



KENTUCKY INSURANCE VERIFICATION SYSTEM (KentuckyIVS)

Kentucky Automobile Insurers Reporting Guide

**Version 1.0
December 1st, 2025**



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1. Introduction

Kentucky Revised Statute (KRS) 186A.040 directs the Kentucky Transportation Cabinet (KYTC) to create an online insurance verification system for the verification of evidence of motor vehicle liability insurance. The KYTC, in partnership with the Department of Insurance (DOI), is implementing the Kentucky Insurance Verification System (KentuckyIVS) to meet this requirement. KentuckyIVS will provide Kentucky state agencies the ability to perform real-time insurance verification and significantly improve the uninsured identification process. KentuckyIVS will utilize the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) standards for insurance company reporting.

KentuckyIVS insurance company reporting requirements are summarized below:

- **Web services:** Insurance companies providing auto liability coverage to one thousand (1,000) or more vehicles registered/rated in Kentucky shall make their insurance verification web service available to KentuckyIVS.
 - The web services should follow the specifications and standards of the IICMVA.
 - Insurance companies are not required to make vehicles covered under commercial auto coverage available through this web service; however, it is **highly recommended**.
- **Book of Business:** Insurance companies providing auto liability coverage to vehicles registered/rated in KY shall provide their Book of Business (BOB) data to KentuckyIVS on a weekly basis.
 - Insurance companies submitting BOB data to KentuckyIVS must use the secure file transfer protocol (SFTP) process outlined in this Guide. Insurance companies providing auto liability coverage to fewer than one thousand (1,000) vehicles in Kentucky can either SFTP the BOB file or utilize the KentuckyIVS website for BOB reporting.
 - BOB data should include vehicles covered under both personal and commercial auto coverage.
 - Vehicle Identification Numbers (VINs) are not required to be reported for non-vehicle specific policies such as fleet policies.

Key dates for insurance companies are listed below:

- **December 1st, 2025** – KentuckyIVS is available to insurance companies for registration, testing, and production integration.
- **January 15th, 2026** – Deadline for insurance companies to register on the KentuckyIVS website (www.KentuckyIVS.com).
- **July 1st, 2026** – Deadline for insurance companies to begin testing. Insurance companies must submit a test BOB file to KentuckyIVS and begin web services connectivity testing.
- **October 1st, 2026** – Deadline for insurance companies to move to production with KentuckyIVS, making their production web services available (if applicable) and begin BOB data submissions.

The legacy Kentucky Automobile Liability Insurance system managed by the KYTC will be discontinued after KentuckyIVS is implemented and the uninsured identification process is transferred to KentuckyIVS. KYTC will issue communication informing insurers when the legacy system is discontinued. Until then, insurers should continue their current reporting to KYTC's legacy insurance reporting system.

This Guide and any future updates will be posted on the KentuckyIVS website. Go to www.KentuckyIVS.com, click on the **HELP** link, and then on **Help for Insurance Companies**. Insurance companies are responsible for reading and complying with this Guide and reviewing additional information posted on the KentuckyIVS website. If you have any questions, please contact the KentuckyIVS help desk at support@KentuckyIVS.com.

2. Insurance Company Web Services

Insurance company web services must be capable of verifying the existence of mandatory liability insurance for vehicles registered/rated in Kentucky.

2.1 Web Service Structure

The KentuckyIVS Online Verification client is based upon the model developed by the IICMVA that allows a jurisdiction to use web services hosted by insurance companies to verify insurance. This section describes the overall structure of the web services to be hosted by the insurance companies.

Web Services Description Language (WSDL) File

A WSDL file is an XML file that describes the public interface to a web service. The IICMVA has created WSDL files for Java, .Net, and Universal web service implementations. To make the verification process as fast as possible, KentuckyIVS uses these WSDL files and does not attempt to read the WSDL file for each web service every time a verification request is initiated. KentuckyIVS manages the endpoints, which are Uniform Resource Locators (URLs), from a local configuration file.

Insurance companies are required to use one of the WSDLs published by the IICMVA. These WSDLs can be found in the IICMVA website. They are also available in the Help section of the KentuckyIVS web portal (www.KentuckyIVS.com).

