



**Oklahoma
Compulsory Insurance Verification System**



Web Service & Database Manual

Version 4.0

Department of Public Safety

OKLAHOMA COMPULSORY INSURANCE VERIFICATION SYSTEM

TABLE OF CONTENTS

Background	3
Preparation	3
Participation	3
Implementation-Production Date	3
Participating in the System	4
Method 1 - Web Service	4
Method 2 - OCIVS Database	4
Moving from Method 2 to Method 1	4
Web Service/Index File	5
Security Certificates	5
XML Schema Version	5
SOAP Request Envelope	5
Format	5
Data	5
<i>VIN</i>	5
<i>Policy number</i>	6
Response to Query	7
"Confirmed"	7
"Unconfirmed"	7
"Advisory"	8
Response Time	9
Maintenance Downtime	9
Firewall Issues	9
Query Traffic	9
Book-of-Business Reporting	9
<i>Requirements</i>	9
<i>File Transfer</i>	10
<i>Secured FTP Server Access</i>	10
<i>Frequency of Submissions</i>	10
OCIVS Database/Book of Business	11
File Transfer	11
File Name	11
File Format	11

Data	11
<i>VIN</i>	12
<i>Coverage Start Date</i>	12
<i>Policy Number</i>	12
Alternate File Formats	13
Access to the Database	13
Instructions for Use of SFTP - FTPS Connection	13
Send Schedule	14
Updating the Database	14
Message upon File Transfer to Database	14
Notification of Errors	14
Suggestions for Increased Data Integrity	15
Historical Data	15
No Existing Policies	16
OCIVS End-user Query/Response	17
End-users	17
Methods of Query	17
Query	18
Response	18
End-user Audits	18
OCIVS Resources	19
SOAP REQUEST ENVELOPE (00200510 SCHEMA)	20
SOAP REQUEST ENVELOPE (00200809 SCHEMA)	21

BACKGROUND

[47 OS, Section 7-600.2](#), as enacted in [HB 3115](#) (2006), requires the Department of Public Safety to create an online insurance verification system in order to verify a driver's compliance with the [Compulsory Insurance Law \(47 OS, Sections 7-600 et seq.\)](#) of Oklahoma as it pertains to privately-owned vehicles.

PREPARATION

The Department of Public Safety (DPS), through its Information Systems Division and in compliance with [47 OS, Section 7-600.2](#), has created a Web Service to allow end-users to determine whether a specific motor vehicle has vehicle insurance. The Web Service is available through any computer with Internet access or through the Oklahoma Law Enforcement Telecommunications System (OLETS).

This Web Service represents the end-user interface as well as the query and retrieval portions of the Oklahoma Compulsory Insurance Verification System (OCIVS).

PARTICIPATION

All insurance companies which sell personal vehicle liability insurance policies for vehicles registered in Oklahoma are required to participate in the verification system.

Vehicle types included:

- Passenger vehicles (cars, vans, pickups, etc.)
- Motorcycles
- Recreational vehicles
- Any other motor vehicle registered for use on the highway and which must comply with the [Compulsory Insurance Law \(47 OS, Sections 7-600 et seq.\)](#) of Oklahoma

Vehicle types not included:

- Trailers
- Vehicles intended for off-road use (dirt bikes, ATVs, snowmobiles, etc.)
- Implements of husbandry

Vehicles covered by commercial policies are exempt from this requirement.

IMPLEMENTATION-PRODUCTION DATE

As of July 1, 2009, OCIVS is considered to be fully implemented and in production. As a condition of writing motor vehicle policies in Oklahoma, an insurer is required by law (see [36 OS, Section 619.3](#) and [47 OS, Section 7-600.2](#)) to participate in OCIVS.

