



Together We Can Beat
Uninsured Driving

Policyholder Guide -
Compare & Amend

Motor Insurance Database
Policyholder Guide
Compare & Amend

The latest version of this document can be found on the MIIC website at
www.miic.org.uk/fleet/policyholder_guides.htm

MIB
June 2007
Version 2.2



Contents

- 1. Introduction 3
- 2. File submission for Compare & Amend files 3
 - 2.1. Data items 3
 - 2.1.1. Spreadsheet template 4
- 3. Conditions of use for C&A 4
- 4. Treatment of files 6
 - 4.1. Vehicle schedule processing 6
 - 4.2. Whole file rejections 7
 - 4.3. Compare & Amend and renewals 8
 - 4.3.1. “A-type” Renewals 8
 - 4.3.2. “B-type” renewals 8
 - 4.4. Amending vehicle details using Compare & Amend 9
 - 4.5. Changing to Compare & Amend file transfer mid-term 10
- 5. “Super-user” function 11
- 6. Examples 11
 - 6.1. Example 1 – adding and removing vehicles 11
 - 6.2. Example 2 – correcting an erroneous record 13
 - 6.3. Example 3 – the E109 error 14
 - 6.4. Example 4 – correcting errors on existing vehicles 14
 - 6.5. Example 5 – specified vehicles left on cover too long 14
- 7. Appendix A – File Format 14
 - Example C&A Vehicle Record – Off-date blank 14
 - Example C&A Vehicle Record – make and model blank 14

1. Introduction

This document sets out the functionality of the “Compare & Amend” process, which is one of the options for submitting data to the Motor Insurance Database. It is not designed to be read in isolation, and readers should therefore refer to the more general Policyholder Guides provided by the MIB (these can be found at www.miic.org.uk/fleet/policyholder_guides.htm) before deciding on the appropriate submission method for their fleet data. This Guide assumes that the reader is familiar with the MID and key concepts relating to the supply of data.

“Compare & Amend” (C&A) is a unique form of File Transfer (FT) that minimises the work for policyholders, particularly those who already hold vehicle details on their fleet management systems. It has been developed in order to minimise the work required to keep the MID updated. However, Compare & Amend requires daily updates from the user, and in the event of errors arising from the data submitted, correction can be complex. Therefore users should consider the limitations of the function set out in this document carefully before deciding to use this facility.

The policyholder will be able to submit the entire vehicle file, the MID process will compare this with the details previously submitted to the MID, identify the changes to the vehicle schedule, and apply them appropriately to the MID. In summary, vehicles appearing on a file for the first time will be added to the MID record, whilst vehicles which are no longer present will be recorded as going ‘off cover’.

This document explains how the process works, and provides a number of illustrations. This Guide is intended as a ready reference; it is limited to the Compare & Amend function alone and is not a substitute for the detailed documents on MID and File Transfer which can be found on the MIIC website (www.miic.org.uk/fleet/).

2. File submission for Compare & Amend files

2.1 Data items

The submission procedure is the same as for Standard File Transfer (see the relevant MID Guide), but the policyholder will need to select the Compare & Amend option when using Attended File Transfer.

For Compare & Amend File Transfer the policyholder must submit the following mandatory details for each vehicle:

- Policy number
- Vehicle Registration Mark (VRM)
- Vehicle On-date (the date the vehicle comes on cover)

The Vehicle Off-date (the date the vehicle comes off cover) is optional. The following preferred fields should also be submitted where possible:

- Vehicle Make (Ford, Rover etc.)
- Vehicle Model (Astra, Transit etc.)

The specification for the record format is contained in Appendix A – File Format. It is essential that this format is used for C&A files to show that the “Compare and Amend” function is to be actioned. If a policyholder selects the C&A function but uses the Standard File format, the file will be rejected.

2.1.1 Spreadsheet template

Excel and Lotus spreadsheet templates are available for the insurer or policyholder to complete when using the Compare & Amend function. This may be of use to policyholders who do not already hold vehicle details in a readily accessible form.

Detailed guides to the templates (Motor Insurance Database Policyholder Guide: Lotus/Excel Templates) can be found on the MIIC website (www.miic.org.uk/fleet/policyholder_guides.htm). In summary, the templates will allow the user to perform the following actions:

- Identify and complete all the mandatory fields highlighted by use of different coloured headings and fields
- Validate certain fields on the template
- Identify and correct validation errors
- Save the template as a Comma Separated Values (CSV) file, the type required for submission to the MID.

