Motor Insurance Database Phase II
4th EU Motor Insurance Directive

Attended file transfer

Specification
"Motor Insurance Database – Phase II"
Policyholder / Client Spreadsheet
Vehicle data Transmission
User Manual

Version 0.6 Draft
October 2002

Change Control			
Issue	Reason	Date	Notes
0.1	Draft	09/07/02	
0.2	Updated with FRI	18/07/02	
0.3	Updated 4.8	29/07/02	
0.4	Updated	06/08/02	
0.5	Remove validation and make order of columns flexible	04/10/02	Re-issued by email
0.6	Remove need for 'vehicles' defined range	17/10/02	

Contents

1   Introduction

In connection with the 4th EU Motor Insurance Directive, Motor Data Solutions Ltd (MDS) have developed a vehicle data collection service for the Motor Insurance Database (MID) which is being rolled out to a number of Insurers and their clients from July 2002.

This is a web-based solution which collects data from electronic Asset Management Systems or from similar manual packages which are typically operated by Fleet Managers, Transport Managers, Risk Managers and others responsible for the day-to-day management of vehicle fleets. There are various routes (methods) for this information to be sent to the MID

The diagram below shows the routes for information submission to the MID.
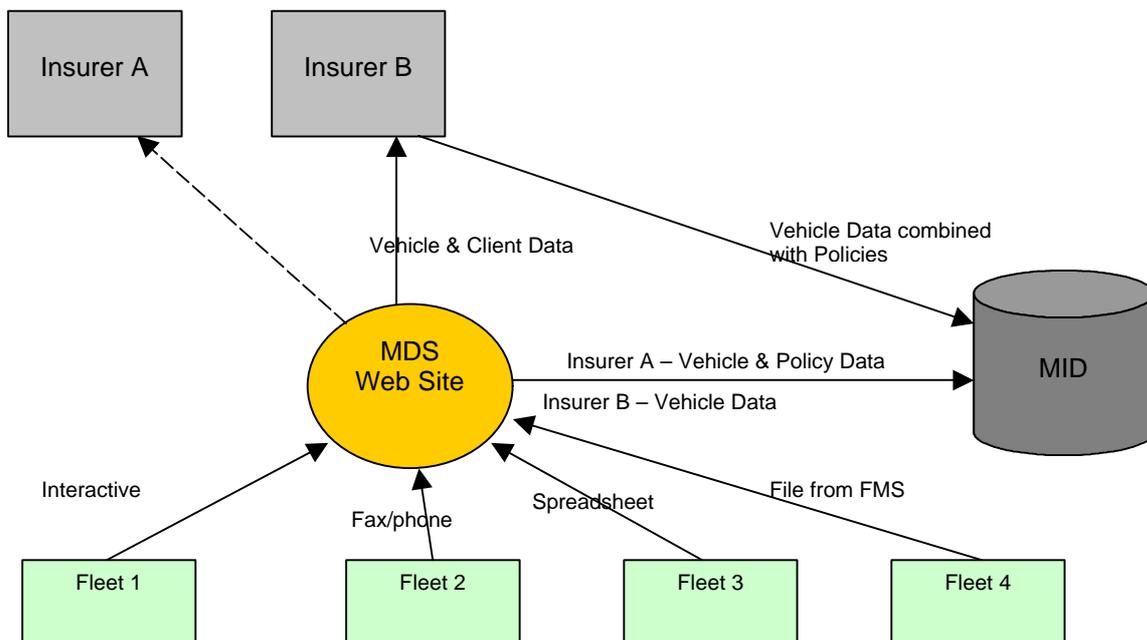
All Insurers have to offer their Policyholders the choice of how they operate – either supplying directly to the Insurer, or via the Internet to the MID;

♦   Insurer A has delegated all the data collection and transmission to MDS, Brokers and Policyholders. Information entered by the users is sent directly to the MID. Management information is made available to Insurer A.
♦   Insurer B has delegated some of the data collection and transmission to MDS, Brokers and Policyholders, but is using other means as well (not shown – e.g. a customer call centre), and has asked for a copy of the client information and vehicle information to be sent to it for information purposes

The Fleet Policyholders have chosen to operate in the following way:

♦   Fleet 1 is using the MDS interactive web site to update its information on the MID
♦   Fleet 2 has chosen to ask MDS to update on its behalf by phoning or faxing in the information
♦   **Fleet 3 has chosen to send a spreadsheet to MDS and thus to the MID**
♦   Fleet 4 has chosen to integrate its existing Fleet Management System (FMS) with MDS's system, supplying data to MDS and thus to the MID in a file

To assist members of staff of Policyholders who have IT responsibility for the data transmission, we have produced a standard spreadsheet upload interface to accept file uploads from their customers. This information note refers to this **spreadsheet submission method for Fleet 3**.

