UTAH UNINSURED MOTORIST IDENTIFICATION DATABASE

MOTORBOAT REPORTING GUIDE AND USER MANUAL

Publication Date: July 2024

TABLE OF CONTENTS

1. INTRODUCTION 3
2. ENROLLMENT PROCESS 3
3. REPORTING PROCEDURES AND REQUIREMENTS 4
   3.1. SUBMISSION PERIOD SCHEDULE 4
   3.2. FULL BOOK SUBMISSIONS 4
   3.3. FILE FORMAT AND SPECIFICATION 5
   3.4. DATA ELEMENTS TABLE 6
   3.5. FILE NAMING CONVENTION 7
   3.6. FILE ENCRYPTION 9
   3.7. FILE TRANSFER 9
   3.8. FILE PROCESSING STATUS 9
   3.9. EMAIL REPORTS 10
4. POINT OF CONTACT 10

1. INTRODUCTION

Utah Code 31A-22-315 requires insurers that issue a policy that includes motor vehicle liability coverage, uninsured motorist coverage, underinsured motorist coverage, or personal injury coverage to provide a record of each motorboat insurance policy in effect for vessels registered or garaged in Utah.

The *Utah Uninsured Motorist Identification Database* is the financial responsibility verification program implemented to verify compliance with motor vehicle owner's or operator insurance requirements.

This Reporting Guide specifies the insurers' requirements and procedures for providing motorboat/vessel information under the verification program. The guide provides specifications for compliance with the program including enrollment, time and manner of reporting, submission procedures, encryption, formats, and other technical requirements.

2. ENROLLMENT PROCESS

Insurers must enroll in the program by filling out the *Utah Insurance Company Profile Form* and submitting the completed form to Insure-Rite's Submissions Team.

Insurance companies using a third-party reporting vendor must submit a *Utah Insurance Company Profile Form* and a *Third-Party Profile Form*.

Forms can be requested by contacting Natalia Pitkin at npitkin@insure-rite.com.

3. REPORTING PROCEDURES AND REQUIREMENTS

3.1. SUBMISSION PERIOD SCHEDULE

There are two submission periods per month:

1. The first submission period commences at the 1st of each month.
   Insure-Rite will accept submissions for this period between the 1st and 7th of the month. Insurance companies must submit their Book of Business files no later than the 7th of the month to be in compliance with Utah Reporting Requirements.

2. The second submission period commences at the 16th of each month.
   Insure-Rite will accept submissions for this period between the 16th and 21st of the month. Insurance companies must submit their Book of Business Files no later than the 21st of the month to be in compliance with Utah Reporting Requirements.

3.2. FULL BOOK SUBMISSIONS

Every insurance company is required by Utah Law to report their Full Book of Business with every submission.

Personal Policies must be reported twice a month. Commercial Policies must be reported once a month - at the beginning of the month during the first submission period.

When considering what data should be reported, it is essential to understand the objective of the Uninsured Motorist Database Program.

The main objective is to match active policy information provided by insurance companies to motorboats registered or garaged in Utah. A secondary objective is to match policy information from insurance companies to the respective drivers.

3.3. FILE FORMAT AND SPECIFICATION

One record shall be generated per motorboat, per driver and policy combination.

For example, if policy number 1234567 insures drivers Jane and John Doe on a 2020 Centurion and a 2018 Tahoe, then four records with the following combinations shall be submitted:

- **Jane Doe, 2020 Centurion, Policy 1234567**
- **Jane Doe, 2018 Tahoe, Policy 1234567**
- **John Doe, 2020 Centurion, Policy 1234567**
- **John Doe, 2018 Tahoe, Policy 1234567**

Records can be created with either delimited or fixed length fields. In either case, each record should be followed by a carriage return character followed by a line feed character. The ASCII character values for the carriage return and line feed are:

Carriage Return (CR): decimal value: 13, hex value = 0D **Line Feed (LF):** decimal value: 10, hex value = 0A

It is highly recommended that delimiters be used as opposed to fixed length. Delimited records are more flexible, easier to process, and less problematic when it comes to interpreting padding characters that must be used with fixed length records.

The '|' (pipe) character must be used as the delimiter.