PARTICIPATING IN THE SYSTEM

To initiate and continue participation in OCIVS for the purpose of verifying insured vehicles, DPS works with each insurance company to ensure the company can be queried and provide data to DPS. One of the following two methods, of the company's choice, shall be used:

1. Allow DPS to interface with the company's own Web Service which comports to the [Model User Guide for Implementing Web Services Version 3.0](#) of the IICMVA
2. Pass pertinent data (book of business) from the company to a DPS-maintained database on a regular periodic basis

Method 1 - Web Service:

If an insurance company has developed a Web Service comporting to the "Model User Guide" mentioned above, DPS will assist the company in testing, implementing, and accessing its Web Service.

More detail is given on the pages following.

Method 2 - OCIVS Database/Book of Business:

This method simplifies the responsibility of complying with OCIVS, and will only require companies to provide limited data (book of business) in record sets on a regular upload schedule. All other activity will be the responsibility of DPS.

Under this method, there is no requirement for an insurance company to allow continuous access to its in-house databases. There is no requirement for companies using this method to convert to a Web Service, although a Web Service gives a company more control in confirming insurance for its customers.

DPS is ready to provide any assistance necessary to help companies participate in this method.

More detail is given on the pages following.

Moving from Method 2 to Method 1:

If an insurance company anticipates switching from database/book of business reporting to a Web Service, this can be done on the insurance company's own schedule. DPS does not plan to dictate if or when an insurance company should activate a Web Service.

WEB SERVICE/INDEX FILE

Insurance companies who participate in OCIVS using a Web Service will not be interacting with the OCIVS database described in Method 2 above. All information will be strictly pass-through; DPS and OCIVS will serve only as a conduit for the query from and the response back to the end-user.

Security Certificates:

To receive the SSL certificate (X509) for the test environment and endpoint (test server IP address), an insurance company must send a request by email to:

OCIVS@dps.state.ok.us

XML Schema Version:

Insurance companies with Web Services are required to follow one of the XML schema versions in [IICMVA's Web Service WSDL documents](#).

SOAP Request Envelope:

The syntax for the SOAP envelopes are attached at the end of this document.

Format:

As noted above, the expected format for an insurance company's Web Service is as prescribed in the [Model User Guide for Implementing Web Services v3 of the IICMVA](#).

Data:

DPS expects to access the following data on each insurance company's Web Service:

VIN
Verification of a Specific Date
Policy Number

VIN:

Non-standardized VINs (VINs other than 17-character) should not be a problem as long as the VIN is authentic: that is, the VIN is the one issued by the manufacturer in accordance with the regulations in place at the time of manufacture. These are acceptable in the VIN field.

Partial or incomplete VINs are acceptable if all characters are consecutive within what would be complete VIN; however, a string of non-consecutive characters, fill characters,

or any non-standard characters are not acceptable. Obviously, partial or incomplete VINs can lead to inconclusive results.

Oklahoma recognizes that there are some vehicles for which there is no VIN, because either (1) the vehicle never had one, or (2) the vehicle has been rebuilt, and the original VIN is unknown. In this case, Oklahoma assigns a VIN to the vehicle. The Oklahoma-issued VIN is called an OAN (Oklahoma Assigned Number) and will appear on the title, the registration, and the vehicle itself.

An OAN is 8 characters in length, configured as follows:

the letters "OK",
the last 2 digits of the year of manufacture of the main portion of the vehicle, and
4 unique numbers which identify the vehicle

thus, appearing as: OKyy####

If an OAN has been issued to an insured vehicle, that is the VIN which will be submitted in a query by an end-user to OCIVS for verification. If an insurance company does not retain OANs, the company may want to program its Web Service to filter the VIN from any query which includes a VIN which begins with the letters "OK".

The "OK" is not added to authentic non-standardized VINs. If an OAN has been issued to a vehicle insured by a company, that is the VIN which will be submitted for verification.

