



Georgia™

Department of Revenue

GEICS

Georgia Electronic Insurance Compliance System

Reporting Instruction Guide for Insurance Companies
Version 3.3

Table of Contents

1. Introduction to GEICS
 - 1.1. Purpose
 - 1.2. Program Overview
2. Reporting Process Overview
 - 2.1. Insurer Record Reporting Process
 - 2.2. DOR Record Receiving Process
 - 2.3. Insurer Error Correction Process
 - 2.4. DOR Actions
 - 2.4.1. Insurer Compliance
 - 2.4.2. Vehicle Owner Fees and Penalties
 - 2.4.3. Insurance Status Indicator Logic
 - 2.4.4. DOR Correspondence and Reporting
3. Reporting Requirements
 - 3.1. Insurer Reporting Requirements
 - 3.2. Types of Transactions
 - 3.3. Types of Records
4. Technical Specifications
 - 4.1. SFTP Specifications
 - 4.1.1. SFTP Process Flow
 - 4.1.2. SFTP Encryption Specifications
 - 4.2. E-form Specifications
 - 4.2.1. E-form Process Flow
5. Data Element Specifications
 - 5.1. File Naming Conventions
 - 5.2. Header Record Requirements
 - 5.3. Vehicle Record Requirements
 - 5.4. Footer Record Requirements
 - 5.5. Error Codes and Definitions
 - 5.6. Reason Codes
6. Testing & Registration
 - 6.1. GEICS Registration
 - 6.2. Testing
 - 6.2.1. Testing via SFTP
7. GEICS Contacts

Section 1.0 Introduction to GEICS

1.1 Purpose

In April of the 2003 Session, the Georgia General Assembly passed House Bill 191. The core of this legislation stated that by January 1st, 2004, insurers authorized to write liability insurance in the state of Georgia must begin electronically reporting information on the registered vehicles they underwrite. Liability insurance information must be reported for terminations, new policies, and additions/deletions of vehicles from existing policies.

The goal of this legislation is to encourage vehicle owners to obtain and maintain liability insurance, to reduce the number of uninsured vehicles operating in Georgia, and to provide an on-line tool for law enforcement officials to determine if a vehicle has valid insurance or not.

The purpose of this Guide is to provide insurers with the information necessary to implement the required reporting aspects of liability insurance policy information. The Guide is intended to provide a mix of business and technical information, defining when and how insurance information will be transmitted to the Department of Revenue (DOR). The Guide is provided in an updateable format to allow supplements to be added as sections are further developed and defined. The most current version will be posted on the DOR web site at www.etax.ga.gov.

1.2 Program Overview

DOR has named this project Georgia Electronic Insurance Compliance System (GEICS). GEICS is owned and maintained by DOR while the information reported is stored in databases residing on the Georgia Technology Authority (GTA) mainframe computer. The operation of this system is not contracted with any outside entity except for the correspondence mailings. DOR does not disclose or allow the purchase of any insurance information submitted unless otherwise permitted per GA law.

GEICS applies to all insurers authorized to write vehicle liability insurance in GA and the methods of transmitting insurance records to DOR must comply with the standards developed in this guide. Insurers should not report:

1. Comprehensive/collision only policies;
2. Non-registered vehicles (snowmobiles, mopeds, ATVs, golf carts, etc.), or non-motorized vehicles (bicycles, trailers, etc.);
3. Vehicles registered as IRP (International Registry Plan).
4. Vehicles that fall within a policy renewal definition or are currently within a policy's grace period.
5. Policies defined as "Fleet" or "Self-Insured".

A Fleet Policy is defined by Georgia law as a commercial vehicle policy that insures two or more vehicles that are not identified by VIN on the policy OR a commercial policy that is subject to adjustment by audit for vehicle changes at the end of the policy period.

Insurers must also continue to issue policy information cards to the owners of all policies being reported to DOR even if the electronic record has been submitted to GEICS. Rules and Regulations that define the standards for policy information cards are found in Section 7.2 of this Guide.

Insurance policy information is matched by the vehicle identification number (VIN) to vehicles registered in GA. The registered VIN is the official VIN of record for the state. Valid VIN matches result in the information sent by the insurer being processed. If no match is made but the record passes a VIN edit check routine then the record is held and re-processed for 60 days before being returned in error (assuming no match is found during this timeframe).

Section 2.0 Reporting Process Overview

2.1 Insurer Record Reporting Process

DOR has defined two permissible methods of data transmission, overnight batch processing via Secure File Transfer Protocol (SFTP) and real time processing via the GEICS web application (E-form).

- SFTP - An insurer must submit a record indicating a reportable activity that has occurred since their last submission. The format for an insurer's file (group of records) and the content of each record must comply with DOR standards as defined in Section 5 of this guide. DOR strongly recommends reporting on a daily basis. If no reportable activity occurs within a 30-day reporting window, an insurer is not required to report to DOR. However, insurers have the option to send files with only a header and footer record (no actual vehicle record information) if no reportable activity occurs.
- E-form – An insurer submitting single records via the web must complete and submit the 'Submit VIN' form for each vehicle. The form is provided in the GEICS web application. The content of each record must comply with DOR standards as defined in Section 5 of this guide.

2.2 DOR Record Receiving Process

- SFTP - Insurer files are processed nightly by DOR and will undergo an initial edits check via the SFTP server. Files not meeting the initial edit criteria are rejected and returned to the appropriate insurer in error. Files with no initial errors are loaded into GEICS for nightly processing. After GEICS processing, invalid records are returned with the appropriate error codes. Non-matching records that pass the DOR VIN Edit Check Routine will be held for 60 days awaiting a new vehicle registration before being returned as errors to an insurer. A statistical summary report of the file (located in the footer record) is sent back to the insurer each time a file is processed by GEICS.