2 Gaining Access

2.1 Method

To gain access to the MDS web site for sending information by spreadsheet to the MID, policyholders need to apply for an upload account. This will be created on request by your Broker or Insurer or, if you have been directed to deal direct with MDS, by emailing MDS (spreadsheetrequest@motordatasolutions.co.uk) with your organisation's name and telephone number.

You will receive an email detailing:

♦ A World Wide Web URL to connect to– e.g. www.midasdirect.com
♦ A user name
♦ A password

See below for the process to use when you connect to this site.

2.2 Downloading a template

A template of the Excel spreadsheet to use is available from our website www.motordatasolutions.co.uk/template.htm

Right click the link below to download the MDS example Excel file.

Please edit this file to insert details of the vehicles on your fleet

mds_example.xls

After downloading the file, it may be populated either manually, or it may be created by importing a CSV file or fixed format file produced as a result of an extract from a Fleet Management System of some kind.

It is recommended that, if vehicle details are already stored on an electronic system, and include (or can be made to include) the essential details for sending to the MID (e.g. Vehicle Registration and Date on Cover) then Policyholders review whether it may not be better to transmit the details directly from the electronic system to MDS, using a File Transfer protocol (ftp). Please contact us for further details.

3 Process

3.1 Introduction

Spreadsheet files containing vehicle data records must be formatted and contain valid data as described in the section below.

Where this data is extracted from a Policyholder's system, it is assumed that this has been suitably modified to produce the extract of the correct data items on a regular basis.

Where this data is held on manual or incompatible systems, it is assumed that the Policyholder will put in place the regular processes and procedures to update the spreadsheet in accordance with the legislation (i.e. on a weekly basis).

After transmission, success / failure codes are displayed by the MDS system to allow the end user to verify that data has been successfully transmitted, or to address any issues with errors that are returned.

Note that the errors and warnings may be asynchronous, and may not relate directly to the previous file transmission.

Your files are sent to your own folder on our site – your data is only visible to you, your Insurer and to the Motor Insurer Database.

3.2 Steps

Connect to the web site indicated in the email. You will be presented with the following dialogue.

Enter the user name and the password you have been supplied with. The screen should now change to show the dialogue below:

3.3 Options

You now have 4 options:

1. You may view a schedule of vehicles you have previously sent
2. You may download a schedule of vehicles you have previously sent in to a spreadsheet
3. You may upload a spreadsheet of vehicles
4. You may view all the past transactions (vehicles added, removed or amended)

Towards the top of the screen, you have 4 more options:

1. You can email MDS, for example with a query or suggestion
2. You can get help
3. You can find out about MDS
4. You can log out

Finally, there is a link in the middle of the page to send your Insurer an email, if you so wish.

We assume that initially, you will wish to upload a spreadsheet containing a list of vehicles (constructing the spreadsheet, and deciding what to put in it, and how often to send it, are all described in the rest of this document).

3.3.1 Upload Command

Click the large blue button entitled: Upload Schedule. The screen should change to the picture below:

You may choose from two types of Excel spreadsheet – the older version (Ver 5.0) or the newer version (97-2000). Click whichever radio button is most appropriate. The default is Excel 97-2000. If you have other versions of Excel, or are using other spreadsheet packages, please contact us for details of how we can assist you.

