OREGON AUTOMOBILE LIABILITY INSURANCE REPORTING (ALIR)

ALIR
TECHNICAL
SPECIFICATIONS
MANUAL

Oregon Administrative Rule 735-050-0131

1 TABLE OF CONTENTS

2 INTRODUCTION TO OREGON AUTOMOBILE LIABILITY INSURANCE REPORTING (ALIR)

The ALIR system is Oregon Department of Transportation Driver and Motor Vehicle Services' (DMV's) platform for receiving Oregon motor vehicle liability insurance information.

Oregon Revised Statute (ORS) 742.580 requires Trading Partners to report motor vehicle liability insurance to DMV through DMV's ALIR system.

Trading Partners include organizations partnered with DMV to electronically exchange motor vehicle liability insurance information with DMV.

ORS 806.195 provides DMV authority, by Oregon Administrative Rule (OAR) 735-050-0131, to establish the information and the format in which motor vehicle liability insurance information must be reported to DMV.

This document includes information regarding file exchange testing requirements and file technical specifications.

OAR 735-050-0131 includes business requirements and not all business requirements are outlined within this manual. To ensure a successful exchange of insurance information, review OAR 735-050-0131.

3   DEFINITIONS

Acknowledgment Messages and Error Codes: The means by which DMV indicates file transaction Success or Failure. Failure messages indicate File or Record Level errors in data files received with missing, invalid, or improperly formatted data. See Section 5 and Section 6.

ALIR: Automobile Liability Insurance Reporting.

Customer ID / Customer ID Jurisdiction: The state, territory or province that issued the customer identification number.

DTL: Detail Record.

Error: Results in the rejection of the record or transaction set.

EOF: End of File.

File: Container for detail records.

FTP/SFTP: Communication protocol, File Transfer protocol (FTP)/Secure File Transfer protocol (SFTP).

Insured: The primary person or organization identified on the insurer records as the named holder for the coverage in force as described in ORS 806.080.

Insurer: A person or organization engaged in the business of issuing motor vehicle liability insurance coverage designed to meet either the financial or future responsibility requirement of ORS Chapter 806.

Match: A match occurs when the insurance record corresponds to a vehicle record.

MAX LEN: Data elements must not exceed the maximum length (including white-space).

NAIC: The National Association of Insurance Commissioners.

NBS: New Business. Processed as New Policy.

No Match: A no match occurs when a vehicle record (VIN) cannot be found. These are kept for 90 days while DMV continues to attempt to match the record.

Policy: Motor vehicle liability coverage issued by an insurer.

Record: A single vehicle policy or one vehicle specific policy. A Detail row.

Record Reject: Insufficient or inconclusive insurance information received at DMV, returned to insurance company for corrected information.

Sender ID: Seven-digit identification number assigned by DMV.

Termination Date: The date a policy or vehicle coverage is canceled, or the date coverage is no longer valid due to failure to renew policy.

Third-Party Service Bureau: A third-party organization which sends ALIR data on behalf of one or more insurance companies.

Trading Partner: Trading partners can be insurance companies or third-party service bureaus which send ALIR data on behalf of one or more insurance companies. Also referred to as a Sender.

Transmission ID: Unique value for each file transmission.

XLC: Policy cancellation or non-renewal; processed as policy termination.

4   TRANSACTION PROCESSING SPECIFICATIONS

4.1   High Level Specifications Overview

File/Record format must comply with the specifications within this manual. Files must be sent through Oregon DMV's FTP servers via SFTP protocol.

In response to files, DMV returns Acknowledgment messages and error codes (Section 8.2.5). Trading Partner system functionality must include the ability to receive Acknowledgment messages and error codes.

5   CREATE A FLAT DATA FILE FOR INPUT/UPLOAD TO ALIR

5.1   Data (.Dat) File Format Requirements

File Type (extension): .dat
Requirements of ALIR Data (.dat) files

Field (Data Element) Delimiter: | 'pipe' character
Line Ending: [CR LF] or [LF]
Encoding: UTF-8
File Name Convention: The file naming convention requires 2 elements, the assigned Sender ID and a unique Transmission ID.