3. Conditions of use for C&A

Compare & Amend works by deducing which vehicles are on cover on the policy, and which have come off, by comparing the latest file with the previous one sent. In order to ensure that this process gives the right result there are a number of rules, which must be followed. If these rules are not applied correctly then the data may be wrong, or may not be applied to the MID at all.

The rules are as follows:

- The Vehicle On-date, policy number and VRM must be included on every record.
- The policyholder must supply files containing vehicles on cover on a daily (365 days per year) basis, even where it is known that no changes have occurred. This is to avoid inaccuracies arising from the removal of a vehicle between updates which might be allocated an Off-date

several days out of date (see explanation below).

- Errors arising in a file must be addressed immediately they are received, and no further files can be sent until the error is corrected (see examples below).
- Where the policyholder has more than one policy with the same insurer, and uses Compare & Amend for all those policies, a single file must be sent for all vehicles on all policies, so that the comparison uses the same data each time. This works correctly because the policy number is in the record, so the vehicle is applied to the right policy. If this is not done, the Compare & Amend function may add the wrong changes to the policy. **To submit separate files for each policy, separate User IDs are required.**
- If the user supplies details for many different clients' policies, they must include every vehicle list every time in the same file.
- Where a policyholder opts to make changes to the vehicle schedule using C&A, changes **cannot** be made by using any other method i.e. interactive update or standard file transfer. This is because such changes will put the vehicle schedule on the MID out of step with the C&A file submitted by the policyholder. The exception to this rule will be insurers who will have “super-user” rights to correct problems that can't be resolved by the policyholder. It will only be possible for the insurer to make these changes via interactive access. Once these changes have been applied, the insurer must inform the policyholder so that the appropriate changes can then be made to the C&A file by the policyholder.
- Vehicles with a blank Off-date cannot be submitted for the renewal period until the renewal policy has come into force. Compare & Amend uses the current expiry date to set the Off-date if this is blank, so any future-dated vehicles will then be given an Off-date that is earlier than the On-date, and will be rejected. This problem can be overcome by specifying the Off-date in the file (and it is planned that the functionality will be changed to prevent this problem in future).
- Should a policyholder decide that s/he no longer wishes to submit data using Compare & Amend, s/he must notify his/her insurer, who can arrange for the Compare & Amend-only constraint to be removed. However, changing submission methods is complicated, and it is strongly recommended that this is only done if absolutely necessary, and preferably at renewal time. This will minimise any problems, which may arise.
- Vehicles cannot be wholly deleted using a Compare & Amend file, since the absence of a vehicle on a file is taken to mean it has come off cover. To delete vehicles entirely the policyholder must contact his/ her insurer, who can make this change. (NB that this does not refer to removing vehicles from the policy because they have ceased to be on cover, but to total deletion of an erroneous record)

- Multiple occurrences of the same vehicle are not permitted in any one file. This is because the system is not able to determine which of the records is correct and should be applied to the MID and may therefore amend the database incorrectly. The file should represent a snapshot of the vehicle fleet on a particular day, and should not anticipate future **repeat** appearances of vehicles.

To ensure compliance with the daily file submission requirement, a report will be sent to insurers, a weekly basis, identifying all those policyholders who are supplying data via the Compare & Amend function, who have not submitted sufficient files in the previous 7 calendar days.

4. Treatment of files

4.1 Vehicle schedule processing

When a file of valid vehicle records is sent, one of three things can happen to each vehicle record:

- If the vehicle is new to the file (i.e. it was not on the previous file sent) it will be added to the policy
- If the vehicle has been removed from the file (i.e. it was on the previous file, but not this one), it will be amended on the policy to show it is no longer on cover
- If the vehicle is unchanged from the previous file, no updates will be made for that vehicle.

This is explained in more detail as follows:

- Where a vehicle is present on the file for the first time and the Vehicle Off-Date has not been included in the file, then the Vehicle Off-Date will be set to the policy Date of Expiry.
- Where a vehicle is present on the file for the first time and both On- and Off-dates have been supplied, the vehicle will be added to the MID with the dates given (subject to all fields passing validation). These dates may be either future or past, as long as they are within the cover dates of the policy. (Vehicles should be added to the file – and the MID – as soon as possible after they are known to be covered by the policy, and in any case, within 14 days.
- Where a vehicle was present on the previous day's file but not present on today's file, and the original Off-date showing on MID is equal to or later than the previous day, the vehicle is presumed to have come off cover. The Vehicle Off-Date will be set to the day prior to the date of receipt ("DOR-1"). The system will also delete the original record to avoid it remaining visible on enquiry as explained in 4.4. Where the original Off-date is prior to DOR-1, see the next bullet.