Now click on the Browse button. This will present you with a Microsoft Explorer-like file selection screen, which you can use to navigate to the folder where you have previously stored your Excel spreadsheet, with the completed data.
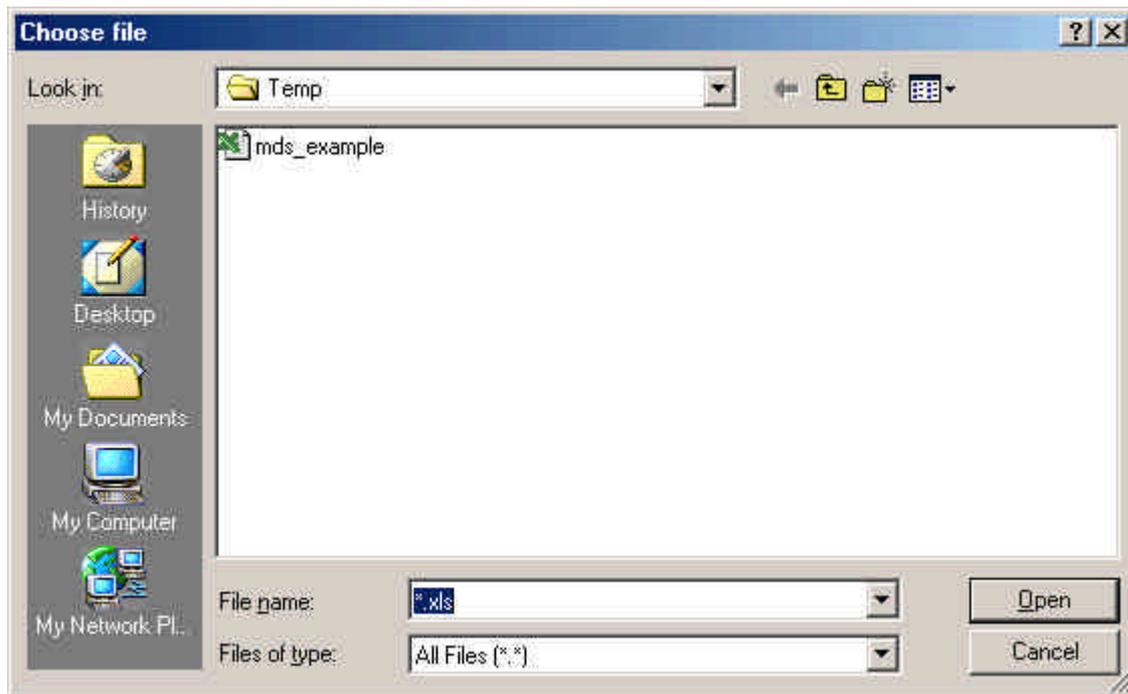
After selecting the appropriate file, click on the "Open" button, and the Web page will change to appear similar to the following:

A very common error can occur if you are simultaneously editing the spreadsheet in Excel, and have not closed the file – this appears as follows:

Go to your Excel session, and Save and Close the open spreadsheet, then return to your Browser and click on the Back link to try again. A screen similar to the following should appear, which displays details of how many vehicles have been sent, whether there were any errors or warnings, and provide two options: To go back and retry the Upload, or to Return to the Options

Back to Upload   Back to Options

D444TRB: Warning. This VRN exists for another client. Please ensure the VRN is entered correctly.
FX51HCA: Warning. This VRN exists for another client. Please ensure the VRN is entered correctly.
S835LJB: Warning. This VRN exists for another client. Please ensure the VRN is entered correctly.
P987HNN: Warning. This VRN exists for another client. Please ensure the VRN is entered correctly.

You have amended your vehicle schedule as follows :

Inserted: 0
Updated: 4
Deleted: 1

3.3.2 Viewing a schedule of vehicles

You may now wish to check that the list of vehicles which you have sent to the Web Site has actually been received. A screen similar to the one below should appear. When you have finished viewing the schedule, press "Done".

View Schedule

Schedule for: Upload Method **Client Number:** 2

Done

Registration	On Date	Off Date	Last Update	Type	M
D444TRB	01/04/1990		02/10/2002	Truck	Earth Mo
FX51HCA	16/07/2002		02/10/2002	Other	New Hol
KJ76GBF	02/10/2002		02/10/2002	None	
P987HNN	01/07/1999		02/10/2002	Bicycle	Mercede
S835LJB	01/04/1990		02/10/2002	Plant	CAT
TG998A	01/07/2000	02/10/2002	02/10/2002	Car	Fiat

Done

3.3.3 Downloading a schedule of vehicles

Clicking the option button "Download Schedule" brings up a screen which contains a second link, entitled "Click here to download schedule". Clicking on this link will produce a screen similar to the one below:

File Download   ✕

❓ You are downloading the file:

c192.csv from 62.189.187.71

Would you like to open the file or save it to your computer?