If the insurer is unable to generate delimited records, they may submit fixed length records using spaces to pad field values that are shorter than the required field length. The total length of a fixed length record is 393 characters plus a carriage return followed by a line feed character (395 total).

If the insurance company does not collect information for a particular data element, including optional elements:

- The field should NOT contain fillers such as: "**111111111**", "**00000000**", "**123456789**", "**1212121212**", etc.
- The field should NOT contain words/comments such as: "**UNKNOWN**", "**N/A**", "**FLEET**", "**TBD**", etc.
- In the case of delimited records, there should be no data between the delimiter and the field.
- In the case of fixed records, the field should be left blank and padded with spaces.

3.4. DATA ELEMENTS TABLE

Field Number	Description	Type	Mandatory or Optional	Position*	Size
1	Company Control Code	Numeric	M	0-9	10
2	Policy Number	Alpha-Numeric	M	10-39	30
3	Policy Type ('**P**' = *Personal* or '**C**' = *Commercial*)	Alpha	M	40	1
4	Policy Effective Date (**YYYYMMDD**)	Numeric	M	41-48	8
5	Policy Expiration Date (**YYYYMMDD**)	Numeric	M	49-56	8
6	Vessel Coverage Effective Date (**YYYYMMDD**)	Numeric	O	57-64	8
7	Mailing Address	Alpha-Numeric	M	65-104	40
8	Mailing City	Alpha	M	105-129	25
9	Mailing State (*Postal Abbreviation*)	Alpha	M	130-131	2
10	Mailing Zip Code	Numeric	M	132-140	9
11	Vessel HIN Number	Alpha-Numeric	M	141-170	30
12	Vessel Make	Alpha-Numeric	M	171-176	6
13	Vessel Model	Alpha-Numeric	O	177-191	15
14	Vessel Year (**YYYY**)	Numeric	M	192-195	4
15	Garaged Address	Alpha-Numeric	M	196-235	40
16	Garaged City	Alpha	M	236-260	25
17	Garaged State (*Postal Abbreviation*)	Alpha	M	261-262	2
18	Garaged Zip Code	Numeric	M	263-271	9
19	Policy Holder First Name	Alpha	M	272-301	30
20	Policy Holder Last Name	Alpha	M	302-331	30
21	Policy Holder Middle Name	Alpha	O	332-361	30
22	Policy Holder Driver License State (*Postal Abbreviation*)	Alpha	M	362-363	2
23	Policy Holder Driver License Number	Alpha-Numeric	M	364-384	21
24	Policy Holder Date of Birth (**YYYYMMDD**)	Numeric	O	385-392	8

** The Position column in the table is applicable to fixed length records only.*

IMPORTANT NOTE: Insurance companies are required to report all mandatory fields for both personal and commercial policies. This also applies to Fleet/ Umbrella policies. Information should only be left blank when the information is not collected. Fillers or dummy data negatively affect the matching process and it should not be submitted.

3.5. FILE NAMING CONVENTION

Each submission file must indicate the reporting period it is intended for in compliance with the file naming convention.

The file name must consist of the following elements delimited by underscore:

- **Company Control Code (CCC)** – unique reporting code per NAIC assigned by Insure-Rite.
- **Submission Period Date** - date format must be **YYYYMMDD**.
- **File Number** - must be unique among a set of files submitted for a single company (NAIC/CCC) and indicate the total number of files sent.
- **Total Record Count** – number of records included in the file. Empty files must indicate '0'**.**
- **Reporting Format** – must always be the letter "**M**".
- **File Extension** – allowed file extensions: "**.txt**".
- **Encryption Extension** – allowed encryption extensions: "**.pgp**", "**.gpg**" and "**.asc**".

File Name Examples:

Scenario 1 - Company Control Code "**ABCDE**", is submitting one file with 50000 records for the submission period of January 1st, 2025, the following file name should be used:

ABCDE_20250101_1of1_50000_M.txt.pgp

Scenario 2 - Insurance Companies may also choose to split their data in multiple files. Company Control Code "**ABCDE**", is submitting one million records split into 2 files (500000 records each), for the submission period of January 1st, 2025, the following file names should be used:

ABCDE_20250101_1of2_500000_M.txt.pgp
ABCDE_20250101_2of2_500000_M.txt.pgp

The date included in the file name indicates the submission period date. Regardless of when a file is generated and submitted to Insure-Rite, the date in the file name should always specify the first day of the submission period. This assists in verifying that the file will be processed for its intended submission period. If the file is for the First Submission Period, the date must be the 1st day of the month. If the file is for the Second Submission Period, the date must be the 16th of the month.