- E-form – Insurer records will undergo an initial edit checks via the web application before being sent to GEICS. Records not meeting the initial edit criteria are rejected immediately and an error message is shown. Records with no initial errors are immediately (real time) processed by GEICS. Non-matching records that pass the DOR VIN Edit Check Routine will be held for 60 days awaiting vehicle registration. If no match is found after 60 days, the error record will be viewable via the GEICS website. The error will also be returned in the next SFTP file.

2.3 Insurer Error Correction Process

- SFTP- An insurer has the option of resubmitting the corrected records independently, as a part of their next reporting file, or via the E-form. Insurers must correct and re-submit the error record (along with the DOR assigned error tracking number) within 30 days of receiving the error record. DOR recommends that errors be corrected as soon as possible to ensure that the owner of the vehicle does not receive any unnecessary correspondence or penalties from DOR.
- E-form - Insurers must correct and re-submit the error record (along with the DOR assigned tracking number) within 30 days of receiving the error record. DOR recommends that errors be corrected as soon as possible to ensure that the owner of the vehicle does not receive any unnecessary correspondence from DOR. NOTE: Most errors while using the GEICS web application will be displayed on the screen so no error tracking is assigned.

DOR will accept a Back Out (or undo) type of transaction as a valid response to an error. Errors responded to in this manner within the 30-day time frame will be considered in compliance.

2.4 DOR Actions

2.4.1 Insurer Compliance

DOR is required to report quarterly to the Insurance Commissioner's Office. The quarterly reports will be based off of the following criteria:

1. New Business transactions considered more than 30 days late (by comparing the Vehicle Effective Date and the Submission Date) during a given QTR. NOTE: If the overall % of New Business transactions for an insurer considered late is 25% or less, that insurer's data will not be reported to the Insurance Commissioner. New Business transactions submitted with either a valid Error Tracking Number; Reason Code; or Processing Date will not be counted in the total or percentage.
2. Termination transactions considered more than 30 days late (by comparing the Termination Effective Date and the Submission Date) during a given QTR. NOTE: If the overall % of Termination transactions for an insurer considered late is 25% or less, that insurer's data will not be reported to the Insurance Commissioner. Termination transactions submitted with either a valid Error

Tracking Number; Reason Code; or Processing Date will not be counted in the total or the percentage.

3. Open Error records not being closed within 30 days (by comparing the Error Creation Date to the Error Close Date) during a given QTR. If the overall % of Open Error records not closed within 30 days is 25% or less, that insurer's data will not be reported to the Insurance Commissioner.

2.4.2 Vehicle Owner Fees and Penalties

The following is a listing of DOR fees and penalties that can be assessed to the owner of a vehicle. Note: Fees/penalties will only be assessed on vehicles with an active registration.

- **Fees & Penalties**

1. Lapse Fee – The owner of a vehicle is assigned a \$25 lapse fee if the vehicle in question goes 10 or more calendar days without insurance. If the \$25 fine is not paid within 30 days of receiving the Lapse Notice, the vehicle's registration is suspended and an additional \$60 Suspension fee is assigned.
2. First Suspension Penalty – The owner of a vehicle is assigned an \$85 suspension fee (\$60 for the suspension and \$25 for an assumed lapse) if no new insurance record is received by GEICS 30 days after the Notice of Pending Suspension is received by the owner. The suspension will be removed when the \$85 is paid and the vehicle in question has proof of insurance.
3. Second Suspension Penalty – A second insurance suspension in a 5-year period will result in an \$85 fine and a 90-day suspension period. Suspension penalties will be tracked and counted separately VIN and the primary owner.
4. Third or Subsequent Suspension Penalty – The third or subsequent suspension in a 5-year period will result in a \$185 fine and a 6 month suspension period. Suspension penalties will be tracked and counted separately VIN and the primary owner.

2.4.3 Insurance Status Indicator Logic

Depending on transactions received, GEICS will create an insurance status indicator that can be queried by law enforcement and county tag offices.

- **“Valid Insurance ” Status On A Record**

A “Valid Insurance” status will be displayed when a new business record is successfully processed by GEICS. This status is also shown temporarily for 30 days when a Binder, Dec Page/Bill of Sale, or MV-18I fax form is used by a County Tag Office.

- **“No Valid Insurance ” Status On A Record**

DOR maintains “Valid Insurance Coverage” status for 30 days after the receipt of a termination record (allowing a new insurer time to report new business). After the 30th day, DOR will send the Notice of Pending Suspension to the registered owner of the vehicle if a new business record has not been received. If no new business record is received from an insurer within the second 30-day window, DOR will change the status indicator to “No Valid Insurance” in addition to suspending the registration on the vehicle. A Notice of Suspension will be mailed out at this time.

- **“Unknown” Status On A Record**

For various reasons (Fleet policy, Self-Insured, junked, etc.), it is possible that some vehicles will never receive insurance information against them from an insurer. These records will be identified as “Unknown”. Law enforcement and county tag officials will know that an “Unknown” status requires a check for another approved form of insurance coverage. No suspension penalties or fee assessments will be administered to vehicles with an “Unknown” status.

- **Other types of Status**

“Exempt from Insurance” – Is shown for VINs that are not required to have insurance electronically reported to GEICS. This typically will be trailers, mobile homes, government vehicles, etc.

“IRP Vehicle” – Vehicles included in the International Registration Plan can prove insurance using their normal insurance card and are not required to be electronically reported to GEICS.