- Where a vehicle with a specified Off-date is left on a file beyond that Off-date (e.g. the policyholder has forgotten to remove it from the file, or if it has been added in the past) the Off-date will **not** be changed when the vehicle is subsequently removed from the file.
- Where a specified vehicle Off-date changes to bring it forward, the revised Off-date will be set accordingly. Providing no other details have changed, the previous record will be deleted, since it is assumed that the cover period beyond the new Off-date no longer applies.
- If the On-date, make or model is changed in any way, the previous version will not be deleted. An additional version of the record with the new details will be added to the MID.
- Where vehicles have previously been on cover and later reappear on the schedule with dates outside the original cover period, they will be treated as if new to the policy. That is, the On- and Off-dates will be set as above; the previous record for that vehicle will not be extended or amended.

Where the policyholder submits an empty file, this will be rejected.

Section 6 sets out a number of illustrations of how this function will work in practice.

4.2 Whole file rejections

Compare & Amend relies on being able to compare two valid records. Therefore, under certain circumstances a whole file is rejected in order to avoid invalid records and valid records being compared, and hence potentially generating incorrect updates.

If a whole file has been rejected, the results file will contain the error message E114 or E117 (or both). In such a case no records at all have been applied to the MID (even the correct ones) and the MID is waiting for the file to be re-sent, as if the rejected file had never been received.

If a user receives an E114 or E117 error message, the results file will also contain individual error messages for each record that was invalid. Each of the erroneous records should be corrected and the entire file should be resubmitted (including correct records). In this case the corrected records will now be compared to the file preceding the rejected file.

If an error message is received for records within the file, but the whole file is not rejected, then the process in section 6 examples 2 and 4 below should be followed.

Warning: errors are only generated the first time a record or amendment is submitted. If you receive an error and do not correct it, the following file will not repeat the error, even if the incorrect record is still in the file. This is because the erroneous record was compared to the same record in the previous file, and no differences were found, so the record was ignored – the problem has not miraculously resolved itself.

Therefore errors must be corrected immediately – there is no “reminder”.



If you receive an E077 error, this means “Update type on vehicle record is A and existing record not found”. This means that the original record was not loaded successfully, and there has still not been a correct version loaded. See example section 6, example 2 for help on how to resolve this.

4.3 Compare & Amend and renewals

Insurers can submit two different types of Renewal record; it is important that policyholders know which is being used, so that they can send the necessary vehicle records at renewal time (N.B. it may not be necessary to send any at all). They should ask their insurer what to do when the policy is due for renewal.

4.3.1 “A-type” Renewals

If an insurer uses this renewal type, policyholders will need to resend all their vehicle records at renewal – Compare & Amend will not re-apply them all for the new policy period, even though the expiry date has changed.

There are two methods:

- i) reset the On-date to equal the renewal date of the policy
- ii) reset the Off-date to the new expiry date of the policy.

i) If the On-date is reset, but the Off-date is left blank, Compare & Amend will recognise the change to the record and will create an amended version of each vehicle record with the On-date changed, and the Off-date set to the new expiry date. The previous version of the vehicle will remain unchanged.

This transaction must be carried out on or after the renewal date; otherwise the Off-date will be set by reference to the current policy and the vehicles will be rejected (because the Off-date will precede the On-date)

ii) If the Off-date is reset the On-date may remain as the original On-date or may be changed to the renewal date. Compare & Amend will recognise the change to the record and will create an amended version of each vehicle with the new Off-date. The previous version of the record will be unaffected, because the Off-date has been extended.

This transaction can be carried out before the renewal date, as long as the insurer has submitted the renewal policy record to the MID.

4.3.2 “B-type” renewals

If an insurer uses this renewal type, policyholders will not need to resend all their vehicle records at renewal. At renewal the vehicle records will automatically be extended so that the Off-date is now shown



as equal to the new policy expiry date. Policyholders should not change the On-date of the records in the file.

If a policyholder is sending the Off-date, and this is set to the current policy expiry date, then after renewal the record in the daily file will show an earlier Off-date than the record on the MID. This does not affect the processing since when the vehicle is removed from the file the Off-date will be set to the previous day (“DOR-1”)– this will be recognised as earlier than the date on the MID, even though the submitted file had an earlier date, and the vehicle will be correctly taken off cover.