If the date in the file name is incorrect, the file will not be retrieved from the SFTP server and company's insureds data will not be processed.

Reporting Examples: **Submission Period:** January 1st, 2025.

Scenario 1 - File is submitted on the 1st of the month.
Insurer with Company Control Code "ABCDE" compiles data on December 31st, 2024, to be submitted for the forthcoming submissions period. The company submits this file to Insure-Rite on January 1st, 2025. Company "ABCDE" sends 1 file of 500,000 records, using the following file name:

ABCDE_20250101_1of 1_500000_M.txt.pgp

Scenario 2 - File is submitted early.
In some cases, an insurer may, within reason, submit a file prior to the defined reporting period. Insurer with Company Control Code "ABCDE" compiles data on December 28th, 2024, to be submitted for the forthcoming submission period. The company submits this file to Insure-Rite on December 29th, 2024. Company "ABCDE" sends 1 file of 500,000 records, using the following file name:

ABCDE_20250101_1of 1_500000_M.txt.pgp

Scenario 3 - File is resubmitted after error correction.
Insurer with Company Control Code "ABCDE" gets a rejection notification because the submitted file could not be processed by Insure-Rite. The insurer corrects the data file as necessary and resubmits it for the corresponding submission period on the next business day. Company "ABCDE" sends 1 file of 500,000 records, using the following file name:

ABCDE_20250101_1of 1_500000_M.txt.pgp

Scenario 4 – Holiday reporting.
The date on the file does not change even if the first day of the submission period falls on a State or Federal holiday. The date should always be the first day of the submission period. In this example, the upcoming submission period starts on January 1st, 2025, which is New Year's. Insurer with Company Control Code "ABCDE" sends 1 file of 500,000 records, using the following filename:

ABCDE_20250101_1of 1_500000_M.txt.pgp

3.6. FILE ENCRYPTION

Pretty Good Privacy (PGP) encryption is required for all data files submitted to Insure-Rite. Files must be encrypted using Insure-Rite's public PGP key. Please contact Insure-Rite's Submissions Team to obtain Insure-Rite's public PGP key.

3.7. FILE TRANSFER

SFTP (Secure FTP) is the only acceptable data transfer option. Other transfer methods such as: email, disk, media drive, etc. are not supported. The SFTP server is restricted by IP address (only authorized IP addresses will be able to access submissions and reports resources).

The following SFTP Authentication Methods are available:

- **SSH Public Key Authentication**: This is Insure-Rite's recommended authentication method because it avoids maintaining passwords and the dangers associated with password loss. This method requires insurers to provide Insure-Rite with their SSH public key. Insure-Rite will store that key on the file server and associate it to the insurer's account. When establishing connectivity with Insure-Rite's SFTP server, the insurer will provide their User ID and the corresponding SSH key to obtain access after a successful match.

- **Credentials (User ID/Password)**: Insure-Rite will configure a User ID and Password which will be used by the insurer to authenticate and obtain access to the SFTP server.

3.8. FILE PROCESSING STATUS

- **Confirmation Email –** Sent to all contacts upon successful file receipt.

- **Rejection Email –** In the event that a file cannot be successfully processed due to decryption, field format, or poor overall data quality, a rejection email will be sent to the insurer. Insurers must submit a new/corrected file with their full Book of Business for processing.

3.9. EMAIL REPORTS

- **Variance** – sent in the event that the submission file reflects an increase or decrease in the record count of 5% or more.

- **Insurance Verification** – sent when insurance verification is needed to assist a motorist.

4. POINT OF CONTACT

Please refer any questions regarding this guide to Insure-Rite's Submissions Team as follows:

Contact	Phone	Email
Natalia Pitkin Director of Operations	**Office:** (801)531-0731 **Cel:** (801)638-8036	npitkin@insure-rite.com
Jorge Suazo Chief Information Officer	**Office:** (801)531-0731 **Cel:** (801)652-8228	jsuazo@insure-rite.com