- **GEICS Exception Documents**

Georgia Code allows for some other types of documentation to be used as valid proof of insurance. Local county tag offices have the ability to accept the below documents when providing a registration service:

1. If a written binder is provided during a registration service, the GEICS exception function will change the insurance status indicator to “Valid Insurance Coverage” temporarily for 30 days from the written binder issue date. If no new business is received from an insurer within those 30 days, DOR will send a Notice of Pending Suspension to the registered owner of the vehicle. If no new business is received from an insurer within the second 30-day window, DOR will change the status indicator to ‘No Valid Insurance’ and suspend the registration on the vehicle.
2. If a declaration page is provided with a bill of sale during a registration service, the GEICS exception function will change the insurance to “Valid Insurance Coverage” temporarily for 30 days from the bill of sale date. If no new business is received from an insurer within those 30 days, DOR will send a Notice of Pending Suspension to the registered owner of the vehicle. If no new business is received from an insurer within the second 30-day window, DOR will change the status indicator to ‘No Valid Insurance’ and suspend the registration on the vehicle.
3. A County Tag Office can fax an MV-18I form to an insurance company representative. When that is faxed back to the County, the GEICS exception function will change the insurance to “Valid Insurance” temporarily for 30 days from the date the County records the exception. If no new business is received from an insurer within those 30 days, DOR will send a Notice of Pending Suspension to the registered owner of the vehicle. If no new business is received from an insurer within the second 30-day window, DOR will change the status indicator to ‘No Valid Insurance’ and suspend the registration on the vehicle.
4. When a Fleet or Self-Insured insurance card is provided as valid proof of insurance at the County Tag Office, the exception function will change the status indicator to “Unknown” and allow the registration service to continue.

- **“Reason Codes” on a Termination Record**

Some insurers have the ability to identify and flag termination transactions that occurred because the vehicle was sold/traded, repossessed, inoperative, salvaged/junked, stolen, put in storage, or abandoned. If a termination record is marked with one of these reason codes, DOR will convert the record to a “No Valid Insurance Coverage” status immediately. The Notice of Pending Suspension will not be sent to the owner of the vehicle when DOR receives a

termination with a valid reason code. Valid reason codes are defined in Section 5.6.

2.4.4 DOR Correspondence and Reporting

- **Notice Of Pending Suspension**

DOR will send the Notice of Pending Suspension 30-days after receiving a termination transaction on a vehicle if a new business transaction has not been received on that same vehicle. The owner of the vehicle must follow instructions provided in the letter.

If the owner believes the Notice was received in error, they will be instructed to contact their insurance representative to correct the problem.

If the vehicle has been sold or traded, repossessed, salvaged or junked, moved out of state, stolen, etc. the owner needs to cancel the registration associated with that vehicle. Even if a prior owner does not cancel the registration, all suspension and lapse fees will be waived if and when a new owner registers the vehicle.

If a vehicle has been put in storage or becomes inoperable, the owner may “voluntarily cancel” the registration at the county tag office. Once the registration has been voluntarily canceled, any lapse or suspension penalties accruing after the date of cancellation will be waived. Exceptions to this rule will only be made for active duty military assigned out of the continental United States.

The Notice of Pending Suspension will also be sent upon the expiration of a temporary exception transaction from a local county tag office.

DOR will not send the Notice of Pending Suspension on any vehicle with an inactive or canceled title/registration, that is reported stolen (via GCIC inquiry), or that is reported abandoned.

- **Notice of Suspension**

DOR will send the Notice of Suspension 30-days after sending the Notice of Pending Suspension if a new business transaction has not been received for the vehicle in question or if the registration has not been canceled.

- **Lapse Notice**

DOR will send a Lapse Notice to the owner of any vehicle who goes more than 10 straight days without coverage in GEICS. NOTE: Lapses will only be defined when GEICS has both a new business and termination record from one or more insurers. If the lapse fine of \$25 is not paid within 30 days of receiving this notice the owner’s registration will be suspended and the fine increased to \$85. A Notice of Suspension will be mailed out at this time as well.

- **Insurer Reports**

Insurers have access to various types of information via the following reports:

1. VIN Inquiry Report – Is offered on the GEICS web site. This report shows a history of all insurance transactions (including Errors) by an NAIC for a particular VIN. It also provides the current insurance status and if the VIN is found in the GA Tag & Title database. Any updates processed in GEICS are shown immediately on this report.
2. Open Error Report – Is offered on the GEICS web site. This report shows a listing of all outstanding Open Errors for a given NAIC. This report is updated nightly.
3. Statistics Report – Is offered on the GEICS web site. This report offers a general overview on the number of records being submitted via SFTP & E-Form for a given NAIC as well as providing confirmation those records were processed. This report is updated nightly.
4. In Sync Report – Is offered by request. This report list each New Business record currently active in GEICS (not Terminated or Backed Out) for a given NAIC.
5. Quarterly Compliance Reports – These 3 reports are generated at the end of each QTR for the Insurance Commissioner’s Office. Copies of the report will be sent to each respective NAIC’s MISC Folder via SFTP.

Section 3.0 Reporting Requirements

3.1 Insurer Reporting Requirements

All self-propelled vehicles that are privately owned, registered in Georgia, and have minimum liability insurance are to be reported to DOR (unless written under a Fleet or Self-Insured policy). Both Vehicle effective dates and Termination effective dates will be accepted up to 6 months in the future and at anytime in the past for transactions. Renewal information is not to be sent from an insurer.

At this time, corrections cannot be made to a record that has been processed and accepted by GEICS. However, records submitted in error by an insurer (i.e. wrong VIN or policy number) can be corrected in the GEICS database by submitting a “Back Out” (or undo) record. Once a record has been backed out, then an insurer may submit a corrected record if needed. See Section 3.3 for further details.