Schema

An XML schema describes the structure of an XML message. KentuckyIVS currently supports the ANSI ASC X12 Insurance Committee's XML Schema for Online Insurance Verification. Case is not specified in the schema. If an insurance company has particular requirements for upper or lower case, the message payload must be converted to the required case. Also, the policy number must be converted to the required format.

Extensible Markup Language (XML) Messages

The XML messages for the insurance verification request and response are derived from the schema. Appendix A contains a sample verification request message and a sample verification response message.

Simple Object Access Protocol (SOAP)

SOAP is an XML based protocol that is used by web services to wrap around the XML messages making them platform and language independent. SOAP 1.1 is required.

Hypertext Transfer Protocol (HTTP) over Transmission Control Protocol/Internet Protocol (TCP/IP)

The XML messages will be transported over the internet via HTTP. Verification requests will utilize HTTP 1.1 and it is strongly suggested that it be used for the verification responses as well.

Security

The XML messages will be encrypted via the Secure Sockets Layer/Transport Layer Security (SSL/TLS). KentuckyIVS will maintain Class 3 X.509 certificates identifying both the test and production environments. The certificate will be presented in each connection handshake so that the insurance company can authenticate the client.

2.2 Expected Level of Service

- Insurance companies' web services are required to respond to verification requests on a 24/7/365 basis. Although a reasonable amount of downtime to maintain and upgrade systems may occur, the web service availability, measured on a monthly basis, shall be at least 99%.
- Scheduled downtime must be reported via e-mail to support@KentuckyIVS.com as early as possible, describing the reason for the downtime, the time the web service will become unavailable, and the time it is expected to become available again.
- Unscheduled downtime must be reported via e-mail to support@KentuckyIVS.com immediately, describing the reason for the downtime, the time the web service became unavailable, and the estimated time it will become available again.
- Insurance companies should design their web services to provide a response **within 2 seconds** of receipt of an inquiry. Contributing factors to slow responses outside the control of the insurance companies, such as Internet response time, will be taken into account. Responses not received in a timely manner will be logged and used for evaluating the insurance company's web services performance.
- Accuracy is critical to the success of the program. Therefore, each insurance company's web service must provide the correct response to an inquiry. Each web service will be monitored and tested for accurate responses, including testing for false confirmations.

2.3 The Verification Request and Response

KentuckyIVS supports the current and previous versions of the IICMVA specifications and plans to include future versions as they are issued. Prior to implementation of a schema, a WSDL created from the schema must be tested and approved.

2.3.1 The Verification Request

The verification request is sent to the appropriate insurance company by KentuckyIVS in the XML message format that is valid for the schema employed by the insurance company's web service. Verification that the request is from an authorized entity can be established from the certificate that KentuckyIVS will present when the connection is initiated.

The following data elements will be in the verification request message:

- Tracking/Reference Number (ties the request to the response)
- National Association of Insurance Commissioners (NAIC) Code (identifies insurance company)
- Vehicle Identification Number (VIN)
- Policy Number ("UNKNOWN" will be provided, if not available)
- Verification Date

The Verification Date may be the current date or a date in the past. Insurance companies are required to verify insurance for dates up to one year in the past.

2.3.2 The Verification Response

For each verification request sent by KentuckyIVS, a verification response should be issued by the insurance company's web service. Because of front end edits, KentuckyIVS will not send inquiries that would result in a response from the insurance company that the request was invalid.

If the minimum Kentucky motor vehicle liability coverage is present and active on the requested verification date, the insurance company should respond with the following coverage confirmation result: CONFIRMED.

If the minimum Kentucky motor vehicle liability coverage is not present or is not active on the requested verification date, the insurance company should respond with the following coverage confirmation result: UNCONFIRMED.

The required data elements in a verification response are:

- ResponseCode
- NAIC: This is the NAIC of the insurance company insuring the vehicle.

We also recommend including the following data elements. However, these data elements are not mandatory.