TP99999_2020012901.dat	
TP99999	2020012901
Trading Partner assigned ID (Sender ID)	Transmission ID - Unique and sequencing to avoid resubmitting the same Transmission ID twice Every file sent must have a unique Transmission ID.
This example uses the date January 29th, 2020 and the sequence of '01'. Using this method, the sequence number (01) can be utilized only once and it can be increased when multiple files will be uploaded on the same date.	

5.1.1   Sections include mandatory header, detail and end of file constant.

6 DATA (.DAT) FILE SPECIFICATIONS

6.1 Header Data

Data Element	Type*	MAX LEN	M/O/X **	Constants/Format
Transmission Type	A	5	M	OALIR
Transmission ID	N	10	M	
Submission Date	N	8	M	CCYYMMDD
Sender ID	AN	20	M	
Receiver ID	AN	20	M	OregonDMV
Total Records	N	10	M	
* A = Alpha | N = Numeric | AN = Alphanumeric **M=mandatory | O=optional | X=dependent upon the presence of another data element. Data Elements: Must not exceed the Maximum Length (including white-space).				

6.2 Header Row Data Element Description and Validation Rules

Data Element	Description	Required	Validation Rule
Transmission Type	This code is for internal use by Oregon DMV	M	Presence of 'OALIR', else File Rejected: File Level Error 97
Transmission ID	Unique ID for transmission (e.g. 001 or 2018122501)	M	File name Transmission ID must match Header Row Transmission ID, else File Rejected: File Level Error 96
Submission Date	The date the insurance company submits the transaction to DMV.	M	Blank date File Rejected: File Level Error 97 File Format. (empty value) File Rejected: Incorrect date format (YYYYDDMM), or Submission Date greater than the *actual* submission date:

Data Element	Description	Required	Validation Rule
			File Level Error 95 (Invalid Submission Date)
Sender ID	ALIR trading partner's 7-digit Sender ID (e.g. TP00001, TP00002, etc.)	M	Sender ID must be present and correct, else File Rejected: File Level Error 97
Receiver ID	DMV internal use only.	M	Presence of 'OregonDMV', else File Rejected: File Level Error 97
Total Records	Total number of Detail 'DTL' rows that are included in the input .dat file. Header and EOF rows should not be included in this value.	M	Presence of total records, else File Rejected: File Level Error 97
**M=mandatory | O=optional | X=dependent upon the presence of another data element. Data Elements: Must not exceed the Maximum Length (including white-space).			

6.3 Detail Data

Data Element	Type*	MAX LEN	M/O/X **	Constants/Format
Record Type	A	3	M	DTL
Message ID	N	10	M	
NAIC Number	N	20	M	
Policy Type	A	2	M	
Transaction Type	A	3	M	
Policy Number	AN	30	M	
Effective Date	N	8	X	CCYYMMDD
Termination Date	N	8	X	CCYYMMDD
Insured DOB	N	8	O	CCYYMMDD
Person or Organization Indicator	N	1	M	

Insured's Last or Organization name	AN	36	M	
Insured's First name	AN	20	O	
Insured's Middle name	AN	20	O	
Insured's customer ID	AN	20	O	
Customer ID jurisdiction	AN	2	O	
Insured's address	AN	36	M	
Insured's city	AN	30	M	
Insured's state	A	2	M	
Insured's ZIP code	AN	5	O	
Vehicle Identification Number	AN	20	M	
Vehicle year	N	4	O	CCYY
Vehicle make	AN	5	O	
Vehicle plate	AN	7	O	

* A = Alpha | N = Numeric | AN = Alphanumeric
**M=mandatory | O=optional | X=dependent upon the presence of another data element.
Data Elements: Must not exceed the Maximum Length (including white-space).