3.2 Types of Transactions

DOR has defined two valid types of transaction:

- New Business – A *New Business* transaction type is used on newly established vehicle liability policies and is identified by “N” in the transaction type field in the insurance record. This code is also used when adding a new vehicle to an existing policy.
- Terminations – A *Termination* transaction type is used when liability coverage on a vehicle has expired or been cancelled and is identified by “T” in the transaction type field in the insurance record. Terminations will only be processed when the NAIC code, VIN and Vehicle Effective Date match an existing record in the database.

3.3 Types of Records

DOR has defined two valid types of record:

- Insurance – An *Insurance* record type can be used on both types of transactions (new business and terminations). This code is identified by “I” in the record type field and should be the appropriate identifier for the majority of an insurer’s transactions.
- Back Out – A *Back Out* (or undo) record type is used either when a record was submitted in error but was processed by GEICS or to close an error returned by DOR to an insurer. “B” in the record type field identifies the back out code. In order to back out a previous transmission, a match of the NAIC, VIN, Vehicle Effective Date, Termination Effective Date, Error Tracking Number, and Transaction Type fields in the record must be met (excluding the change from an “I” to a “B” record type).

Section 4.0 Technical Specifications

This section defines the acceptable media for record transmission, record layout, and error record formats. Insurance data can be reported using one of the following transmission methods:

- SFTP
- Web (E-form)

The processes for reporting the information differ slightly for each transmission method but the data being reported will remain the same.

4.1 SFTP Specifications

4.1.1 SFTP Process Flow

The following steps describe an overview of how insurance liability records are sent, received and processed by GEICS.

- After the registration process is completed (Section 6), the insurer will have access to a SFTP directory created and named after their NAIC number. Three sub-directories will also be created under the NAIC folder called “Download”, “Upload” and “Misc.”
- The “Download” sub-directory is where the insurer will download files they are sending to DOR. The “Upload” sub-directory is where DOR will send error files and messages sent back to the insurer. The “Misc.” sub-directory will only be used on occasion for special reports.
- DOR will collect the files from all the “Download” sub-directories nightly (approximately 11pm EST) and begin the initial edit validations (header, footer, record layouts, etc.). If a file sent by an insurer is found to have errors during the initial edit check, the entire file will be rejected and immediately be sent to the “Upload” sub-directory. Directories will not be available to insurers between 11pm and 8am EST. These timeframes can possibly change dependant on processing time.
- DOR will merge all valid NAIC files into a single file to be sent to the GEICS mainframe application. No sorting will be done within a file so an insurer’s records will be processed in the order they were received. If two or more files are found in a single NAIC “Download” sub-directory, the files will be processed by sequence number order (See Section 5.1).
- After nightly processing is completed, GEICS will send a single merged file back to the SFTP server. This merged file will contain all errors found after GEICS processing minus non-matching errors that will be held for 60 days. The SFTP

server will split the merged file and populate the appropriate NAIC “Upload” sub-directories.

4.1.2 SFTP Encryption Specifications

Hostname: 167.196.94.166 Port: 22 Protocol: SFTP
Supported Ciphers: AES 256, Twofish, and Blowfish
Supported MACs: SHA1, SHA1-96

Possible Software Solutions:

<http://www.vandyke.com>

<http://www.ssh.com>

<http://www.pragmasys.com/SecureShell/>

<http://putty.gyron.net/>

http://www.ipswitch.com/Products/WS_FTP/

NOTE: DOR does not recommend one particular SFTP client. Any client that meets the above specifications will suffice. DOR has very limited SFTP support thus it recommends testing with the trial versions of the various clients to see which one best conforms to the Requestor’s infrastructure and processes.

4.2 E-form Specifications

4.2.1 E-form Process Flow

The following steps describe an overview of how insurance liability records are sent, received and processed by GEICS.

- After the registration process is completed (Section 6), the insurer will have access to the 'Submit VIN' form provided on the DOR web site.
- After completing the 'Submit VIN' form for a record, the insurer must hit the submit button which triggers the initial edit validations process. If a record sent by an insurer is found to have errors during the initial edits, an error message(s) will be shown immediately.
- If the record passes the initial edits, it will be sent to the GEICS mainframe application for processing and immediately update the database (assuming no errors and a matching VIN record is found). Records containing initial errors will be returned immediately to the html page. Non-matching records that pass VINA will be reprocessed for 60 days.

5.0 Data Element Specifications

This section includes a definition and the validation edits of each data element. Some of the data elements are optional and not mandated to be reported. Failure to pass all the validation edits will result in a record being returned in error to an insurer. All errors require corrections and resubmission to DOR. If changes or updates are required for certain data elements in a record that has already been validated and processed by GEICS, the previous record must be Backed Out and a new record sent.

DOR will retain records in the insurance database which pass all validations edits and which match a record in GRATIS (DOR Tag and Title database) by VIN. If all validations edits are passed but no match is found in GRATIS, the record is put in a hold file and reprocessed daily. If the record in question is reprocessed for 60 days without a match, the record will be returned in error to the insurer.

Secondary matching in GEICS is based off of the last 6 digits of the VIN, the Georgia driver's license number and date of birth of the primary owner of the vehicle. The record in GEICS will not be updated upon a secondary match. However, DOR will provide Insurers with the official VIN of record so that corrections can be made easily. NOTE: It is remotely possible that the VIN DOR provides may not be the vehicle you are trying to match.

Terminations must match an existing record by NAIC, VIN and the Vehicle Effective Date. If a termination matches an existing record by NAIC and VIN, but not the Vehicle Effective Date, DOR will not update the record. However, DOR will return the Vehicle Effective Date on file to the insurer so the correction can be made easily.