- UnconfirmedReasonCode
- TrackingNumber (return the number received in the verification request)
- VerificationDate
- UniqueKey (policy number)
- PolicyState

2.4 Web Service Testing

Before testing begins, each insurance company will have to register on the KentuckyIVS website as described in Section 6. After registration is complete, the insurance company will be contacted by the KentuckyIVS team to schedule a conference call to discuss the testing process and address any questions about the KentuckyIVS requirements. The following information will be collected during the call:

- NAIC codes that will be supported by the web service.
- The web service URL(s).
- The IICMVA WSDL that is used by the web service.
- A time frame during which insurance companies would like to conduct the testing.

Following the call, the insurance company will be sent the following:

- The SSL certificates that identify the KentuckyIVS web service Client.
- The IP addresses that identify the source of the verification requests.

The testing will consist of the following steps:

Basic connectivity test

- Connectivity between endpoints to ensure that endpoints are reachable.

Test ability to send and receive messages

- Test verification requests and responses formatted in XML and wrapped in SOAP are exchanged.

Testing with security

- The SSL encryption and authentication via the X.509 certificates will be enabled. Testing will be done to ensure that the functionality is not impacted for insurance companies who have configured the KentuckyIVS SSL certificate in their web service. For companies who choose to install the certificate from the jurisdiction, they must install the public key from the KentuckyIVS SSL certificate and the root certificate from the issuing certificate authority.

Test Cases and Data

KentuckyIVS will run the insurance company's web service through a set of test cases. If required, the insurance company will provide the data necessary for these test cases.

- After all the above testing has been completed, the insurance company can make their production web service available to KentuckyIVS for insurance verification.

2.5 VIN Broadcasting

If the VIN in the verification request message matches an insured vehicle but the policy number in the request does not match the insurance policy number, then the insurance company's web service should be able to indicate that the vehicle is covered (this is known as "VIN Broadcasting" or "Unknown Carrier Request"). The insurance company can indicate that the vehicle is covered in one of the following ways:

- Returning a value of "UNCONFIRMED" in the ResponseCode field and a value of "10" or "VIN3" in the UnconfirmedReasonCode field of the CoverageResponse document.
- Returning a value of "CONFIRMED" in the ResponseCode field of the CoverageResponse document.

It is recommended that insurance company web services support VIN broadcasting.

3. File Exchange and Testing

3.1 FTP Accounts and PGP Encryption

Insurance companies must send text files to KentuckyIVS using Secure File Transfer Protocol (SFTP – FTP over SSH). Secure FTP accounts will be created for each insurance company after registering with KentuckyIVS. If the insurance company prefers, the same FTP account can be shared by companies with different NAIC numbers that are under the same insurance group. Login information and the IP addresses of the FTP servers will be provided after registration.

Each FTP account will have the following folders:

- BOB_Inbound
- BOB_Outbound

All files exchanged between KentuckyIVS and insurance companies will also be encrypted by the Pretty Good Privacy (PGP) digital data encryption program. Public PGP keys will be exchanged with the KentuckyIVS Help Desk prior to exchanging insurance data.

3.2 File Testing Process

Before testing begins, each insurance company participating in KentuckyIVS must register on the KentuckyIVS website as described in Section 6. After completing registration, insurance companies will be contacted by the KentuckyIVS team to schedule a conference call to discuss the testing process and address any questions about the KentuckyIVS reporting requirements. FTP User IDs and passwords will be provided, and public PGP keys will be exchanged.

The testing process includes the following:

- Connectivity Testing: The insurance company should be able to connect to the designated KentuckyIVS FTP server, login to the insurance company's FTP account, and transfer files to the appropriate folders. The insurance company should be able to retrieve KentuckyIVS return files.
- Decryption: KentuckyIVS should be able to successfully decrypt files. The insurance company should be able to successfully decrypt KentuckyIVS return files.
- File Format: The insurance company files should be formatted according to KentuckyIVS requirements.
- File Content: The insurance company file should contain valid test data and the data elements should meet the KentuckyIVS rules. During testing, it is not necessary to provide production data (in-force policies).