Date:

The date to be verified shall be in the format:

YYYYMMDD

Policy number:

A policy number is mandatory for each vehicle. DPS recommends that each insurance company consider how a policy number will be read from a security verification form, and make sure it is consistent with how the policy number is contained in the Web Service. Dashes and spaces shall not be included in the policy number within the Web Service to ensure uniformity and ease of comparison and matching to a query. Dashes and spaces will not be submitted by DPS as part of the policy number in a query.

Each insurance company shall review the policy number as it is printed on a security verification form and compare that to the policy number maintained within the company's book of business. DPS has found that the policy number for some companies may include a prefix, suffix, or infix (usually to identify an Oklahoma policy) that appears either on the security verification form or within the company's book of business,

but not both. This will result in virtually no confirmations of insurance because of the inability to match policy numbers. Every effort shall be made by an insurance company to reconcile policy numbers within its database and on security verification forms.

Response to Query:

When a query is submitted by an end-user to OCIVS, whether the method DPS uses to obtain a response is by the Web Service or the OCIVS database, the end-user will receive one of three responses:

- "Confirmed"
- "Unconfirmed" (with a reason, if provided)
- "Advisory"

"Confirmed":

When insurance coverage is confirmed by the insurance company, a confirmed reason code is not necessary.

"Unconfirmed":

When insurance coverage is unconfirmed by the insurance company, an unconfirmed reason code will be provided to the end-user whenever possible. All unconfirmed responses to queries processed through the database will receive a reason code. If unconfirmed reason codes are used by an insurance company with a Web Service, DPS expects the codes to conform to [the appropriate IICMVA XML schema](#), as follows:

Unconfirmed Reason Code (00200510 Schema)

Code	Description
1	Incorrect Data Format
2	Missing Policy Number
3	Missing NAIC Number
4	Missing VIN
5	Missing Verification Date
6	Unauthorized Requestor
7	System can not locate policy number
8	System found policy number, no coverage on requested date
9	System found policy number, VIN can not be verified
10	System found VIN, policy number cannot be verified
11	System cannot locate policy information, manual search in progress
12	Remote System Unavailable

Unconfirmed Reason Code (00200809 Schema)

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

DPS will translate any reason code to the appropriate description narrative for use by the end-user.

"Advisory":

OCIVS only applies to privately-owned vehicles covered by personal insurance policies. Obviously, many other vehicles will be encountered for which insurance can not verified through the insurance verification system. Those vehicles may:

- be covered by commercial insurance policies - Fleet, non-Fleet, Garage, etc. This includes rental vehicles, semis, etc.
- be self-insured. This may include rental vehicles, taxis, vehicles belonging to religious organizations, etc.

In these cases, the "Advisory" response will be given, with the reason "Rely on Security Verification Form".

The security verification form presented to an officer, a court official, a motor license agent, or other end-user may be the standard form, as issued for personal vehicles, or an insurance certification, or some other documentation of the existence of insurance coverage.

This response advises the end-user to rely on the facts presented on the security verification form or other means of proof of insurance to determine the existence of vehicle insurance.

Response Time:

Response time has many determinative variables: bandwidth, speed of connection, congestion, etc. The most important initial factor in the query process is reliable access to the Web Service; then an acceptable response time can be ascertained. With the verification of insurance not being a stand-alone event - especially in a traffic stop or a vehicle registration - DPS suggests a maximum response time of 10 seconds from a Web Service but will not make this mandatory. DPS understands that an insurance company will respond as quickly as possible in order to serve its customers.

Maintenance Downtime:

The best time for Web Service companies to be down for weekly maintenance will be Sunday mornings from 4am to 6am, Central Time. This is the time of least travel, least incidents, etc. For daily downtime, the best time would be 3am to 4am, Central Time. If a company needs additional downtime, please notify DPS. DPS will look at the company's downtime schedule on an individual basis.

DPS realizes at least some companies are dealing with four time zones in conducting their business.

DPS does expect a return message when a Web Service is down for maintenance. The message shall be "System Unavailable" or the equivalent.

Firewall Issues:

DPS anticipates no issues with its firewall. DPS will address each insurance company, if necessary, to work through any firewall issues with the company.