5.1 File Naming Conventions

- **Download Sub-directory Naming Convention**

Files being sent to DOR via the Download sub-directory must be named "NAIC + Sequence Number .TXT". The sequence number is available for insurers who wish to send multiple files during a day's time. For example, insurer 12345 would send a file named "123451.TXT". If an additional file were sent on the same day, an insurer would need to name the file "123452.TXT".

- **Upload Sub-directory Naming Convention**

Two different file names will be used by DOR upon sending error files to an insurer's Upload sub-directory. If DOR rejects an entire file from an insurer (no records are processed), the file in an insurer's Upload sub-directory will be named "NAIC + Sequence Number + Date .ERR". For example, if file "123451.TXT" is rejected in its entirety on May 15th, 2002, then DOR would return the file named "123451051502.ERR" to the insurer's Upload sub-directory. Insurers must resubmit a file rejected in error using the Download sub-directory naming convention. An insurer must delete errors from the Upload sub-directory that have been corrected and resent to DOR.

If DOR processes all of (or some portion of) a file's records, the file in an insurer's Upload sub-directory will be named "NAIC + ERROR.ERR". Once this file has been established, DOR will append to it all non-matching errors returned after the 60-day holding period along with any

additional errors from subsequent files. For example, if file 123451.TXT contained 10 errors, the 10 errors would be returned in 12345ERROR.ERR. 12345ERROR.ERR would also contain any non-matching records from a file sent 60 days earlier. An insurer must delete errors from the Upload sub-directory that have been corrected and resent to DOR.

5.2 Header Record Requirements

All fields are left justified and space filled unless specified otherwise.

GEORGIA ELECTRONIC INSURANCE COMPLIANCE SYSTEM HEADER RECORD LAYOUT					
Field Characteristics		Record Name		Record Size	
A=Alphabetic		Insurance Filing Record Header		350	
X=Alphanumeric		Record Source		Record Type	
N=Numeric		Insurance Companies		SFTP	
Required: All transaction types					
ITEM NO.	FIELD POSITION	FIELD SIZE	FIELD TYPE	FIELD DESCRIPTION	ADDITIONAL INFORMATION
1	1-5	5	X	RECORD HEADER	Required: Can only be "START".
2	6-10	5	X	RECORD HEADER ID	Required: Can only be your "NAIC" code.
3	11	1	X	TRANSACTION MODE	Required: T-Test or P-Production.
4	12-350	339	X	FILLER	Reserved for future use.

Item 1 – **Record Header** is the naming convention used in the header record. This field can be populated with “START” in upper or lower case letters. The entire file will be rejected if the Header Record is populated incorrectly.

Item 2 – **Record Header ID** is used to identify which insurer is sending the file. The “NAIC” code is the 5-character unique identifier used to represent the owner of all data being sent to DOR. The NAIC code is also used to for sending errors and statistical summary reports back to an insurer. If the NAIC code is not in the header, the entire file will be rejected.

Item 3 – The **Transaction Mode** is a field used to indicate if a file being sent if for test or production. This is a required field. If populated incorrectly or left blank, the file will be returned in error.

Item 4 - **Filler** is a field that will be used internally by DOR.

5.3 Vehicle Record Requirements

All fields are left justified and space filled unless specified otherwise.

GEORGIA ELECTRONIC INSURANCE COMPLIANCE SYSTEM INSURANCE COMPANY RECORD LAYOUT					
Field Characteristics		Record Name		Record Size	
A=Alphabetic		Insurance Filing Record		350	
X=Alphanumeric		Record Source		Record Type	
N=Numeric		Insurance Companies		SFTP	
Required: All transaction types					
ITEM NO.	FIELD POSITION	FIELD SIZE	FIELD TYPE	FIELD DESCRIPTION	ADDITIONAL INFORMATION
1	1	1	X	RECORD TYPE	Required: I-Insurance or B-Back out. (Back out means to undo the last transaction)
2	2	1	X	TRANSACTION TYPE	Required: N-New or T-Termination.
3	3-4	2	X	FILLER	DOR Internal Use
4	5	1	X	FILLER	DOR Internal Use (trans method: F or O)
5	6	1	X	FILLER	DOR Internal Use (ins type: R)
6	7-9	3	X	TRANSACTION REASON CODE	Optional: NOP-Inoperable, JKD-Junked, SLD-Sold, TRD-Traded, STR-Storage, STO-Stolen
7	10	1	X	OUT OF STATE INS. RECORD	Optional: Y-Yes or N-No. Default to "N".
8	11	1	X	GRAY FLAG	Optional: (Non-US VIN) Y-Yes or N-No. Default to "N".
9	12-36	25	X	VEHICLE VIN	Required.
10	37-40	4	X	VEHICLE MAKE	Required.
11	41-44	4	X	VEHICLE YEAR	Required.
12	45-52	8	X	VEHICLE EFFECTIVE DATE	Required: "CCYYMMDD" format.
13	53-60	8	X	VEHICLE TERMINATION DATE	Required for Terminations: "CCYYMMDD" format.
14	61-69	9	X	OWNER LICENSE NUMBER (1)	Optional: Primary Owner's Driver License Number.
15	70-77	8	X	OWNER DATE OF BIRTH (1)	Optional: Primary Owner's Date of Birth. "CCYYMMDD"
16	78-85	8	X	FILLER	DOR Internal Use
17	86-115	30	X	POLICY NUMBER	Optional: Owner Insurance Policy Number.
18	116-165	50	X	INSURER USAGE	Optional: For Insurers internal use.
19	166-167	2	X	ERROR CODE	2 character code identifying an error in a record.
20	168-169	2	X	ERROR CODE	2 character code identifying an error in a record.
21	170-171	2	X	ERROR CODE	2 character code identifying an error in a record.
22	172-173	2	X	ERROR CODE	2 character code identifying an error in a record.
23	174-175	2	X	ERROR CODE	2 character code identifying an error in a record.
24	176-177	2	X	ERROR CODE	2 character code identifying an error in a record.
25	178-179	2	X	ERROR CODE	2 character code identifying an error in a record.
26	180-181	2	X	ERROR CODE	2 character code identifying an error in a record.
27	182-183	2	X	ERROR CODE	2 character code identifying an error in a record.
28	184-185	2	X	ERROR CODE	2 character code identifying an error in a record.
29	186-194	9	X	TRACKING NUMBER	Required for corrections to errors.
30	195-219	25	X	SECONDARY MATCH VIN	VIN of record returned by DOR.
31	220-228	9	X	OWNER LICENSE NUMBER (2)	Optional: Secondary Owner's Driver License Number.
32	229-236	8	X	OWNER DATE OF BIRTH (2)	Optional: Secondary Owner's Date of Birth "CCYYMMDD"
33	237-244	8	X	RETURNED VED	Vehicle Effective Date being returned.
34	245-350	106	X	FILLER	Reserved for future use.