4.4 Amending vehicle details using Compare & Amend

As set out in the previous section, amendments to records via Compare & Amend are made by “the system” applying certain rules to changes identified on the vehicle schedule to generate update records to be applied to the MID. In summary:

- Where a vehicle appears for the first time, a “New” record is generated
- Where a vehicle disappears, an Amend record with a new Off-date, but the original On-date and make and model details, is generated
- Where any of the vehicle details have changed, an Amend record is generated containing all the details in the revised vehicle entry. (Where no Off-date is included, this is automatically set to the expiry date of the policy)

It is important to understand that the Amend records created by the comparison in this last case, or where the On-date is changed, do not supplant the original record, but create a new record, which sits “in front of” the old record. This means that changes to the On-date, which are required because of an error cannot always be made by using Compare & Amend file transfer. For example, consider the following insurance policy (INSPOL1), running from 1/1/06 to 31/12/06 and vehicle (VAN123) initially on cover from 1/1/06 to 31/5/06.

INSPOL1
1/1/06 _____ 31/12/06

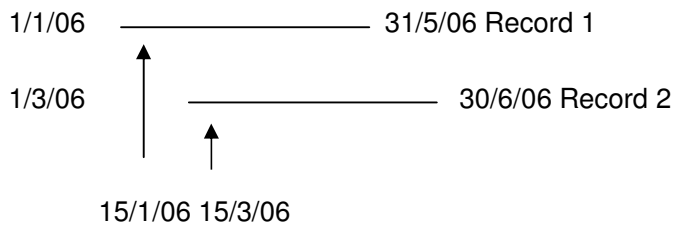
VAN123
1/1/06 _____ 31/5/06 Record 1

If the next file changes the cover dates for VAN123 to 1/3/06 to 30/6/06, the database will then look like this:

1/1/06 _____ 31/5/06 Record 1

1/3/06 _____ 30/6/06 Record 2

If an enquiry dated 15 January is made, then the first record will be seen, as illustrated below. If the enquiry is on March 15, then the second one will be seen.



This is misleading as what was intended was that VAN123 should appear on cover for only the period shown by Record 2 above (i.e. Record 1 being present is effectively showing a false period of cover from 1/1/06 to 28/2/06).

Therefore, if amendments are made other than simply changing the Off-date (for example changing make, model or On-date), policyholders should check for superfluous records using MIDUpdate. If these extra records exist, policyholders should ask their “Super-user” to delete them (see section 5 for information on “Super-user”).

Compare & Amend cannot be used to delete a record. If you need to correct an erroneous entry on the vehicle schedule, which is supplied using Compare & Amend, you should follow the procedure in section 6 examples 2 and 4. Alternatively you can contact the insurer super-user to make a manual deletion if the vehicle is already on the MID, and follow the procedure set out in section 5.

4.5 Changing to Compare & Amend file transfer mid-term

If you wish to change to using Compare & Amend after using another method of updating the MID, this can cause difficulties, because the facility is designed to be used from when records are first added to the MID. If you wish to make this change, MIB recommends that you discuss this with your insurer, who can advise you on how to make the change without causing inaccuracies to the data on MID.

If you wish to begin using Compare & Amend we recommend the following approach:

- Make the change at renewal time. This will minimise any difficulties.
- Ensure the vehicles on your policy are completely up to date before the renewal date
- Create a Compare & Amend file of all the current vehicles ready to load on to MID at the renewal date, with the On-date set to the renewal date (this needs to include **every** vehicle already on the policy which has not yet come off cover)
- Ask your insurer to send the Renewal as an “A-type” so that all the existing vehicles loaded to MID do not automatically get carried over to the renewal period
- On or after the date of renewal, and only once the insurer has confirmed that the renewal record has been loaded to the MID send the first Compare & Amend file. This will add all the vehicles to the policy from that date. You will receive a W027 message to confirm that the policy is now

“Compare & Amend” – from now on this is the only mechanism you can use to update MID, although you can still view your vehicles on MIDUpdate.

- Remember to send the file every day after that.

If you wish to change methods mid-term you may need to delete all current vehicles before switching to a new method to avoid problems – your insurer will be able to advise you.