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

4. Book of Business File Reporting

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

4.1 BOB Data To Be Reported

The following information should be included in the BOB files:

- All active Kentucky motor vehicle insurance policies with the minimum liability coverage required by the State of Kentucky and the associated vehicles and customers.
- The data should include vehicles covered under both personal and commercial auto coverage.
- VINs are not required to be reported for non-vehicle specific policies.
- Policies with only comprehensive coverage are not required to be reported but can be included at the insurer's option. For policies with comprehensive coverage only, the COMPREHENSIVE INDICATOR should be set to "Y".
- Vehicle types exempt from reporting are provided in Appendix C.

4.2 BOB File Structure

The BOB file structure is based upon Version 1.2 of the Insurance Data Transfer Guide published by the IICMVA on January 3, 2017. The BOB file is a text file with rows of fixed length. All rows will be 300 characters long with spaces used as filler. Each row must be followed by a carriage return line feed character (Hexadecimal '0D 0A'). A separate file should be submitted for each NAIC number.

File Name

The file name should include the following fields:

- NAIC Number: Insurance company's NAIC Number
- File Creation Date: Date file was created in the YYYYMMDD format
- Environment: "P" – Production; "T" - Test
- Extension: File extension such as "pgp", "asc", "txt" or any other 3 character file extension

File Name format should be in the *NAIC_Date_Environment.extension* format.

For example: 12345_20250815_P.pgp

Detail Rows

The detail rows show the policy data being submitted by the insurance company. One record should be generated per each customer, vehicle, and policy combination. For example, if policy number 12345 is associated with customers Jane and John Doe on a 2004 Jeep and a 2005 GMC, then four records with the following combinations should be created:

- Jane Doe, 2004 Jeep, policy 12345
- Jane Doe, 2005 GMC, policy 12345
- John Doe, 2004 Jeep, policy 12345
- John Doe, 2005 GMC, policy 12345

Each field's length is specified in the table below with any unused length filled by trailing spaces. Any fields for which a value is not being provided should be filled with spaces. Provide the following fields in each row:

Field Id	Field Name	Length	Begin	End	Type (AN –Alpha numeric N- Numeric)	Mandatory/O ptional	Description
1	POLICY TYPE	2	1	2	AN	M	'VS' = Vehicle Specific 'NS' = Non-Vehicle Specific
2	NAIC	5	3	7	N	M	NAIC Code
3	POLICY NUMBER	30	8	37	AN	M	Policy Number
4	EFFECTIVE DATE	8	38	45	N	M	Effective Date – YYYYMMDD format Date coverage was added for the vehicle. There should not be any time out of force (lapse of coverage) between the Effective Date and the transmission date. If the vehicle had any time out of force, then the effective date that coverage was resumed or reinstated should be reported.
5	VIN	25	46	70	AN	M: for vehicle specific policies O: for non-vehicle specific policies	Vehicle Identification Number (optional for non-vehicle specific fleet policy)
6	LAST NAME or ORGANIZATION	40	71	110	AN	M	
7	PREFIX NAME ABBR	3	111	113	AN	O	
8	MIDDLE NAME	20	114	133	AN	O	
9	FIRST NAME	40	134	173	AN	O	Mandatory if customer is an individual
10	SUFFIX NAME	3	174	176	AN	O	Abbreviated Name Suffix (JR, SR, etc.)
11	FEIN	9	177	185	AN	O	
12	ADDRESS	50	186	235	AN	M	
13	CITY	35	236	270	AN	M	
14	STATE	2	271	272	AN	M	
15	ZIP	5	273	277	N	M	
16	COMMERCIAL INDICATOR	1	278	278	AN	O	"Y" for commercial policies
17	COMPREHENSIVE INDICATOR	1	279	279	AN	O	"Y" for Comprehensive Coverage Only
18	FILLER	21	280	300	AN	M	Space Filled

Trailer Row

Each file should have one trailer row with the following fields:

Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
TYPE	2	1	2	AN	M	'TR' = Trailer
RECORD COUNT	12	3	14	N	M	Record count not including Trailer Record
PROCESS DATE	8	15	22	N	M	Date the file was created – YYYYMMDD Format
FILLER	278	23	300	AN	M	Space Filled

4.3 BOB File Submission

Each insurance company will be assigned an FTP account (see Section 3.1). There will be two folders under each FTP account for exchanging BOB files. Place all BOB files into the BOB_Inbound folder. All return files created by KentuckyIVS in response to the BOB files will be placed in the BOB_Outbound folder.