Item 1 – The **Record Type** can be either Insurance-I or Back Out-B. “I” is used on all records sent to DOR. If an insurer discovers that an “I” record was previously processed was sent in error, the record must be re-submit a record with identical data except for substituting the “B” for the “I”.

Item 2 – The **Transaction Type** can be either New-N or Termination-T. “N” is for all records submitted by an insurer to indicate coverage by an insurance policy. When a vehicle is no longer insured by an insurer, a “T” Transaction Type must be sent.

Item 3, 4 & 5 – **Filler** is a field that will be used internally by DOR.

Item 6 – The **Transaction Reason Code** is an optional field that can be populated on a “Termination” Transaction Type. A listing of valid Reason Codes can be found in Section 5.6.

Item 7 – The **Out of State Insurance Record** is an optional field that can be populated when a vehicle is registered in another state but insurance coverage is issued in Georgia. The field is identified by a Yes-Y or No-N; defaulting to “N” if left blank.

Item 8 – The **Grey Flag** is an optional field for Non-US VINs and can be populated with a Yes-Y or No-N. When the field is populated with “Y”, the VINA edits check will be skipped.

Item 9 – The **Vehicle VIN** is the vehicle identification number that is commonly located on the front left portion of the dash. This is the primary matching criteria between the insurance record and the registration/title record. The VIN is a required field and must be included. Matching in GEICS is based 100% off of VIN.

Item 10 – The **Vehicle Make** is the make of the vehicle. The field is required but will not be verified against the NCIC list.

Item 11 – The **Vehicle Year** is the year in which the vehicle was manufactured. The format is CCYY.

Item 12 – The **Vehicle Effective Date** is the date in which a vehicle’s coverage began under a specific policy. DOR will accept up to 6-month future vehicle effective dates.

Item 13 – The **Vehicle Termination Date** is the date in which a vehicle is officially no longer covered under a specific policy. DOR accepts up to 6-month future vehicle termination dates.

Item 14 – The **Owner License Number (1)** is the Georgia driver’s license number of the vehicle’s owner. Do not use dashes or other null values. This is an optional field that will be used in for secondary matching purposes.

Item 15 – The **Owner Date of Birth (1)** is the date of birth of the vehicle’s owner. The format is CCYYMMDD. This is an optional field that will be used in conjunction with the last 6 digits of the VIN and “Owner License Number (1)” for secondary matching purposes.

Item 16 - **Filler** is a field that will be used internally by DOR.

Item 17 – The **Policy Number** is the owner’s insurance policy number. Do not use dashes or other null values. This is an optional field.

Item 18 – **Insurer Usage** is a field available for internal use by each individual insurer. DOR will not use or track this field in any manner.

Item 19 - 28 – The **Error Code** is a two-digit code that DOR will populate to identify errors in the insurer's record. See Section 6.4 for a listing of the Error Codes.

Item 29 – The **Tracking Number** is a field that will be populated by DOR when a record in error is returned to an insurer. The corrected record sent to DOR must include the Tracking Number associated with the record.

Item 30 – The **Secondary Match VIN** is a field that will be populated by DOR (along with the Error Code and Tracking Number) upon a successful secondary match using the Georgia driver's license number and date of birth. NOTE: The record in GEICS will not be updated upon a secondary match. However, DOR will provide Insurers with the official VIN of record so that corrections can be made easily.

Item 31 - The **Owner License Number (2)** is the Georgia driver's license number of the vehicle's owner. Do not use dashes or other null values. This is an optional field that will be used in for secondary matching purposes.

Item 32 - The **Owner Date of Birth (2)** is the date of birth of the vehicle's owner. The format is CCYYMMDD. This is an optional field that will be used in conjunction with the last 6 digits of the VIN and "Owner License Number (2)" for secondary matching purposes.

Item 33 – **Returned VED** is a field the field populated by DOR when a termination record matches by NAIC and VIN, but not the Vehicle Effective Date. The VED will be returned to the insurer so a correction can be made.

5.4 Footer Record Requirements

All fields are left justified and space filled unless specified otherwise.