5. “Super-user” function

Where a policy is flagged as being Compare & Amend on MID, then all other maintenance and supply routes are disallowed, except for those carried out by the insurer “super user”. The policyholder must ask the “super user” to make any change which cannot be accommodated in his/ her file (eg. a deletion). The “super user” will have a digital certificate and will be permitted to delete vehicles or amend vehicle data in any way. However, the “super user” can only do this via the interactive method of updating the MID.

When the “super user” brings up the vehicle schedule for amendment interactively, the system will display a warning message to advise that this is a Compare & Amend policy and that they must inform the policyholder of any change made (otherwise the next file submitted via Compare and Amend will be out of step with the information held on the MID and the change made by the “super user” on the database might be lost).

The policyholder can then add the change made by the “super user” to the next file submitted. If the amendment relates to a date which would otherwise be outside the permitted parameters for a policyholder, the update on the next file will **not** be rejected, in this special circumstance only. The details must exactly match the data on the MID. The validation will include a check to establish that the amendment reflects a super-user amendment, and the entry will then be permitted. Examples are found in section 6.

6. Examples

Please note that for ease of readability the following examples use the data format DD/MM/CCYY. However, records sent to the MID must be in the format CCYYMMDD. The template automatically reformats dates, but if you are not using the template, you must adopt this format when creating the file.

6.1 Example 1 – adding and removing vehicles

The following example illustrates how Compare & Amend will work in a straightforward case:

The insurer submits a new policy to the MID (only an insurer can submit policy information to the database).

Policy Effective Start Date: 01/01/2006
Policy Date of expiry: 31/12/2006

The policyholder then submits a file, containing the vehicle details. This file will be identified as a Compare & Amend file, when it reaches the MID because it has a different file layout to that of the other submission methods i.e. a CSV file, where the entire vehicle record is sent. From this point onwards the policy is then flagged as being Compare & Amend update only. That is, from that point onwards, MID will process each file received for this policy against the previous file received, and only the changes will be applied to the database. The first file, it is essentially the initial vehicle load, and so all VRMs in the file will be added to the database.

File 1, Day 1

File Date of Receipt: 09/01/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	
ABC789	01/01/2006	

The policyholder has not supplied the Vehicle Off-date, and so Experian will set this to the policy Date of Expiry 31/12/2006 for each VRM.

The policyholder then submits the next file.

File 2, Day 2

File Date of Receipt: 10/01/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	
DEF321	17/01/2006	
DEF654	17/01/2006	

The following changes will be applied:

- ABC123 is exactly the same as in File 1, and so no change will be made to the details held on the database for this vehicle.
- ABC456 is exactly the same as in File 1, and so no change will be made to the details held on the database for this vehicle.
- ABC789 is not on File 2 but was in File 1, and so it will be assumed that this vehicle has come off cover. The Vehicle Off-date on the database will be set to 09/01/2006. That is, the day prior to the date of receipt of file 2. The original record will be deleted.
- DEF321 is not currently on cover under the policy. That is, DEF321 is in File 2 but was not in File 1, and so will be added with a Vehicle On-date of 17/01/2006 and a Vehicle Off-date of 31/12/2006. The Vehicle Off-date was not supplied in the file, and so will be set to the policy Date of Expiry.

- DEF654 is not currently on cover under the policy. That is, DEF654 is in File 2 but was not in File 1, and so will be added with a Vehicle On-date of 17/01/2006 and a Vehicle Off-date of 31/12/2006. The Vehicle Off-date was not supplied in the file, and so will be set to the policy Date of Expiry.

File 3, Day 3

File Date of Receipt: 11/01/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC456	01/01/2006	31/03/2006
DEF321	17/01/2006	
DEF654	23/01/2006	30/03/2006

The following changes will be applied:

- ABC123 is not in File 3 but was in File 2, and so it will be assumed that this vehicle has come off cover. The Vehicle Off-date on the database will be set to 10/01/2006, that is, the day prior to the date of receipt of file 2, as the actual Vehicle Off-date has not been supplied. The original record will be deleted.
- ABC456 has a different Vehicle Off-date in File 3 compared to the previous File 2 (where the Vehicle Off-date was not supplied and so was set to the policy Date of Expiry 31/12/2006). The Vehicle Off-date on the database will be amended to 31/03/2006. The original record will be deleted
- DEF321 is exactly the same on File 3 as in File 2, and so no change will be made to the details held on the database for this vehicle.
- DEF654 has a different Vehicle On-date and Vehicle Off-date in File 3, compared to the previous File 2 (where the Vehicle Off-date was set to the policy expiry date of 31/12/2006 because the Vehicle Off-date was not populated on this file). The Vehicle On-date will be amended from 17/01/2006 on the database to 23/01/2006, and the Vehicle Off-date on the database will be amended to 30/03/2006, as shown in File 3. However, the original record remains on the Database and if this is now incorrect, it must be deleted as explained in section 4.4.