4.4 BOB Return Files Generated for Insurance Companies

This section describes the types of files that may be generated by KentuckyIVS and placed in the BOB_Outbound folder of the insurance company. These files will inform insurance companies if their files were successfully processed or if any errors were encountered in the processing. For each BOB file submitted by the insurance company, at least one of the following files will be generated by KentuckyIVS:

1. **OK file:** If there are no errors in the BOB file submitted by the insurance company, an OK file will be generated. The OK file name will be named OK_NAIC_DatetimeStamp.pgp (e.g. OK_12345_20250806121501.pgp).
2. **Decryption Error File:** This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons:
 - a. File sent by insurance company was not encrypted.
 - b. File sent by insurance company was improperly encrypted.
 - c. File sent by insurance company was encrypted using the wrong PGP key.

Decryption error file will be identified based on the file name prefix DE. The file will be named DE_NAIC_DatetimeStamp.pgp (e.g. DE_12345_20250806121501.pgp).

3. **Reject File:** This file will be generated if KentuckyIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected. The file may be rejected for the following reasons:
 - a. File is not formatted properly.
 - b. Trailer has a non-zero record count but detail records of the file are missing.
 - c. Length of each record (row) is not up to the length specified in this guide.
 - d. End of a record (row) missing carriage return and line feed (Hexadecimal '0D 0A').

The reject file will contain the description of the error at the top followed by the contents of the file. The reject file can be identified based on the file name prefix REJ. File will be named REJ_NAIC_DatetimeStamp.pgp (e.g. REJ_12345_20190806121501.pgp).

4. **Row Error File:** Row error files are generated when the overall file format sent by the insurance company is okay but some of the rows have errors including:

- a. Mandatory fields missing.
- b. Invalid field formats or values.

The row error file will contain only the records that are in error. The remaining records sent with the original file will be processed by KentuckyIVS and will not appear in the file. Each error record will have the original row sent by the insurance company followed by a 3-digit Error Code. The format of the Error Code will be E followed by the Field ID of the invalid/missing field. For example, the Error Code for a row with an invalid NAIC number will be "E02". A complete list of Error Codes is provided in Appendix D.

The Row Error file can be identified based on the file name prefix ERR. File will be named *ERR_NAIC_DatetimeStamp* (e.g. ERR_12345_20250806121501.pgp).

5. **VIN No-Match File:** The VIN No-Match files are generated if any of the VINs submitted by the insurance company do not match VINs of vehicles registered in Kentucky. The VIN No-Match file will include all the records where the VIN did not match. Each record will have the original row sent by the insurance company followed by "E05", the 3 digit Error Code indicating VIN mismatch. VIN No-Match files are sent to insurance companies for informational purposes and insurance companies are not required to take action based on these files.

The VIN No-Match file can be identified based on the file name prefix VIN. File will be named *VIN_NAIC_DatetimeStamp* (e.g. VIN_12345_20250806121501.pgp).

5. BOB Reporting By Smaller Insurance Companies

Smaller insurance companies insuring less than one thousand (1,000) vehicles in Kentucky are not required to host insurance verification web services and have the option of reporting BOB files via FTP or through the KentuckyIVS website. If the smaller insurance companies are not reporting BOB files by FTP, these companies shall perform a one-time entry of all policies via the KentuckyIVS website. After the initial entry, these insurance companies will only be required to update their policies on the KentuckyIVS website whenever a policy is added, modified or cancelled/expired.

6. Registration Process

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

6.1 Insurance Company Registration

To register, go to the KentuckyIVS website home page and click on the "Register" link in the menu. Registration is only available to insurance companies that are licensed in Kentucky. Please follow the instructions below:

- Fill in all the insurance company information and functional contact details.

- Fill in the technical contact details.
- Fill in the compliance contact details. The compliance contact is used to verify insurance by the KentuckyIVS Help Desk.
- Provide the password in the Web Login Section.
- Provide a secret question and answer which will be used with the Forgot Password functionality.

