Birth Date is invalid
INVALIDINPUT_OPLICENSESTATECODE	Operator License State Code is invalid
INVALIDSUBMISSION_NOINCIDENT_FOUND	Incident not found.
INVALIDSUBMISSION_DATA_NOT_VALID_FOR_CLAIM_ADD	Provided data is not valid to amend a claim. Check data.

SDIP_Insurance_Claim_Reversal	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.

INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_INSURANCECOMPANYCODE	Insurance Company Code is required
INVALIDPARAMETERS_REQUIRED_SDIPCLAIMRECORDKEY	SDIP Claim Record Key is a required parameter
INVALIDPARAMETERS_REQUIRED_REVERSALREASONCODE	Reversal Reason Code is a required parameter
INVALIDPARAMETERS_FORCLAIMTRANSACTION	Parameters are invalid for the claim transaction
INVALIDINPUT_PHLICENSESTATECODE	Policyholder License State Code is invalid
INVALIDINPUT_LOSSAMOUNT	Loss Amount is invalid
INVALIDINPUT_TYPEOFLOSSCODE	Type of Loss Code is invalid
INVALIDINPUT_REVERSALREASONCODE	Reversal Reason Code is invalid
INVALIDINPUT_OPLICENSENUMBER	Operator License Number is invalid
INVALIDINPUT_OPBIRTHDATE	Operator Birth Date is invalid
INVALIDINPUT_OPLICENSESTATECODE	Operator License State Code is invalid
INVALIDSUBMISSION_NOINCIDENT_FOUND	Incident not found.

SDIP_Retrieve_Insurance_Claim	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.

INVALIDPARAMETERS_REQUIRED_SDIPCLAIMRECORDKEY	SDIP Claim Record Key is a required field
INVALIDPARAMETERS_FORCLAIMTRANSACTION	Parameters are invalid for the claim transaction
INVALIDSUBMISSION_NOINCIDENT_FOUND	Incident not found.

ClaimsSearchByLicense	
Error Code	**Description**
UNHANDLEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
UNEXPECTEDERROR_CONTACT_ATLAS	Unexpected error. Contact Atlas.
INVALIDCREDENTIALS_CERTIFICATE_INVALID	Certificate authentication failure. Check client certificate.
INVALIDCREDENTIALS_USERNAMEPASSWORD_INVALID	Credential authentication failure. Check username and password.
INVALIDPARAMETERS_REQUIRED_RMVLICENSENUMBER	RMV License Number is a required parameter
INVALIDPARAMETERS_REQUIRED_RMVBIRTHDATE	RMV Birth Date is a required parameter
INVALIDPARAMETERS_REQUIRED_RMVLICENSESTATECODE	RMV License State Code is a required parameter
INVALIDPARAMETERS_REQUIRED_RMVSURNAME	RMV Surname is a required parameter
INVALIDPARAMETERS_FORINQUIRYTYPE	Provided parameters are invalid for this inquiry type
INVALIDINPUT_OPERATORLICENSESTATE_INVALID	Operator license state is invalid.
INVALIDRESULTS_NO_RECORD_FOUND	No record found for the policyholder.
NO_CLAIMS_FOUND	No claim found

*OperatorRecord Error Codes

OperatorRecord error codes will be returned with three data elements delimited by semicolons.

1. Error Code
2. Input License_Number
3. Input License_State_Code

Example:
INVALIDINPUT_OPERATORLICENSESTATE_INVALID;S12345678;MA