6.2 Example 2 – correcting an erroneous record

The insurer submits a new policy to the database

Policy Effective Start Date: 01/01/2006

Policy Date of expiry: 31/12/2006

File 1, Day 1

File Date of Receipt: 01/01/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	
ABC789	01/01/2006	



Policyholder Guide – Compare & Amend

The policyholder has not supplied the Vehicle Off-date, and so Experian will default this to the policy Date of Expiry 31/12/2006, for each VRM.

The policyholder then submits a daily file from that point onwards. For the following example, it has been assumed that nothing has changed on the vehicle schedule since the first file was submitted on 01/01/2006. Therefore File 90 submitted on 31/03/2006 would look exactly the same as the initial file shown above. The policyholder now submits File 91.

File 91, Day 91

File Date of Receipt: 01/04/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	
DEF321	12/02/2007	

The following changes will be applied:

- ABC123 is exactly the same as in File 90, and so no change will be made to the details held on the database for this vehicle.
- ABC456 is exactly the same as in File 90, and so no change will be made to the details held on the database for this vehicle.
- ABC789 is not on File 91 but was on File 90, and so it will be assumed that this vehicle has come off cover. The Vehicle Off-date on the database will be set to 31/03/2006, that is, the day prior to the date of receipt of file 91, as the actual Vehicle Off-date has not been supplied. The original record will be removed.

DEF321 is not currently on cover under the policy, but this update would be rejected, as the Vehicle On-date of 12/02/2007 is later than the Off-date. The user receives an error message, which looks like this:

```
X,POL123456789,,DEF321,20060401,,EXP12345,V,E109,,,,,,,,,,,,,,,,,,,,,
```

[X = error
POL123456789 = the policy number
20060401 = date of receipt
EXP12345 = Experian's reject reference (in case of query)
V = a vehicle record error
E109 = error meaning the Off-date is earlier than the On-date.]

It is not possible simply to change the details on the record and resubmit it, because Compare & Amend will compare the record to the previous day and then try to “amend” a record which has not yet been applied to the MID. Therefore the record must be removed from the file and re-sent. It is not necessary to carry out these transactions on two different days; they may be carried out on the same day to speed the process.



Policyholder Guide – Compare & Amend

The policyholder re-sends the vehicles, without the erroneous vehicle.

File 92, Day 91

File Date of Receipt: 02/04/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	

The following changes will be applied:

- ABC123 is exactly the same in File 92 as in File 91, and so no change will be made to the details held on the database for this vehicle.
- ABC456 is exactly the same in File 92 as in File 91, and so no change will be made to the details held on the database for this vehicle.
- DEF321 has been removed from the file. The system assumes that this is because it has come off cover and therefore generates an amendment, showing the original On-date, and the Off-date set to the day prior to receipt of file 92. However, this record is still incorrect, since the On-date is still later than the Off-date, so once again it is rejected and an error message is returned, which **in this case only**, can be ignored. At this stage no record has been added to the database for DEF321.

The policyholder re-sends the file with the corrected details:

File 93, Day 91

File Date of Receipt: 02/04/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	
DEF321	12/02/2006	

The following changes will be applied:

- ABC123 is exactly the same as on File 92, and so no change will be made to the details held on the database for this vehicle.
- ABC456 is exactly the same as on File 92, and so no change will be made to the details held on the database for this vehicle.
- DEF321 is not currently on cover under the policy so it is added to the MID with the (corrected) details shown above.

6.3 Example 3 – the E109 error

In this example the policyholder submits a future dated VRM in the first file submitted but this VRM then does not appear in the next File. This generates an error particular to Compare & Amend.

The insurer sends in the policy covering 1/1/2006 to 31/12/2006 and the policyholder then sends in the first vehicle file.

File 1, Day 1

File Date of Receipt: 01/01/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	31/12/2006
ABC456	01/01/2006	31/12/2006
DEF321	12/02/2006	31/12/2006

As this is the first file submitted by the policyholder, all of the VRMs will be added to the database. The policyholder then submits File 2 the next day.

