

# AutoIDweb

White Paper

**A Comprehensive Solution for Producing and  
Distributing Automobile Insurance ID Cards**

**Prepared by:**  
FergTech, Inc.  
19 Wilson Ridge Rd.  
Darien, CT 06820-5133  
Tel. (888) 627-7807  
Email: [info@fergtech.com](mailto:info@fergtech.com)

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## Overview

State governments require physical proof-of-insurance for each vehicle registered for use on public roadways in the United States. This proof-of-insurance comes in the form of a paper Automobile Insurance Identification Card. With approximately 165 million motor vehicles insured in the United States<sup>1</sup>, the task of producing and distributing state-required Automobile Insurance Identification Cards is both significant and costly. Today, most insurance firms create in-house solutions to generate Auto ID Cards. This means that firms assume the burden of keeping current with statutes for compliance as well as making necessary software programming updates to keep automated generation systems up to date. Existing software is often part of a mainframe policy management/issuance system and involves batch printing – making real-time issuance of Auto ID Cards a difficult task. Many solutions have only been implemented for Personal and Small Commercial lines of business. Few insurance firms offer Auto ID Card printing within their large-lines departments or as a service for their Insureds.

## Background

Auto ID Cards are required as proof-of-insurance by a majority of states in the USA. Not surprisingly, most states have different requirements for card production, and these differences are where the challenges of issuance and software maintenance surrounding Auto ID Cards begin. For more information on state requirements, see the AutoIDweb Compliance Guide.

The job of producing and distributing the Auto ID Card is shared between the insurance Carrier and the insurance Agent or Broker. The dividing line of responsibility for producing and delivering Auto ID Cards is indistinct but often drawn between Personal Lines and Commercial Lines. For Personal Lines, or insurance that covers an individual or family, the responsibility is split between the Carrier and Agent/Broker. Direct-billed policies usually include the ID Cards with the Carrier's policy. However, the Agent/Broker is typically responsible for any mid-term card issuance. For Commercial Lines, or insurance that covers a business, the responsibility often rests upon the Agent/Broker. Statutes do not

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<sup>1</sup> [NAIC 2000 Research Division Quick Stats – Auto and Home Summary](#)

mandate whether the Carrier or Agent/Broker issue the Card, so there are many variations to the roles & responsibilities based on the agreement between Carrier and Agent/Broker. Regardless of who actually creates the ID Cards, it holds true that Auto ID Card production and distribution is a recurring, painstaking and expensive task.

## **Trends**

In January 2002, New York State implemented the most dramatic change that Auto ID Cards regulations have faced in years. In an effort to combat the high number of uninsured drivers on New York roadways, the New York State Department of Motor Vehicles (NYSDMV) implemented a change to its Auto ID Cards by requiring an encrypted two-dimensional barcode to be printed on the Cards. By introducing this barcode on the Auto ID Cards, NYSDMV hopes to dramatically reduce the number of uninsured and underinsured motorists on New York roadways. As other states follow New York's lead, the cost of adapting to and maintaining the new regulations will spike insurance firm's costs associated with adhering to state specifications.

## ***AutoIDweb***

FergTech, Inc. has created *AutoIDweb* software that addresses the challenge of producing and distributing Auto ID Cards. *AutoIDweb* produces Auto ID Cards in real-time and distributes the finished cards via print stream (PCL or Postscript), Adobe Acrobat (PDF), Web browser, and email. Interaction with *AutoIDweb* can take place in two ways. First, back-office systems such as policy issuance systems can communicate with the *AutoIDweb* web-service using XML and SOAP messaging. Second, use can be via a graphical user interface (GUI) where data is input or uploaded by the end-user from a Microsoft Excel spreadsheet. *AutoIDweb* is a comprehensive system that can be a firm's sole solution for creating Auto ID Cards for personal lines and commercial lines (including large, multi-state fleets), as well as Insured requests.

## **Integration**

Because *AutoIDweb* is a Web Service, a firm's many business units and subsidiaries can access the software service, which means supporting only one code base (for web service access), and generating significant cost savings. *AutoIDweb* can be quickly integrated with

existing systems that contain the necessary Insured, policy and vehicle data. *AutoIDweb* is a Web Service that is based on industry standard XML. *AutoIDweb* can be invoked from a policy issuance workflow whereby a Carrier's policy printing process interacts with the *AutoIDweb* service to produce the Auto ID Cards. *AutoIDweb* can return the ID Cards to a policy production print stream or as an Adobe Acrobat (PDF) file. Below is an example of the *AutoIDweb* XML schema used to pass data to the *AutoIDweb* web service. *AutoIDweb* in response to the request, provides the finished Auto ID Cards in one of the above specified output formats.