6.4   Detail Row(s) Data Element Description and Validation Rules

Data Element	Description	M/O/X**	Validation Rule
Record Type	Detail record type	M	Constant, 'DTL', exists
Message ID	Row number. Unique number identifying each record.	M	Numeric value exists
NAIC Number	The NAIC Number is added to a table in DMV's system.	M	Presence of valid NAIC

Data Element	Description	M/O/X**	Validation Rule
Policy Type	Indicator distinguishes policy types: V Vehicle-specific *A vehicle-specific policy lists individual vehicles.*	M	A vehicle-specific policy must contain the VIN.
Transaction Type	Two acceptable codes: NBS (New Business): Processed as New Policy XLC (Cancellation): Processed as Termination	M	Presence of Transaction Type NBS or XLC.
Policy Number	The motor vehicle or non-owner insurance policy number.	M	Policy number is matched to existing policy number if present.
Effective Date	The policy effective date.	Mandatory for Transaction Type NBS	Presence of properly formatted Date for all Transaction Types. Date cannot be greater than 1 year into the future. If DMV receives a termination date on a new business policy code (NBS) even if the date is zero filled, DMV will reject the record.
Termination Date	Policy cancellation or non-renewal date. The termination date must include all lapses of coverage periods including grace periods, etc.	Mandatory for Transaction Type XLC	Presence of properly formatted Date for all Transaction Types. If DMV should receive an effective date on a termination code 'XLC', the effective date will be ignored and the transaction will continue to process.
Insured DOB	Date of birth of the primary insured.	O	Properly formatted Date

Data Element	Description	M/O/X**	Validation Rule
Person or Organization Indicator	The indicator that distinguishes an individual person from an organization.	M	If the data element is not present, DMV will reject the transaction. Presence of valid indicators: '1' = person '2' = organization
Insured Last Name or Organization Name	Depending on the type of entity, this is the last name of the primary insured if the insured is a person, or the name of an organization.	M	Name data exists
Insured First Name	First name of the primary insured if the insured is a person. This field is left blank if the insured is an organization.	O	N/A
Insured Middle Name	Middle name of the primary insured if the insured is a person. This field is left blank if the insured is an organization.	O	N/A
Insured Customer ID	The primary insured's driver license number, identification card number, permit number, or DMV customer number.	O	N/A
Customer ID Jurisdiction	The code for the jurisdiction that issued the Customer ID Number to the insured.	O	N/A
Insured Address	Address of the insured.	M	Address data exists
Insured City	City for the address of the insured.	M	City data exists
Insured State	State for the address of the insured.	M	State data exists
Insured ZIP Code	Five-digit ZIP code for the address of the insured.	O	N/A

Data Element	Description	M/O/X**	Validation Rule
VIN	Vehicle identification number. Include the full VIN for vehicles. Do not add additional characters other than SPACE to a VIN to pad out to 20 characters. Only pad non-conforming VINs at the end of the VIN with a space.	M	VINs will be validated against DMV's existing database of VINs, representing vehicles that have been registered with the DMV.
Vehicle Year	Year of the vehicle.	O	N/A
Vehicle Make	Make of the vehicle.	O	N/A
Vehicle Plate	Oregon vehicle plate number.	O	N/A
M=mandatory | O=optional | X=dependent upon the presence of another data element. Data Elements: Must not exceed the Maximum Length (including white-space).			

6.5 Mandatory End of File

Data Element	Type *	MAX LEN	M/O/X **	Constants/Format
Transmission Type	A	3	M	EOF<CR><LF>
* A = Alpha **M = Mandatory				

6.6 End Of File Data Element Definitions and Validation Rules

Data Element	Description	M/O/X **	Validation Rule
Transmission Type	Signifies the end of the data file contents.	M	A value other than the constant of 'EOF' followed by <CR><LF> is invalid.
** M = Mandatory			

7 DATA VALIDATION

7.1 File Level Validation

This table identifies specific errors occurring upon receipt of file by Oregon DMV. File Level validation is performed upon Partner upload. Errors cause the file to be rejected.