[Open]   [Save]   [Cancel]   [More Info]

☑ Always ask before opening this type of file

[Open]   [Open Folder]   [Cancel]
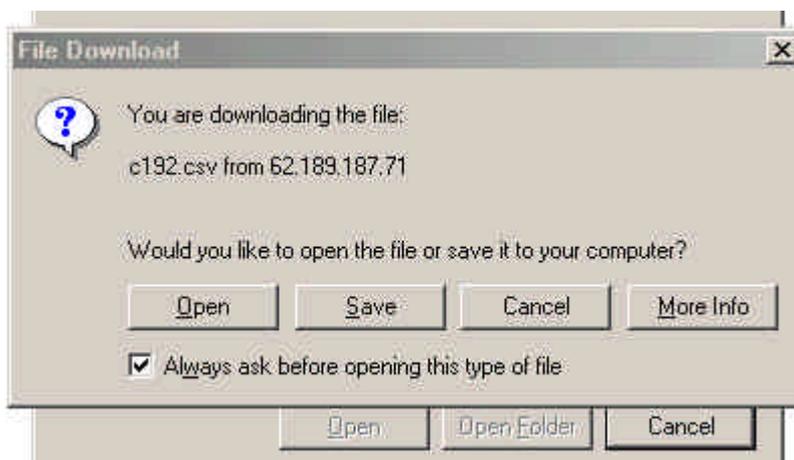
You can now either open the list (which will then appear in an Excel-like format) or you can save the file to your C: drive, or elsewhere.

After you have finished, you should either click "Done" to take you back to the Options, or Log Out.

3.3.4 View Transactions

Click on the "View transactions" button to see all the different actions you have taken to build your schedule of vehicles. For example, you can see which Vehicles have been added, and when, and when a vehicle was removed.

A screen similar to the one below should be displayed

VRM	Updated	Action	Ty
D444TRB	02/10/2002	Added	Truck
FX51HCA	02/10/2002	Added	Other
G693LFK	02/10/2002	Added	Plant
GTO584N	02/10/2002	Added	Plant
S888JJB	02/10/2002	Added	Car

Press Back or Log Out when you have finished.

3.3.5 Logging out

After sending a file, you will NOT be automatically logged out from the web site, but have to click on the Log Out link. If you do not actively return to the site within 20 minutes, you will be automatically logged out.

3.4 Messages you may receive

Errors are indicated to you straightaway – typical errors are indicated in the screen shot in Section 3.3.1 above: the meaning of these is:

- Warning. This VRN exists for another client. (N.B. Warnings don't stop a vehicle being loaded)
  Normally, the Vehicle should only be registered and insured by one organisation at a time. There are, of course, valid reasons for a vehicle to be insured twice (for example, if it is insured by a hirer and the hire company at the same). However, this is unusual so a warning is flagged. The vehicle will, however, be added to the database.
- You may receive an error if one of the fields for a vehicle is incorrectly specified; these occur if:
  - o The VRN is missing
  - o The On Date is invalid (e.g. 31st February) or missing
  - o The VRN is invalid (e.g. a foreign registered vehicle – DJ-54-XR)
  - o The Off Date is invalid (e.g. 54th December)
  - o The Off Date is before the On Date (e.g. On Cover 1st Feb 02, Off Cover 31st Jan 02)
- You will also receive a log of what you have done:
  - o Inserted – this is a new vehicle
  - o Updated – this is the normal case, and can be new data for an existing vehicle, or changed data (e.g. before only the VRN was filled in, however now make and model details have been added).
  - o Deleted – the vehicle has been removed from cover (but will still be held on the system for historical purposes)

4 Format for Vehicle Data Uploads

4.1 Overview

This format is termed the "Compare & Amend File Format – Attended and Unattended File Transfer" submission method. It is valid for all data uploads to the MDS system which are transmitted using spreadsheets.

4.2 Commonly Asked Questions

Q: What is "Compare and Amend"?