GEORGIA ELECTRONIC INSURANCE COMPLIANCE SYSTEM FOOTER RECORD LAYOUT					
Field Characteristics		Record Name			Record Size
A=Alphabetic		Insurance Filing Record Footer			350
X=Alphanumeric		Record Source			Record Type
N=Numeric		Insurance Companies			SFTP
Required: All transaction types					
ITEM NO.	FIELD POSITION	FIELD SIZE	FIELD TYPE	FIELD DESCRIPTION	ADDITIONAL INFORMATION
1	1-5	5	X	RECORD FOOTER	Required: Can only be "STOP".
2	6-10	5	X	RECORD FOOTER ID	Required: NAIC code.
3	11-17	7	X	NUMBER OF RECORDS SENT	Required: Number of records sent by the insurance company in the upload file.
4	18-25	8	X	SUBMISSION DATE	DOR Updated.
5	26-32	7	X	NUMBER OF RECORDS REC'D	DOR updated: Number of records received from an insurer.
6	33-39	7	X	NUMBER OF ERROR RECORDS RETURNED	DOR updated: Number of errors generated after processing that were sent back to the insurer.
7	40-46	7	X	NUMBER OF RECORDS MATCHED	DOR updated: Number of records processed successfully and matched an existing record.
8	47-48	2	X	ERROR CODE	DOR updated: After the initial edit check (pre-processing).
9	49-55	7	X	NUMBER OF NON-MATCHING RECORDS BEING HELD	DOR updated: Number of records processed successfully but not found in the vehicle database. These records will be held for 60 days.
10	56-350	295	X	FILLER	Reserved for future use.

Item 1 – **Record Footer** is the used for naming the footer record. This field must always be populated with “STOP” in upper case or lower letters. The entire file will be rejected if the Record Footer is populated incorrectly.

Item 2 – **Record Footer ID** is another verification to identify which insurer is sending the file. If the NAIC is not in the footer or does not match the NAIC in the header, the entire file will be rejected.

Item 3 – **Number of Records Sent** is the total number of records sent by an insurer in the file. It is used to verify that all records were processed from the input file. The count should not include the header or footer record.

Item 4 – **Submission Date** is a field that will be populated by DOR indicating the date as to when the file was received.

Item 5 – **Number of Records Received** is a field that will be populated by DOR indicating the number of records (VINs) received in a file. This number must match the number provided in Item 3.

Item 6 – **Number of Error Records Returned** is the field that will be populated by DOR indicating the number of records in error after GEICS processing that were returned to the insurer.

Item 7 – **Number of Records Matched** is the field that will be populated by DOR indicating the number of records that were successfully processed and matched to an existing record in GEICS.

Item 8 – **Error Code** is the field that will be populated by DOR indicating an initial edit error that caused an entire file to be rejected. The initial edit sequence will be checked by invalid NAIC, invalid header/footer record, record count error, and transaction mode error in that order.

Item 9 – **Number of Non-Matching Records Being Held** is the field that will be populated by DOR indicating the number of records in a file that passed the initial edit sequence but were not matched against another record in the database. These records will be held for 60 days.

Item 10 - **Filler** is a field that will be used internally by DOR.

5.5 Error Codes and Definitions

This section defines the error codes that will be used by DOR upon returning a record to an insurer. The record format and contents will mirror the original record, with the addition of the appropriate error code and the assigned tracking number.

Error Code	Error Description
01	Invalid Record Type.
02	Invalid Transaction Type.
03	Invalid File Name.
04	Invalid Reason Code.
05	Vehicle VIN failed VINA.
06	Non-matching VIN.
07	Invalid Vehicle Effective Date (VED).
08	Invalid Vehicle Termination Date (TED).
09	Termination transaction didn't find on match on NAIC, VIN, & Vehicle Effective Date.
10	Invalid Header or Footer.
11	Invalid NAIC Code.
12	Record Count error.
13	Invalid Transaction Mode.
14	Non-matching Transaction Mode.
15	Invalid Tracking Number.
16	Termination date not required for new business.
17	Secondary match on VIN.
18	No match found for "back out" transaction.
19	Invalid record length.
20	Reserved for future use.
21	Vehicle Effective Date Returned.
22	Vehicle year is not valid.
23	Duplicate new transaction received.
24	Duplicate termination transaction received.
25	Duplicate new transaction received after record has been terminated.
26	Duplicate termination transaction received when another new business record has been received.
27	VIN Change Notification

Error 01 – The Record Type must always be either "I" – Insurance or "B" – Back Out for each individual record. This indicates whether the record is a normal (I) insurance record, or you're trying to undo (B) a previous transaction.

Error 02 – The Transaction Type must always be either "N" – New Business or "T" – Termination for each individual record.

Error 03 – The file name must meet the standards defined in Section 5.1. This error will cause the entire file to be rejected.

Error 04 – The Transaction Reason Code can either be NOP – Inoperable, JKD – Junked, SLD – Sold, TRD – Traded, STR – Stored, STO – Stolen, FLT – Fleet, CNB – Correction of New Business, or CTM – Correction of Termination. No other reason codes will be accepted.

Error 05 – The VIN failed the VINA check. NOTE: If the VIN matches a VIN the DOR Tag and Title database and/or the Grey Flag field is marked “Y”, the record will not be in error and this error code will not be returned. Pre-1981 vehicles will not be subjected to the VINA check.

Error 06 – The VIN was not found in the registration database (GRATIS). Either the vehicle hasn’t been registered, is registered incorrectly, or the VIN has been miss keyed by an insurer.

Error 07 – The Vehicle Effective Date must be in CCYYMMDD format. This error could also be caused by a future date that exceeds 6 months.

Error 08 – The Vehicle Termination Date must be in CCYYMMDD format. This error could also be caused by a future date that exceeds 6 months.

Error 09 – The termination transaction does not match on NAIC, VIN, and the Vehicle Effective Date associated the new business transaction previously sent.

Error 10 – The Header and/or Footer Record was missing or formatted incorrectly. This error will cause the entire file to be rejected.

Error 11 – The NAIC code was not found in the GEICS Registration database. This error will cause the entire file to be rejected.

Error 12 – The number of records in the file does not match the insurer record count in the footer record. This error will cause the entire file to be rejected.

Error 13 – The Transaction Mode must always be either “T” – Test or “P” – Production in the header record of a file. This error will cause the entire file to be rejected.