Message	Validator Edit Criteria	Error Code
Invalid Submission Date	Valid date (YYYYMMDD), not in future	95
Invalid Transmission ID	Unique Transmission ID, File name and Header match	96
Invalid Data Format	Valid format as per Section 6	97

7.2 Record Level Validation

This table identifies specific data elements where the error occurs in the DMV program validations. Elements may be dependent upon the use of other elements.

Data Element	M/O/X**	DMV Validator Edit Criteria	Error Code	DMV Error Action	Insurance Company Action
NAIC Number	M	Valid in table	94	Reject with Record Level Error	Verify data, correct, resubmit
Policy Type Indicator	M	Present Equal to 'V'	107	Reject with Record Level Error	Verify data, correct, resubmit
Transaction Type	M	Present Equal to 'NBS' or 'XLC' Policy exists on DMV records for an 'XLC' transaction.	075 230	Reject with Record Level Error	Verify data, correct, resubmit
Policy Number	M	Present	085	Reject with Record Level Error	Verify data, correct, resubmit

12

Data Element	M/O/X**	DMV Validator Edit Criteria	Error Code	DMV Error Action	Insurance Company Action
Policy Effective Date	X	Present if transaction type equals 'NBS'	115	Reject with Record Level Error	Verify data, correct, resubmit
Policy Termination Date	X	Present if transaction type equals 'XLC' Absent if transaction type equals 'NBS'	125 125	Reject with Record Level Error	Verify data, correct, resubmit
Person/ Organization Indicator	M	Present Equals '1' or '2'	018	Reject with Record Level Error	Verify data, correct, resubmit
Date of Birth	X	Valid date	135	Reject with Record Level Error	Verify data, correct, resubmit
Last Name	M	Present	020	Reject with Record Level Error	Verify data, correct, resubmit
First Name	O	Optional field	N/A		
Middle Name	O	Optional field	N/A		
Customer ID	O	Not validated	N/A		
Customer ID Jurisdiction	O	Not validated	N/A		
Address	M	Present	050	Reject with Record Level Error	Verify data, correct, resubmit
City	M	Present	055	Reject with Record Level Error	Verify data, correct, resubmit
ZIP Code	O	None	N/A		
VIN, when Policy Type = 'V'	X	Present	200	Record Rejected	Verify data, correct, resubmit
		Must validate against DMV's Validated VIN Table	280	Stored for 90 days. Match attempted daily	Verify VIN, correct if needed.

Data Element	M/O/X**	DMV Validator Edit Criteria	Error Code	DMV Error Action	Insurance Company Action
					If VIN is correct, no action required, DMV will attempt to match for 90 days.
			285	If no match after 90 days, error is sent to indicate no match against DMV VIN Records.	
**M=mandatory | O=optional | X=dependent upon the presence of another data element.					

8 ALIR ACKNOWLEDGMENT FILE

8.1 Acknowledgment (.ack) File Format and Properties

    File Type (extension): .ack
    Field (Data Element) Delimiter: | 'pipe' character
    Line Ending: [CR LF] or [LF]
    Encoding: UTF-8

TP99999_2020012901_20200130_1.ack			
TP99999	2020012901	20200130	1
Trading Partner assigned ID (Sender ID)	Transmission ID of submitted data (.dat) file.	Processing Date	Sequence Number*
* Sequence Number is always included and will start at "1" and increase by one for each acknowledgment file generated that uses the same Sender ID, Transmission ID and Processing Date (e.g., next file with the same base name will end in "2").			

8.2 Acknowledgment (.ack) File Contents

8.2.1 Acknowledgment File Responses

Data Element	Type *	MAX LEN **	M/O/X	Constants/Format
Transmission Type	A	3	M	ACK
Status	A	10	M	SUCCESS/FAILURE
Error Code	AN	20	O	
Error Text	AN	100	O	
* A = Alpha | N = Numeric | AN = Alphanumeric ** M=mandatory, O=optional, X=dependent upon the presence of another data element				