After the insurance company submits the registration request, the web account is created and the KentuckyIVS team will review and verify it. If the registration requirements are not met, the contact information submitted during registration will be used to notify the registrant and collect any missing/incorrect information. Once verification is complete, the insurance company will be contacted by a KentuckyIVS representative to start the testing process.

6.2 Accessing Help

The KentuckyIVS website help function is available to users at all times and does not require the user to log in to the website. In order to get help, click on the “Help” link from the menu on any screen. The following information is available through the help function:

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

The KentuckyIVS Help Desk can be contacted directly at support@KentuckyIVS.com

6.3 Login for Registered and Approved Insurance Company Users

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

6.4 Insurance Company Profile Management

Once logged in, the User can click on the Account Information link to access the company profile information. The User can change the address, contacts, and password information.

6.5 Insurance Company Reports

This section will provide reports that will allow the insurance companies to determine the processing status of the files that were submitted.

7. Support

Insurance companies with questions about KentuckyIVS or needing any clarification about information provided in this guide should send an email to support@KentuckyIVS.com.

Appendix A: Sample Verification Request and Response Messages

Please Note: The sample request and response messages included in this guide are for illustrative purposes and is based on the IICMVA Web Service WSDL Version Java 1.1 (00200809).

Sample Verification Request Message

```
<?xml version="1.0" encoding="UTF-8"?>
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <soapenv:Body>
    <CoverageRequest xmlns="http://www.iicmva.com/CoverageVerification/"
PublicationVersion="00200809" PublicationDate="2008-11-05">
      <RequestorInformation>
        <Organization>
          <Name>KentuckyIVS</Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>BIVER</ReasonCode>
          <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <OrganizationDetails>
            <NAIC>12345</NAIC>
          </OrganizationDetails>
          <PolicyDetails>
            <VerificationDate>2025-02-19T00:00:00.000</VerificationDate>
            <PolicyKey>UNKNOWN</PolicyKey>
            <PolicyState>KY</PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>
            <VIN>VINTEST123</VIN>
          </VehicleDetails>
        </VehicleInformation>
      </Detail>
    </CoverageRequest>
  </soapenv:Body>
</soapenv:Envelope>
```

Sample Verification Response Message

```
<?xml version="1.0" encoding="UTF-8"?>
<SOAP-ENV:Envelope xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:SOAP-
ENV="http://schemas.xmlsoap.org/soap/envelope/" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns:SOAP-ENC="http://schemas.xmlsoap.org/soap/encoding/">
  <SOAP-ENV:Body>
    <CoverageResponseDocument PublicationVersion="00200809" PublicationDate="2008-11-05"
xmlns="http://www.iicmva.com/CoverageVerification/">
      <RequestorInformation>
```

```
<!-- this section can be echoed from the request -->
<Organization>
  <Name>KentuckyIVS</Name>
</Organization>
<ReasonDetails>
  <ReasonCode>BIVER</ReasonCode>
  <TrackingNumber>CTTRK-150219-144041-4-31-101-85-1</TrackingNumber>
</ReasonDetails>
</RequestorInformation>
<Detail>
  <PolicyInformation>
    <CoverageStatus>
      <ResponseDetails>
        <ResponseCode>Unconfirmed</ResponseCode>
        <UnconfirmedReasonCode>VIN1</UnconfirmedReasonCode>
      </ResponseDetails>
    </CoverageStatus>
    <OrganizationDetails>
      <NAIC>12345</NAIC>
    </OrganizationDetails>
    <PolicyDetails>
      <!-- this section can be echoed from the request -->
      <VerificationDate>2025-02-19T00:00:00.000</VerificationDate>
      <PolicyKey>UNKNOWN</PolicyKey>
      <PolicyState>KY</PolicyState>
    </PolicyDetails>
  </PolicyInformation>
</Detail>
</CoverageResponseDocument>
</SOAP-ENV:Body>
</SOAP-ENV:Envelope>
```