File 2, Day 2

File Date of Receipt: 02/01/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	31/12/2006
ABC456	01/01/2006	31/12/2006

The following changes will be applied:

- ABC123 is exactly the same in File 2 as it was in File 1, and so no change will be made to the details held on the database for this vehicle.
- ABC456 is exactly the same in File 2 as it was in File 1, and so no change will be made to the details held on the database for this vehicle.
- DEF321 is not in File 2 but was in File 1 with a future-dated Vehicle On-date of 12/02/2006 and a Vehicle Off-date of 31/12/2006, so it will be assumed that this vehicle has come off cover. The Vehicle Off-date will now be set by the system to the day prior to the date of receipt of file 2. That is, in the Amend record which Experian generates after comparing File 2 to File 1, the vehicle DEF321 will be shown as having a Vehicle On-date of 12/02/2006 and a Vehicle Off-date of 01/01/2006. This update will therefore be rejected at validation with error E109, as the Vehicle Off-date cannot be prior to the Vehicle On-date, and the original record will remain on the MID. The policyholder should contact the “super user” to arrange for DEF321 to be deleted, DEF321 should not be present – deletions cannot be made using Compare & Amend.

6.4 Example 4 – correcting errors on existing vehicles

Correcting an error on an existing vehicle is more straightforward than for new vehicles, as shown in 6.2 Example 2 – correcting an erroneous record.

The insurer sends in the policy covering 1/1/2006 to 31/12/2006 and the policyholder then sends in the first vehicle file.



Policyholder Guide – Compare & Amend

As this is the first file all VRMs in the file will be added to the database.

File 1, Day 1

File Date of Receipt: 09/01/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	
ABC789	01/01/2006	

The policyholder has not supplied the Vehicle Off-date, and so Experian will set this to the policy Date of Expiry 31/12/2006 for each VRM.

The policyholder then continues to submit an identical file until 1st April when s/he realises that ABC789 should have been taken off cover on 1st March. S/he therefore sends the file with this Off-date specified, but uses the wrong format (e.g. 01032006 instead of 20060301) so the record is rejected.

File 92, Day 92

File Date of Receipt: 01/04/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	
ABC789	01/01/2006	2006/03/01

The following changes will be applied:

- ABC123 is exactly the same as in File 91, and so no change will be made to the details held on the database for this vehicle.
- ABC456 is exactly the same as in File 91, and so no change will be made to the details held on the database for this vehicle.
- The details of ABC789 have changed so an amendment is generated with the updated details, but this has the wrong date format, so an error message is generated, which looks like this:

```
X,POL123456789,,ABC789,20060401,,EXP12345,V,E073,,,,,,,,,,,,,,,,,,,,,
```

[X = error

POL123456789 = the policy number

20060401 = date of receipt

EXP12345 = Experian's reject reference (in case of query)

V = a vehicle record error

E073 = error meaning the Off-date has an invalid format.]



Unlike example 2, this error can be corrected by simply changing the vehicle details in the file. Therefore file 93 looks like this:

File 93, Day 92

File Date of Receipt: 01/04/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	
ABC456	01/01/2006	
ABC789	01/01/2006	01/03/2006

ABC123 and ABC456 are still unchanged and no changes are applied. However, ABC789 has changed relative to file 92 (not 91) and therefore an update is generated. This is now accepted onto MID with the specified Off-date of 1st March, and the previous version of the record is deleted (because the Off-date is now shorter, and nothing else has changed).

6.5 Example 5 – specified vehicles left on cover too long

The following example illustrates how the Compare & Amend function works when the Off-date is set by the policyholder and where the policyholder fails to leave a VRM off the file despite the Off-date having been passed.

Policy Effective Start Date: 01/01/2006

Policy Date of Expiry: 31/12/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	31/12/2006
ABC456	01/01/2006	28/02/2006
ABC789	01/01/2006	31/12/2006

The file below illustrates the position when the policyholder has been using the Compare & Amend function for 3 months since the policy was originally added to the database.

File 89, Day 89

File Date of Receipt: 31/03/2006

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	31/12/2006
ABC456	01/01/2006	28/02/2006
ABC789	01/01/2006	31/12/2006

The policyholder then submits the next file the following day.