Query Traffic:

DPS anticipates no issues with the volume of query traffic.

Book-of-Business Reporting for Index File:

Each Web Service company is required to submit a book of business file to DPS in order for DPS to populate and maintain an index file of insured Oklahoma vehicles.

Requirements:

The format will be [the IICMVA model](#), from which DPS will parse out the few data fields DPS needs for the index file.

File Transfer:

DPS can accept files by one of two methods: SFTP (FTP over SSH) or FTPS (FTP over SSL). The secured FTP server address will be provided upon emailed request (see below).

Secured FTP Server Access:

To establish access to the secured FTP server, please send an email - including the NAIC number(s) in the text and with "Index file access" in the subject line - for all NAIC numbers to:

OCIVS@dps.state.ok.us.

Within 3 business days, DPS will assign a User Name and a Temporary Password for each NAIC number.

Frequency of Submissions:

DPS expects an upload no less than once a month. There will be no assigned schedule of submissions. DPS will send an email to the company contacts on file if an index file ages out (becomes more than 30 days old).

OCIVS DATABASE/BOOK OF BUSINESS

For companies who choose to use the DPS-maintained database (book of business) method, following are the anticipated procedures for implementation, administration, and use of the OCIVS Database.

DPS has created, and will administer and maintain on a dedicated server, the database to consist of insured vehicles with their policy numbers segregated by NAIC number.

File Transfer:

DPS can accept files by one of two methods: SFTP (FTP over SSH) or FTPS (FTP over SSL). The secured FTP server address will be provided upon request for database access (see below).

File Name:

All files are required to be named as follows, replacing "NAIC#" with the company's 5-digit number:

NAIC#_OK.dat

File Format:

The preferred method of reporting to the database is with a CSV file, using comma "," delimiters (if a delimiter other than a comma must be used, please notify DPS, and DPS will make every effort to accommodate the delimiter). There shall be no spaces or other fill characters before or after the commas. A hard return or carriage return line feed (CRLF) shall separate each record set.

Data:

Within the CSV file, data fields in each record set are the following and in this order:

VIN
Coverage Start Date
Policy Number

appearing as follows: VIN,Coverage Start Date,Policy Number

If a company desires to employ an existing file format for this method, and the file contains more data fields than required by OCIVS, that file may be used as long as the Oklahoma-required fields are at the beginning of the record set and in the order listed above. DPS will work with the insurance company to use an existing file format if at all possible.

VIN:

Non-standardized VINs (VINs other than 17-character) should not be a problem as long as the VIN is authentic: that is, the VIN is the one issued by the manufacturer in accordance with the regulations in place at the time of manufacture. These are acceptable in the VIN field. Partial or incomplete VINs are acceptable if all characters are consecutive within what would be complete VIN; however, a string of non-consecutive characters, fill characters, or any non-standard characters can not be submitted. Obviously, partial or incomplete VINs can lead to inconclusive results.

Oklahoma recognizes that there are some vehicles for which there is no VIN, because either (1) the vehicle never had one, or (2) the vehicle has been rebuilt, and the original VIN is unknown. In this case, Oklahoma assigns a VIN to the vehicle. The Oklahoma-issued VIN is called an OAN (Oklahoma Assigned Number) and will appear on the title, the registration, and the vehicle itself.

An OAN is 8 characters in length, configured as follows:

the letters "OK",
the last 2 digits of the year of manufacture of the main portion of the vehicle, and
4 unique numbers which identify the vehicle

thus, appearing as: OKyy####

The "OK" is not added to authentic non-standardized VINs. If an OAN has been issued to a vehicle insured by a company, that is the VIN which will be submitted for verification.