Appendix B: Unconfirmed Reason Codes

Original Unconfirmed Reason Codes from ASC X12 Schema

- 1 Incorrect Data Format
- 2 Missing Unique Key
- 3 Missing NAIC Code
- 4 Missing VIN
- 5 Missing Verification Date
- 6 Unauthorized Requestor
- 7 System Cannot Locate Unique Key Information
- 8 System Found Unique Key - No Coverage on Date
- 9 System Found Unique Key - VIN Cannot Be Verified
- 10 System Found VIN - Unique Key Cannot Be Verified
- 11 System Cannot Locate Policy Information - Manual Search In Progress
- 12 System Unavailable

Newer Unconfirmed Reason Codes from ASC X12 Schema 00200706 and later

- | | |
|-------|---|
| IDF | Incorrect Data Format |
| SYSU | System Unavailable |
| UREQ | Unauthorized Requestor |
| NAIC1 | NAIC Code Not Submitted |
| NAIC2 | System Cannot Locate NAIC |
| PKEY1 | Policy Key Not Submitted |
| PKEY2 | System Cannot Locate Policy Key Information |
| PKEY3 | System Found Policy Key - Coverage on Verification Date Cannot Be Confirmed |
| PKEY4 | System Found Policy Key - VIN Cannot Be Verified |
| POL1 | System Cannot Locate Policy Information - Manual Search in Progress |
| VDT1 | Coverage on Verification Date Cannot Be Confirmed |
| VDT2 | Verification Date Not Submitted |
| VIN1 | System Cannot Locate VIN |
| VIN2 | System Found VIN - Coverage on Verification Date Cannot Be Confirmed |
| VIN3 | System Found VIN - Policy Key Cannot Be Verified |
| VIN4 | VIN Not Submitted |

Appendix C: Vehicle Types to be Reported

Vehicle types required to be reported to KentuckyIVS:

- Truck
- Bus
- Wrecker
- Passenger Auto
- Motor Home
- Motorcycle
- Street-Legal Special Purpose

Vehicle types not required to be reported:

- All vehicle types not included above

Appendix D: Error Codes in BOB Row Error Files

Error Code	Field Id	Field Name
E01	1	POLICY TYPE
E02	2	NAIC
E03	3	POLICY NUMBER
E04	4	EFFECTIVE DATE
E05	5	VIN
E06	6	LAST NAME or ORGANIZATION
E07	7	PREFIX NAME ABBR
E08	8	MIDDLE NAME
E09	9	FIRST NAME
E10	10	SUFFIX NAME
E11	11	FEIN
E12	12	ADDRESS
E13	13	CITY
E14	14	STATE
E15	15	ZIP
E16	16	COMMERCIAL INDICATOR
E17	17	COMPREHENSIVE INDICATOR

Appendix E: Definitions

Book of Business (BOB) File: File that includes specified policy, vehicle, and customer information for all active policies with minimum liability coverage or comprehensive-only coverage.

Decryption Error (DE) File: This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons: the file sent by insurance company was not encrypted, the file sent by insurance company was improperly encrypted, or the file sent by insurance company was encrypted using the wrong PGP key.

FTP: File Transfer Protocol - standard network protocol used to transfer computer files from one host to another host over a TCP-based network.

KentuckyIVS: Kentucky Insurance Verification System – the new insurance reporting system covered by this Guide.

IICMVA: Insurance Industry Committee on Motor Vehicle Administration.

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

DOI: Kentucky Department of Insurance.

KYTC: Kentucky Department of Revenue Kentucky Transportation Cabinet

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

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

Reject (REJ) File: This file will be generated if KentuckyIVS cannot read the file or if the file is improperly formatted and the whole file is being rejected.

Row Error (ERR) File: Row error files are generated when the overall BOB file format sent by the insurance company is okay but some of the rows have errors including mandatory fields missing and invalid field formats.

VIN: Vehicle Identification Number

VIN Broadcasting: If the VIN in the verification request message matches an insured vehicle but the policy number in the request does not match the insurance policy number, then the insurance company's web service should be able to indicate that the vehicle is covered. This is known as "VIN Broadcasting" or "Unknown Carrier Request".

VIN No-Match File: The VIN No-Match files are generated if any of the VINs submitted by the insurance company in the BOB files do not match VINs of vehicles registered in Kentucky.