File 90, Day 90

File Date of Receipt: 01/04/2006



Policyholder Guide – Compare & Amend

<u>VRM</u>	<u>Vehicle On-date</u>	<u>Vehicle Off-date</u>
ABC123	01/01/2006	31/12/2006
ABC789	01/02/2006	31/12/2006

The following changes will be applied:

- ABC123 is exactly the same in File 90 as it was in the previous File 89, and so no change will be made to the details held on the database for this vehicle.
- ABC456, which should have been removed from the file on 01/03/06, has finally been removed. The automatic functionality of the system would normally result in the extension of the Off-date to DOR-1 i.e. 31/03/06. However, where the system has been provided with a specified Off-date and that Off-date is prior to the date of removal of the record from the file, the system will ignore the record generated by the Compare & Amend function and be governed by the Off-date originally supplied. In this case the original record will not be amended, and it will remain the only one on the Database.

Note that this correct result is only achieved when the vehicle Off-date is specified. If the Off-date is left blank, and therefore defaults to 31/12/06, then the Off-date will be set to 31/3/06 when the vehicle is removed from the file on 1/4/06. Therefore if this is incorrect, then the correct Off-date will need to be specified in the file before it is removed to ensure the MID shows the correct information.



Appendix A – File Format

For full details users should refer to the Motor Insurance Database Policyholder Guide: Attended File Transfer.

General points to note on the comma separated variables (CSV) file format:

- Standard CSV file format and Compare & Amend formats are different.
- When using MIDUpdate policyholders must select whether the file is a Standard CSV file or a Compare & Amend file.
- Unattended File Transfer users need not specify the format – this will be recognised by Experian
- Each field is separated by a comma {,}. It is essential that no commas are elsewhere in the file, or this will corrupt the upload.
- Each record starts on a new line. That is, there should be one record per line.
- Field lengths will be variable in the CSV file format. However, there is a maximum length for each field as shown below.
- Where files are submitted via File Transfer over the Internet the Policyholder will first be sent a message to say that the file has been received by the Experian system.
- Where files are submitted via File Transfer over the Internet and are error-free, the policyholder will subsequently be sent a message file to say that the file has been loaded onto the database

The following pages contain the file format and examples for the Compare & Amend function.

File Format

This table illustrates the fields that will be supplied in the Compare & Amend CSV file format for each vehicle record. Mandatory fields are marked with an asterisk (*); if these are not completed the record will reject.

Field Description	Element number
Policy Number*	This must be completed for every vehicle, even if they are on the same policy. The policy number must be exactly as notified by the insurer or the file will not be accepted.
Vehicle Registration Mark*	The registration must be a valid UK format or it will be rejected.
Vehicle Make	This can be up to 15 characters long.
Vehicle Model	This can be up to 15 characters long.
Vehicle On-date*	This is the first date the vehicle was covered under the policy. It must be in the format CCYYMMDD.
Vehicle Off-date	This is the last date the vehicle will be



Policyholder Guide – Compare & Amend

	covered under the policy. It must be in the format CCYYMMDD.
--	--

The following gives an example where the policyholder submits a vehicle record via the Compare & Amend function. For the purpose of the example, all the field values are shown in upper case. However, in practice, it will not matter if the values are supplied in lower or upper case: Experian will populate the database as supplied. The only exception to this is where the VRM is supplied in lower case, Experian will automatically convert this to upper case before applying to the database.

Example C&A Vehicle Record – Off-date blank

Field Description	Policy Number	Vehicle Registration Mark	Vehicle Make	Vehicle Model	Vehicle On-date	Vehicle Off-date
Value	POL123456789	R123ABC	VAUXHALL	CORSA	20060320	

In Compare & Amend CSV format, where the field delimiter is a comma, the above Vehicle Record would be:

POL123456789,R123ABC,VAUXHALL,CORSA,20060320,

Note that the blank Off-date is shown by the comma at the end of the record.

Example C&A Vehicle Record – make and model blank

Field Description	Policy Number	Vehicle Registration Mark	Vehicle Make	Vehicle Model	Vehicle On-date	Vehicle Off-date
Value	POL123456789	R123ABC			20060320	20061231

In Compare & Amend CSV format, where the field delimiter is a comma, the above Vehicle Record would be:

POL123456789,R123ABC,,20060320,20061231

Note that the blank make and model fields must still be shown as comma separators.



Together We Can Beat
Uninsured Driving

Policyholder Guide – Compare & Amend

If a results file is received with the message THIS FILE HAS BEEN SUCCESSFULLY LOADED no further action is required. If there is a results message, then the record may have been rejected and will need to be corrected as explained in examples 2 and 4.