Error 14 – If the Transaction Mode in the file’s header record is “P”-Production, but an insurer’s account is still assigned a “T”-Test Transaction Mode; this error code will be used. This error will cause the entire file to be rejected.

Error 15 – A tracking number returned with error corrections must match an existing tracking number in the DOR error table.

Error 16 - A Termination Date cannot be sent on a New Business Transaction Type.

Error 17 – A secondary match was found using the last 6 digits of the VIN, a driver’s license number, and date of birth. NOTE: DOR will return the VIN of record to the insurer with this error code.

Error 18 - In order to back out a previous transmission, match of the NAIC, VIN, Vehicle Effective Date, Termination Effective Date, Error Tracking Number, and Transaction Type fields in the record must be met (excluding the change from an “I” to a “B” record type).

Error 19 – The header, record, and footer must all be 350 bytes long. This error will cause the entire file to be rejected.

Error 20 – Reserved for future use.

Error 21 – A termination matched on NAIC & VIN but not the Vehicle Effective Date. DOR will return the VED of record to the insurer along with this error code when possible.

Error 22 - The vehicle year must be in the CCYY format.

Error 23 - A new business record is followed immediately by another new business transaction where the key data elements are identical. NOTE: Duplicates are identified when the NAIC, Record Type, Transaction Type, VIN, Vehicle Effective Date, and/or Termination Effective Date are exactly the same.

Error 24 – A new business record is followed by a termination record, which is followed by another duplicate termination record.

Error 25 – A new business record is received, followed by a termination, followed by a duplicate new business record.

Error 26 – A new business record is received, followed by a termination, followed by another (non-duplicate) new business record, followed by a duplicate termination record (from the first new business).

Error 27 – Either the County Tag Office or DOR processed A VIN change on a previously matched record. NOTE: DOR will return the new VIN of record with this error code.

5.6 Reason Codes

This section defines the reason codes that will be used by DOR for various reasons. An 04 Error (Invalid Reason Code) will be returned if an invalid reason code is used on either a New Business or Termination transaction.

Reason Code	Reason Code Description
JKD	Junked.
NOP	Inoperable.
SLD	Sold.
STO	Stolen.
STR	Storage.
TRD	Traded.
FLT	Fleet
CNB	Correction of a New Business
CTM	Correction of a Termination

- Liability Insurance has been cancelled because the vehicle has been junked. This reason code on a Termination transaction will stop a Notice of Pending Suspension from being sent.
- Liability Insurance has been cancelled because the vehicle is currently inoperable. This reason code on a Termination transaction will stop a Notice of Pending Suspension from being sent.
- Liability Insurance has been cancelled because the vehicle has been sold. This reason code on a Termination transaction will stop a Notice of Pending Suspension from being sent.
- Liability Insurance has been cancelled because the vehicle has been stolen. This reason code on a Termination transaction will stop a Notice of Pending Suspension from being sent.
- Liability Insurance has been cancelled because the vehicle is currently in storage and not in operation. This reason code on a Termination transaction will stop a Notice of Pending Suspension from being sent.
- Liability Insurance has been cancelled because the vehicle has been traded for another vehicle. This reason code on a Termination transaction will stop a Notice of Pending Suspension from being sent.
- Liability Insurance has been cancelled because the vehicle was moved to a Fleet Policy. This reason code on a Termination transaction will stop a Notice of Pending Suspension from being sent.
- This reason code can be used on a New Business transaction when a prior attempt revealed an incorrect VIN. This reason code will cause the transaction not to be counted in the quarterly Insurance Commissioner Reports.
- This reason code can be used on a Termination transaction where the policy cancellation has been back-dated (i.e. by an agent). . This reason code will cause the transaction not to be counted in the quarterly Insurance Commissioner Reports.

Section 6.0 Registration and Testing

6.1 GEICS Registration

The GEICS registration process establishes an account with DOR, including insurer Customer and User IDs, Passwords, and contact information.

1. The potential registrant goes to the GEICS Insurer Registration page at <https://online.DOR.ga.gov/geics/registration/register.asp>, enters the pertinent information and clicks on the “Submit” button.
An insurance company having more than one NAIC code applicable to GEICS must register for each NAIC code. No company can send in data on several insurance companies in one upload under a single NAIC code.
2. DOR will complete the SFTP and/or the E-form account setup. The Customer ID will be the insurer’s NAIC code for both transmission methods. However, User ID(s) and Password(s) will be auto-generated by DOR.
 - Both the SFTP & E-form logon information will be e-mailed to each insurer’s assigned GEICS Account Administrator who must distribute appropriately.
 - E-form users will be prompted every 30 days to change their password. GEICS will automatically prompt for a E-form Password change 10 days before it expires. SFTP Passwords will be administered by DOR and can only be changed by contacting DOR.

6.2 GEICS Testing

This testing section applies to all insurers required to submit liability insurance information to DOR. Once the GEICS registration process is completed the insurer may begin testing connectivity, validation of records, and error processing. GEICS processing in Test Mode mirrors Production Mode.

6.2.1 Testing via SFTP

To test via SFTP, an insurer needs to ensure that the Transaction Mode indicator in a file’s header record is marked “T” for test. All insurers transmitting via SFTP will be required notify DOR before being allowed transmit their initial load in Production Mode. Insurers desiring to send test files after their initial load will be allowed to do so by indicating such in the header record. The test system will be identical to production except that non-matching errors will be returned immediately instead of being held for 60 days.

7.0 DOR GEICS Contacts

Business Support

Phone: 404-968-3800 (Option 2)

E-mail: DOR-GEICS.INQUIRY@dor.ga.gov

Technical Support

E-mail: DOR-GEICS-TECHSUPPORT@dor.ga.gov