Coverage Start Date:

The insurance company must provide the coverage start date for the specific vehicle described by the VIN. DPS understands there are various levels of accessibility to this information. Some companies can provide the actual coverage start date; some can provide start date for the the current term of coverage for a vehicle under continuing coverage; some can - and some can not - provide a start date if the vehicle is added during the current term of coverage. However, a date must be provide; it is up to the company to determine how best to accomplish this.

The date shall be in the format:

YYYYMMDD

Policy Number:

A policy number is mandatory for each vehicle. DPS recommends that each insurance company consider how a policy number will be read from a security verification form,

and make sure it is consistent with how the policy number is submitted to the OCIVS database. Dashes and spaces should not be included in the policy number submitted to the database to ensure uniformity and ease of comparison and matching to a query. Dashes and spaces will not be submitted by DPS as part of the policy number in a query.

Each insurance company should review the policy number as it is printed on a security verification form and compare that to the policy number maintained within the company's book of business. DPS has found that the policy number for some companies may include a prefix, suffix, or infix (usually to identify an Oklahoma policy) that appears either on the security verification form or within the company's book of business, but not both. This will result in virtually no confirmations of insurance because of the inability to match policy numbers. Every effort should be made by an insurance company to reconcile policy numbers within its database and on security verification forms.

Alternate File Formats:

If a company cannot generate a CSV file, the company may submit fixed-length records using spaces to pad field values that are shorter than the required field length. The VIN must be left-justified if it is shorter than 17 characters. The fixed-length records should be in the following order:

- 0 to 16: VIN
- 17 to 24: Coverage Start Date
- 25 to end of line: Policy Number

If a company can not produce either the CSV file or the fixed-length records, please contact DPS regarding manual uploads.

Access to the Database:

To establish access to the database, a company must send an email - including the NAIC number(s) in the text and with "Database access" in the subject line - for all NAIC numbers to:

OCIVS@dps.state.ok.us

Within 3 business days, a User Name and a Temporary Password will be assigned for each NAIC number.

Instructions for Use of SFTP - FTPS Connection:

The secured FTP server address will be provided upon request for database access (see above). At first log in, the company user will be prompted to change the temporary password to a permanent password.

When logged in:

The company user should make sure he or she can write to the folder by transferring a file to the folder.

The file name must always be named as follows, replacing "NAIC#" with the company's 5-digit number, as follows: NAIC#_OK.dat

Send Schedule:

A company shall provide DPS with a send schedule as soon as it determines a schedule that works best for its business. When updates are more frequent, the information in the OCIVS database and responses to queries will be more accurate.

When establishing a send schedule, DPS requires that it be a consistent schedule. This does not mean that it be once a day, week, or month. It can be, for example:

Monday-Wednesday-Friday
Tuesday-Saturday
every other Sunday

as long as it is on a regular basis and meets the needs the company has established to provide the best service to its customers.

If there are no changes to be transmitted on a scheduled send date, the company must retransmit the previous file, which will make internal auditing procedures at DPS more consistent.

Any time that a company's established send schedule will be interrupted, the company shall notify DPS as soon as possible. DPS will expect file transmissions on holidays which fall within a company's send schedule unless DPS is otherwise notified, or exceptions are established within the send schedule.

Updating the Database:

DPS requires a complete reload of data with each transmission. DPS will refresh full book of business reporting. Insurance companies must send full book of business reporting at least monthly.

Message upon File Transfer to Database:

There will be no return confirmation message upon transfer of a file from a company to the database. DPS expects the company's own system to notify the company of any unsuccessful transaction.

Notification of Errors:

Upon receipt of each file, DPS will check the file for correct content. If the content is

acceptable, DPS will upload the file to the database and replace the existing file from the company. The data will be immediately accessible to the end-user for query through the DPS Web Interface.

If the content is not acceptable (corrupt data, field errors, etc.), DPS will send an email error message to the company contacts within 15 minutes of the transmission. DPS will discard the file and expect a replacement the same day, if possible, to maintain the company's send schedule. If it is not possible to send a new file the same day, the company shall notify DPS as soon as possible. The most recent previously uploaded file will be maintained in the OCIVS database until it is replaced.