XML Schema for requesting Auto ID Cards from the *AutoIDweb* web-service:

```

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  <Settings>
    <PrintBreak>all</PrintBreak>
  </Settings>
  <Firm>
    <Properties1>
      <name>Any Insurance Company</name>
      <add1>1234 Main St.</add1>
      <add2>PO Box 1234</add2>
      <city>Anywhere</city>
      <state>US</state>
      <zip>12345-6879</zip>
      <phone>800-555-1212</phone>
      <mktglogopath>C:\fergtech\autoidweb\BusinessLogos\autoidweb.emf</mktglogopath>
      <nyissuerid>PC-123456</nyissuerid>
      <nyissuerkey>0001F80EB53CCDAC28704A99C62901E4AC8D</nyissuerkey>
      <nyissuerpin>05096</nyissuerpin>
      <baselinexcoord>360</baselinexcoord>
      <baselineycoord>360</baselineycoord>
    </Properties1>
    <DefaultStateSpecific>
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      <okc>false</okc>
      <okd>false</okd>
      <okg>false</okg>
      <okl>false</okl>
      <okn>false</okn>
      <okr>false</okr>
      <okr1>false</okr1>
      <oku>false</oku>
      <oks>false</oks>
      <okt>false</okt>
      <okz>false</okz>
    </DefaultStateSpecific>
    <Insureds>
      <Insured>
        <Properties2>
          <type>true</type>
          <add1>100 Park Ave</add1>
          <add2>PO Box 98765</add2>
          <city>Anywhere</city>
          <state>US</state>
          <zip>98765</zip>
          <phone>800-222-5555</phone>
          <orgname1>Test Insured Inc</orgname1>
          <orgname2/>
          <fein>000000000</fein>
        </Properties2>
        <Policies>
          <Policy>
            <Properties3>
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              <inscname>My Insurance Company</inscname>
              <inscoadd1>1234 Main St.</inscoadd1>
              <inscoadd2/>
              <inscocity>Anywhere</inscocity>
              <inscostate>US</inscostate>
              <inscozip>98765</inscozip>
              <inscophone>800-555-1212</inscophone>
              <insconum>18479</insconum>
              <effdate>7/1/2003</effdate>
              <expdate>7/1/2004</expdate>
              <naic>18479</naic>
              <azdot>A123</azdot>
            </Properties3>
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    </Insureds>
  </Firm>
</DynaForm>

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```

<kvdooid>302684</kvdooid>
<flmsconum>05014</flmsconum>
<njmsccode>317</njmsccode>
<ny_icc>056</ny_icc>
</Properties3>
<PrintSettings>
<cardsperpage>2</cardsperpage>
<cardssortby>1</cardssortby>
<cardssortorder>0</cardssortorder>
<gridlines>true</gridlines>
<usemarketinginfo>true</usemarketinginfo>
</PrintSettings>
<StateSpecific/>
<Vehicles>
<Vehicle>
<effdate>7/1/2003</effdate>
<expdate>7/1/2004</expdate>
<state>PA</state>
<fleet>>false</fleet>
<year>2002</year>
<make>Ford</make>
<model>Mustang</model>
<vin>1FAFP45X42F142005</vin>
<quantity>2</quantity>
<reguse>>false</reguse>
<replveh>>false</replveh>
<histveh>>false</histveh>
<towtruck>>false</towtruck>
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</Vehicles>
</Policy>
</Insured>
</Insureds>
</Firm>
</DynaForm>

```

## Efficiency

Most firms currently produce their Auto ID Cards using applications that have been developed *in-house*. With the increased frequency of changes that states are making to the regulations involving Auto ID Cards, far greater efficiency can be achieved by licensing *AutoIDweb* rather than trying to keep pace oneself with technological and compliance changes.

*AutoIDweb* uses a universal card-stock for printing its Auto ID Cards. The stock is micro perforated and watermarked with the ACORD logo. This allows printing a Card for any state without changing paper in the printer. *AutoIDweb* generates the entire form using the laser printer, which means there is no need to keep an inventory of preprinted state specific forms.

## Distribution

When choosing PDF file output, the Auto ID Cards can be displayed immediately from within an Internet Browser or emailed directly to an Agent, Insured, or even directly to a car dealership. Call-centers routinely get requests where the Insured wants an ID Card immediately. A high percentage of policyholders replace a vehicle during the life of the policy (mid-term), thus requiring a new Auto ID Card to be produced. When costs of