8.2.2 Acknowledgment File: Header Row

Data Element	Type *	MAX LEN **	M/O/X	Constants/Format
Transmission Type	A	5	M	OALIR
Transmission ID	N	10	M	
Submission Date	N	8	M	CCYYMMDD
Sender ID	AN	20	M	OregonDMV
Receiver ID	AN	20	M	
Total Records	N	10	M	
* A = Alpha | N = Numeric | AN = Alphanumeric ** M=mandatory, O=optional, X=dependent upon the presence of another data element				

8.2.3   Acknowledgment File: Detail Row(s)

Data Element	Type *	MAX LEN **	M/O/X	Constants/Format
Record Type	A	3	M	DTL
Message ID	N	10	M	
NAIC Number	N	20	M	
Policy Type	A	2	M	
Transaction Type	A	3	M	
Policy Number	AN	30	M	
Effective Date	N	8	X	CCYYMMDD
Termination Date	N	8	X	CCYYMMDD
Insured DOB	N	8	O	CCYYMMDD
Person or Organization Indicator	N	1	M	
Insured's Last or Organization name	AN	36	M	
Insured's First name	AN	20	O	
Insured's Middle name	AN	20	O	
Insured's customer ID	AN	20	O	
Customer ID jurisdiction	AN	2	O	
Insured's address	AN	36	M	
Insured's city	AN	30	M	
Insured's state	A	2	M	
Insured's ZIP code	AN	5	O	
Vehicle Identification Number	AN	20	M	
Vehicle year	N	4	O	CCYY
Vehicle make	AN	5	O	
Vehicle plate	AN	7	O	
Error Code	AN	100	M	
* A = Alpha | N = Numeric | AN = Alphanumeric ** M=mandatory, O=optional, X=dependent upon the presence of another data element				

8.2.4   Acknowledgment File: End of File Row

Data Element	Type *	MAX LEN **	M/O/X	Constants/Format
Transmission Type	A	3	M	EOF (w CRLF)
* A = Alpha | N = Numeric | AN = Alphanumeric **M=Mandatory				

8.2.5   Acknowledgment Messages and Error Codes

Error Level	Error Code	Description / Element Affected
File Error Level - File <u>will not</u> be uploaded for processing nor returned to the Partner.		
File	95	Invalid Submission Date
File	96	Duplicate Transmission ID
File	97	Invalid Data Format
Record Error Level - A detail record error. Entire Record will be returned to the partner appended with the Error Code.		
DTL	94	Invalid NAIC Number
DTL	018	Person or Organization Indicator
DTL	020	Insured last name
DTL	050	Insured street address
DTL	055	Insured city address
DTL	060	Insured state code
DTL	075	Transaction type code
DTL	085	Insurance policy or binder number
DTL	107	Policy Type Indicator
DTL	115	Policy effective date
DTL	125	Policy termination date
DTL	135	Insured date of birth

DTL	200	Vehicle identification number
DTL	230	No policy was found for an 'XLC' transaction, or the term date of the 'XLC' transaction is less than the effective date of the existing policy record.
DTL	280	VIN did not match a registered vehicle record when first received by DMV. Record is retried each night until matched for up to 90 days.
DTL	285	VIN did not match a registered DMV vehicle record <u>after</u> 90 days of attempted matching.

9   TESTING REQUIREMENTS FOR NEW TRADING PARTNERS

1. Must complete connectivity testing of the partner's SFTP account credentials and connection to the DMV FTP server.

2. Must coordinate with DMV to ensure that the SFTP account credentials and connection to the DMV FTP server are functioning properly.

3. Must successfully pass partner testing where Oregon DMV will coordinate the partner's testing of the ability to upload files and to receive DMV error codes and Acknowledgment messages.

4. Testing will involve DMV verification of data format to standards stated in Section 5.

    4.1. Testing involves successfully uploading one test data file (provided by DMV) and successfully downloading one test Acknowledgment response file containing Record Level Errors. DMV provides Files for partner verification.

    4.2. New Trading Partners must successfully test files containing 'production ready' data. This test includes uploading the data files and downloading their corresponding Acknowledgment file, including partner confirmation they can successfully process the Acknowledgment files.

5. After passing initial testing, partners must coordinate with DMV for promotion into production.