In addition to the notification email, DPS will place a text file in the "From DPS" folder no more than one hour after the transmission. The text file will list any "bad" records from the most recent transmission, as follows.

ERROR FILE NAME:

The file name will be in the following format: NAIC#-errors-YYYYMMDD.dat

ERROR CODES: An error code, or codes, will appear at the end of each record.

- 0 = error in VIN field
- 1 = error in date field
- 2 = error in policy number field

Typical errors that DPS anticipates are:

- Characters other than of alphanumeric characters in any field
- A date which is not 8 numbers
- An invalid 17-character VIN

DPS will not know if the policy number and coverage start date data is erroneous, because it is data unique to the company.

Suggestions for Increased Data Integrity:

For error checking, a company may want to create a script to run against its file before it is sent. This will increase the reliability of data.

After receipt of the file, DPS will be able to check complete 17-character VINs, but not partial or incomplete VINs. DPS can not verify policy numbers. DPS can only verify the format of the coverage start date.

Historical Data:

An historical archive of the OCIVS database will be created and maintained by DPS.

End-users will be instructed on how to access information to verify insurance for a previous date (that is, a date other than "today"). At this time, DPS plans to keep a maximum of 90 days of previous history available for verification purposes.

No Existing Policies:

If a company decides to stop selling personal vehicle liability insurance policies for vehicle registered in Oklahoma, the company shall notify DPS of that decision.

If a company has a period where no policies are in effect in Oklahoma but the company anticipates writing policies in the future, an empty file shall be transmitted to remove all data related to the company's NAIC number. This will eliminate out all old information, transfer it to the historical archive, and preserve the company's NAIC number for any future policies.

OCIVS END-USER QUERY/RESPONSE

End-users:

OCIVS will be available to all end-users required by law:

DPS, authorized personnel

Law enforcement - Oklahoma Highway Patrol

Non-law enforcement - driver compliance hearing officers, driver examiners

Oklahoma Tax Commission, authorized personnel

Motor license agents

Courts

Municipal Courts

District Courts (basically, county courts)

Other law enforcement personnel

Police Departments

Sheriff Offices

Other state law enforcement agencies

DPS anticipates approximately 1,000 end-user sites based on the those identified above.

In addition, DPS provides a web application to allow vehicle owners to check their own insurance from any computer with Internet access.

Methods of Query:

There are three methods of query/response available to the end-user.

Oklahoma Law Enforcement Telecommunications System (OLETS)

Oklahoma Tax Commission mainframe application

OCIVS Web Interface

OLETS is the message switching center for all law enforcement communications in Oklahoma. Inquiries to OCIVS will originate through OLETS and the response will pass back through OLETS. To accomplish this, OLETS has been programmed to perform a subroutine query to OCIVS and to receive a response back from OCIVS. End-users of OLETS include law enforcement and some courts.

The Oklahoma Tax Commission has developed a mainframe application which has direct access to OCIVS for use by the Tax Commission and motor license agents for the purpose of verifying insurance at the time of vehicle registration.

DPS has created an OCIVS Web Interface for other end-users which will allow direct entry of query information through the Internet, with a response returned to the end-user on the computer screen. End-users of the Web Interface include DPS driver compliance hearing officers, some courts, law enforcement officers (at times), the Oklahoma Tax Commission and its motor license agents (at times), and the general public.

Query:

An end-user will query OCIVS by submitting a vehicle's:

- VIN
- Policy Number
- NAIC number
- Date of insurance coverage to be verified (default will be the current date)

As an alternative to the NAIC number, the insurance company name will also be available to choose via a drop down menu, which will then be converted to the NAIC number. The NAIC number will point the query either to the OCIVS database or to the appropriate Web Service for verification.

Response:

OCIVS will return to the user a Confirmed, Unconfirmed or Advisory response (as described above), depending on the status of the vehicle's insurance coverage.