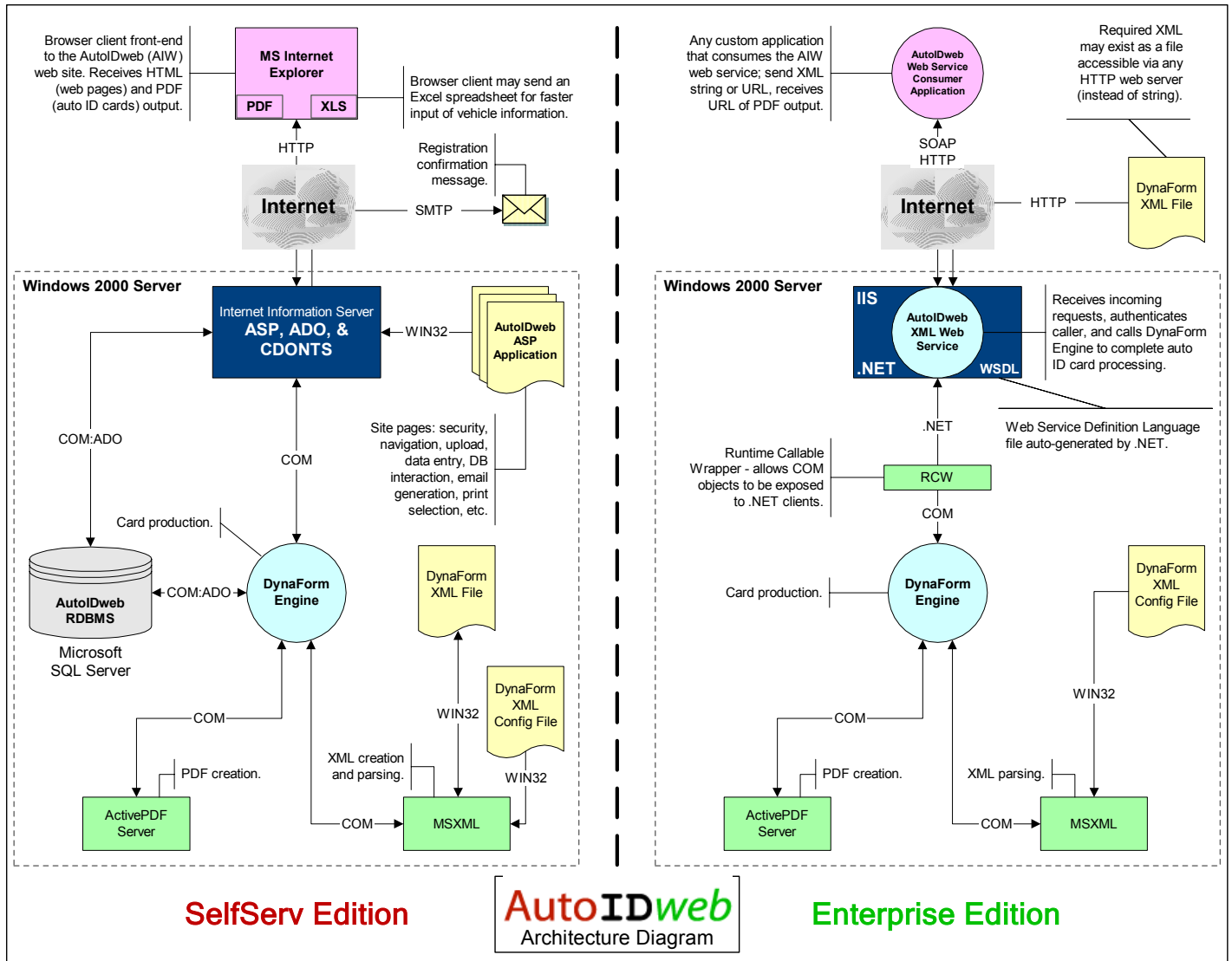
printing, labor, postage, and handling are considered, traditional means of producing Auto ID Cards add up quickly. Enabling Agents and Brokers to create their own Auto ID Cards from the firm's extranet can provide a significant value-added service that also improves your bottom line.

## **Standards**

FergTech, Inc. is a licensed ACORD forms software distributor. *AutoIDweb* uses state compliant ACORD standards whenever they exist. All states except New York have an ACORD compliant ID Card (50xx). For New York, *AutoIDweb* creates New York State Department of Motor Vehicles compliant ID Cards (Form FS-20). *AutoIDweb* uses XML as its integration *language*, which adheres to technology standard best practices for communicating between disparate systems.

## **Architecture**

*AutoIDweb* is built on top of a Windows 2000 Server platform running Internet Information Server (IIS). Microsoft XML parser (MSXML) is used extensively for XML creation, parsing, and processing. The core functionality of AutoIDweb is encapsulated within the DynaForm™ Engine, a COM accessible object that carries out the main tasks of Auto ID Card generation and validation. A Microsoft .NET based web service is the integration point for web service enabled consumer applications. The web service passes valid requests to the DynaForm Engine. DynaForm receives XML data files and returns to the calling process a finished product – properly formatted Auto ID Cards.



## Conclusion

*AutoIDweb* makes the task of producing and distributing Auto ID Cards more efficient and flexible. The standards-based integration of the XML web service permits a firm to leverage its investment in *AutoIDweb* for multiple solutions. *AutoIDweb* encapsulates the formatting and layout of Auto ID Cards and reduces both compliance and development effort required by the insurance firm to stay current with regulations.

## Additional Resources

Samples of *AutoIDweb* generated Auto ID Cards: <http://www.autoidweb.com/sample.pdf>

ACORD: <http://www.acord.org>

For more information about *AutoIDweb* contact:

FergTech, Inc.  
19 Wilson Ridge Rd.  
Darien, CT 06820-5133  
Tel. 888-627-7807  
Email: [info@fergtech.com](mailto:info@fergtech.com)  
<http://www.autoidweb.com>

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