A: Compare and Amend is a technique recommended by the MIIC, the body managing the overall Motor Insurance Database project, which allows end users (i.e. policyholders) to send their complete vehicle schedule time after time, without having to identify the changes. This should simplify life for these users – for most policyholders, it will be simple to create a spreadsheet once and then maintain it as a list of vehicles on cover and send it, as and when it changes, to the MDS web site.

Q: Is there a need for a digital certificate or special software to be installed on my system to send this data?

A: No, as long as your system can produce a file in the correct format, and has access to the Internet, this data transmission method will work.

Q: What vehicles should I include?

A: You should include all vehicles that you currently expect to drive under the Insurance Policy you have in place, excluding plant and machinery. If you wish to send Plant (i.e. vehicles without Vehicle Registration Numbers) you should insert the word "Plant" as the vehicle type. You will need to invent VRN data, which includes both letters and numbers, since the VRN column is mandatory on the spreadsheet (eg. TBA1). These records will NOT be sent to the MID but will be included on Declarations sent by the Broker to your Insurer.

Q: Is my data secure during transmission and after it is sent?

A: All Internet links to MDS's system (MIDAS) are encrypted using 56-bit encryption based on the standard Verisign SSL method. If your computer does not support this encryption, please email us at support@motordatasolutions.co.uk.

Q: How do we remove a vehicle from MDS?

A: There are two ways – either simply omit it from the file of vehicles, and the MDS system will remove it from the database by setting the "Off Date" to the date the file was received, or send it with the "Off Date" filled in.

Q: Can we set the "Off Date" to a future date?

A: Yes

Q: When should I start sending data? Can I test?

A: The MDS web site is available now. If you want to test your transmissions, send an email to support@motordatasolutions.co.uk with your organisation name and telephone number and we will set you up with an account. Should you wish to have a different username in future to send "live" data rather than test data, you can always apply to us for a new location. Please note that the MID itself is not live until (at earliest) October 2002 so your data will not be generally visible until then.

Q: I'd like to be able to extract from my vehicle management system to a CSV file to then include in Excel, but my software supplier is unable to make all the changes in time for me to send my data by the 20th January 2003 (the date the legislation comes in to force). What should I do?

A: It is a legal requirement that the data is sent by that date, and then kept up to date. MDS can provide you with manual "work around" solutions which we have made available to Brokers. Please contact your broker for further information.

Q: We don't want to amend our main system to send you the data directly, but we can easily extract the information in to a spreadsheet and send it instead for the initial data load. Once the information has been sent once, can we then update it online?

A: Yes. Once you've sent the data once, let us know and we will then send you details of an account to use to log in to the Web Site to maintain your data manually.

Q: Do I have to save my Excel spreadsheet as a CSV file in order to send it to the MID?

A: No, you can send your Excel spreadsheet in its entirety to the MID; you can therefore use it as a handy way of storing all your insured vehicle and plant information

Q: What does the data transmission and collection look like in overview?

A: Please refer to the diagram below
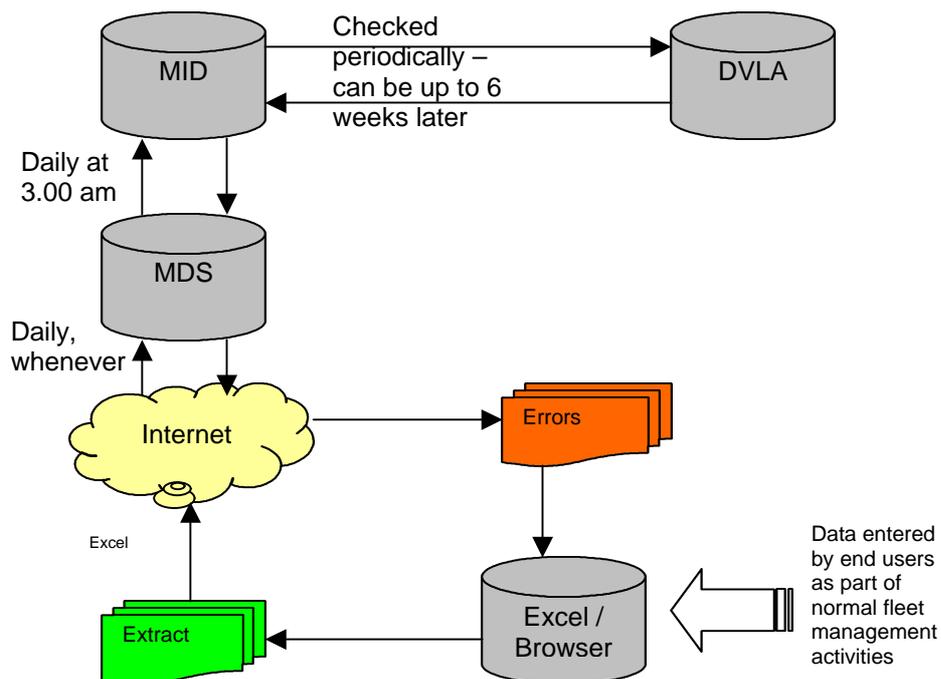
4.3 Record Format