The end-user may continue to query individual vehicles as necessary.

End-user Audits:

DPS, for its own purposes, has set a system to audit end-users. Every query transaction will be logged and contain the following data:

- Date and time of the query
- Method of access, as applicable:
 - OLETS
 - Oklahoma Tax Commission
 - Computer used for Internet access (by IP address)
- Insurance company queried (by NAIC number)
- VIN
- Response

OCIVS RESOURCES

Following are the minimum software, hardware and personnel resources DPS will devote to administer OCIVS:

1. Three dedicated servers, to be replaced at least every 5 years:
 - a. Web
 - b. Database
 - c. Secured FTP
2. Standard security features, firewalls, etc.
3. One full-time employee to coordinate Secured FTP transactions and provide customer support.

SOAP REQUEST ENVELOPE (00200510 SCHEMA)

```
<?xml
version="1.0"
encoding="UTF-8"
?>
<soap:Envelope
  xmlns:xsi = "http://www.w3.org/2001/XMLSchema-instance"
  xmlns:soapenc = "http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:xsd = "http://www.w3.org/2001/XMLSchema"
  soap:encodingStyle = "http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:soap = "http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <CoverageRequest xmlns = "http://www.iicmva.com/CoverageVerification/">
      <RequestorInformation>
        <Organization>
          <Name>OKDPS</Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>BI</ReasonCode>
          <TrackingNumber>20082104-okdps</TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <OrganizationDetails>
            <NAIC>XXXXXX</NAIC>
          </OrganizationDetails>
          <PolicyDetails>
            <VerificationDate>2008-04-01T11:00:58.0</VerificationDate>
            <UniqueKey>XXXXXXXXXX</UniqueKey>
            <PolicyState>OK</PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>
            <VIN>XXXXXXXXXXXXXXXXXXXX</VIN>
            <Make>UNKNOWN</Make>
            <Model>UNKNOWN</Model>
            <Year>0000</Year>
          </VehicleDetails>
        </VehicleInformation>
      </Detail>
    </CoverageRequest>
  </soap:Body>
</soap:Envelope>
```

SOAP REQUEST ENVELOPE (00200809 SCHEMA)

```
<?xml
version="1.0"
encoding="UTF-8"
?>
<soap:Envelope
  xmlns:xsi = "http://www.w3.org/2001/XMLSchema-instance"
  xmlns:soapenc = "http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:xsd = "http://www.w3.org/2001/XMLSchema"
  soap:encodingStyle = "http://schemas.xmlsoap.org/soap/encoding/"
  xmlns:soap = "http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <CoverageRequest
      xmlns = "http://www.iicmva.com/CoverageVerification/"
      PublicationDate = "2008-09-01"
      PublicationVersion = "00200809">
      <RequestorInformation>
        <Organization>
          <Name>OKDPS</Name>
        </Organization>
        <ReasonDetails>
          <ReasonCode>BIVER</ReasonCode>
          <TrackingNumber>20082104-okdps</TrackingNumber>
        </ReasonDetails>
      </RequestorInformation>
      <Detail>
        <PolicyInformation>
          <OrganizationDetails>
            <NAIC>XXXXXX</NAIC>
          </OrganizationDetails>
          <PolicyDetails>
            <VerificationDate>2008-04-01T11:00:58.0</VerificationDate>
            <PolicyKey>XXXXXXXXXX</PolicyKey>
            <PolicyState>OK</PolicyState>
          </PolicyDetails>
        </PolicyInformation>
        <VehicleInformation>
          <VehicleDetails>
            <VIN>XXXXXXXXXXXXXXXXXXXX</VIN>
            <Make>UNKNOWN</Make>
            <Model>UNKNOWN</Model>
            <Year>0000</Year>
          </VehicleDetails>
        </VehicleInformation>
      </Detail>
    </CoverageRequest>
  </soap:Body>
</soap:Envelope>
```