An example of the spreadsheet file that must be submitted is given below.

The record format for each vehicle submitted to MDS must be structured as follows:

Field Name	Max Chars	Validation / Comments
VRN	7	Format validated by MDS –see below
Type	20	Not validated by MDS
Make	15	Not validated by MDS
Model	15	Not validated by MDS
Derivative	15	Not validated by MDS
Engine	15	Not validated by MDS
Seats	3	Not validated by MDS
GVW (Gross Vehicle Weight)	5	Not validated by MDS
CoverOn	10	DD/MM/YY or DD/MM/CCYY
CoverOff	10	DD/MM/YY or DD/MM/CCYY
FRI	1	Must be "F" for foreign vehicles, blank for UK

Note that the columns and column headings can be in any order, so that you may (for example) send a spreadsheet with VRN, CoverOn, CoverOff in the first three columns, and if you so wish leave the remainder blank, but still with the headings filled in.

4.4 File Format

The individual records must be included within a standard Excel file format.

As many records may be transmitted as are desired. No more than one transmission per day should be sent if all changes are to be registered. If, by accident, a second file overwrites the first, the information should be successfully updated, but any short term intermediate changes might be lost.

If a particular vehicle has had its details changed twice or more in the course of 24 hours, only the most recent record will be extracted (only one record per vehicle in each file). The number of records in the file should correspond exactly to the number of vehicles on cover for the Policyholder.

Average transmission speeds of around 50 vehicle updates a second will be achievable in continuous transmissions. You should therefore expect file transfers to take as long as can be calculated using this figure. For example, a 5,000 vehicle fleet will be transmitted in around 2 minutes, and a 50,000 vehicle fleet in around 20 minutes.

Note that the connection between the spreadsheet uses Microsoft's ODBC linkage, which requires that the column headings are exactly what are specified in the sample above (e.g. VRN, Type etc.). Please do not, therefore, amend these headings. If you are experiencing difficulties loading your spreadsheet, please email it to enquiries@motordatasolutions.co.uk where we will attempt to rectify the problem for you.

5   Which data to include

5.1   Vehicles to be included

All vehicles which you consider covered by the Policy with your Insurer should be included. This includes vehicles which are driven using Trade Plates, if the Trade Plate is being attached to include the vehicle under the Insurance cover.

Vehicle details must be notified within 10 working days (either a new vehicle, or a removal of vehicle, or a change in vehicle details).

Vehicles (such as Rentals) which are On Cover for less than 14 days (for example, if a vehicle is rented for just a few days) do NOT need to be notified to the Database.

Vehicles which do not carry Vehicle Registrations (for example, unregistered plant, trailers etc.) do not have to be included. However, they **may** be included if so desired – details of Plant will NOT be sent to the MID. You will need to insert the word "Plant" in the type column, for this kind of vehicle, and a dummy VRN, such as "XXX111".

Registered Motor Traders are required to include or exclude certain categories of vehicle. Please contact us for further information.

5.2   Valid VRN (Vehicle Registration Number) formats

The following valid VRN formats will be accepted for UK registered vehicles:

- No more than 7 characters
- No characters other than letters or digits
- No more than 6 consecutive digits
- No more than 4 consecutive letters
- No sequence that is not letters-digits-letters or digits-letters-digits
- No "letters only"

All letters are A-Z or a-z, numbers 0 – 9. Detailed format characteristics (such as the use of Q, Z, I, O and U for registration year letters, or strict adherence to 51, 02, 52 etc.) will <u>not</u> be checked.

Spaces and lowercase may be used. The VRN will converted to uppercase and all spaces removed before being stored

5.3   Cover On and Cover Off

These are the dates when cover commenced, and when it ended (the end date can be in the future).

The following rules apply to these dates:

- They must be in the format dd/mm/yy
- If the "On" date is before the start of the current policy, it will be stored within MIDAS but, on transmission to the MID, it will be set to be the start date of the current policy. This means that the "On" date can be the purchase date of the vehicle, or the date it was added to the Fleet Management System
- If the "Off" date is after the next renewal date of the current policy, it will be stored within MIDAS but, on transmission to the MID, it will be set to be the end date of the current policy
- The "Off" date does not need to be included, if the vehicle is simply removed from the list. We will assume that the "Off" date is the day before the one on which the list was received by us.

Important Note

Following an announcement by the MIIC in September, that there will no validation carried out by the Motor Insurance Database on any Make or Model data sent, other than the format of the VRN, and the Cover Dates, we have had to amend our system.

5.4 Vehicle Types

5.4.1 Special types (validated)

There are two special types which will be interpreted by us as follows:

Plant –these vehicles will NOT be forwarded on to the MID but will be retained by MDS; insert a dummy VRN here if required (e.g. ABC123)

Trade Plate – the VRN will be sent to the MID; in addition, we are required to inform the MID that this is a Trade Plate

5.4.2 Other types (not validated)

The following types are for guidance only:

Bus
Car
Van
Truck
Other

5.5 Make and Model – not validated

The list of make and model combinations is updated from time to time by MDS based on currently available data (e.g. Glass's guide). The MIIC does recommend that these are included, if known. However, if the make and model are not known by the policyholder, these fields can be left blank.

5.6 Engine Size, Derivative and Seats – not validated

These items are entirely optional. The number of seats was intended to be used for coaches or buses which are added to the database.

They may safely be ignored at present. We shall contact all spreadsheet users by email in the event of any change.

5.7 Gross Vehicle Weight (GVW) – not validated

GVW should only be entered for Trucks and should preferably be formatted as follows:

(examples) 1T, 2.5T, 3.5T, 7.5T, 17.5T, 35T, 40T etc.

5.8 FRI (Foreign Registration Indicator) - validated

This must be either "F" for a foreign registered vehicle, or anything else for an UK registered vehicle (or "U" if wished). "F" will suppress the registration format checking, as well as against the DVLA database. In general, Foreign Registered vehicles should be registered for 4th Directive purposes with the country in which they are plated, rather than in the UK. Should there be a requirement to do this, please contact us directly to discuss what arrangements we need to put in place.

5.9 Multiple Policyholders / Multiple Policies

If the transmitting system holds details for multiple vehicle fleets, these will be treated as different sources of data. You should apply to your broker (or to MDS, if you are not using a broker) for multiple login's, with their own usernames and passwords.

If you operate on behalf of a fleet organisation that has different policies for different parts of their fleet (for example, if cars are insured with Insurer A and vans with Insurer B, but these are all mixed together in the Policyholder's records) you will need to identify these and send them separately to two separate spreadsheets.

5.10 Change of VRN

If a record is sent to MDS with a VRN sent in error, and subsequently amended, then the record will be held with the erroneous VRN. To delete this record, please contact the MDS helpdesk (support@motordatasolutions.co.uk) stating the Policy Number, the Insurer, your User Name and the Vehicle registration to be deleted.

6 Common Issues

6.1 I can't log in to amend the vehicles I've just sent

The system has been designed so that there is always only one way of updating the information you send. This avoids the situations where there are two different ways (for example, interactively and via a spreadsheet) which leads to confusion about who, when and what changed. For spreadsheet uploads, we assume that your spreadsheet is your master record, and therefore we only accept changes from the spreadsheet you send us.

After sending a spreadsheet, you will be informed of the numbers of vehicles updated, added or removed. Since each spreadsheet simply replaces the information you have sent previously, you can be assured that (with the exception of any errors) the information you have sent is the same as the information we have stored.

The functionality described in earlier sections allows you to view the schedule of vehicles you have, and to see what has happened over the history of the vehicles.

Should you find it absolutely imperative to have both a manual update method, and a spreadsheet method, and are prepared to accept the potential for discrepancies to occur, our helpdesk can arrange for this to be set up, on request.