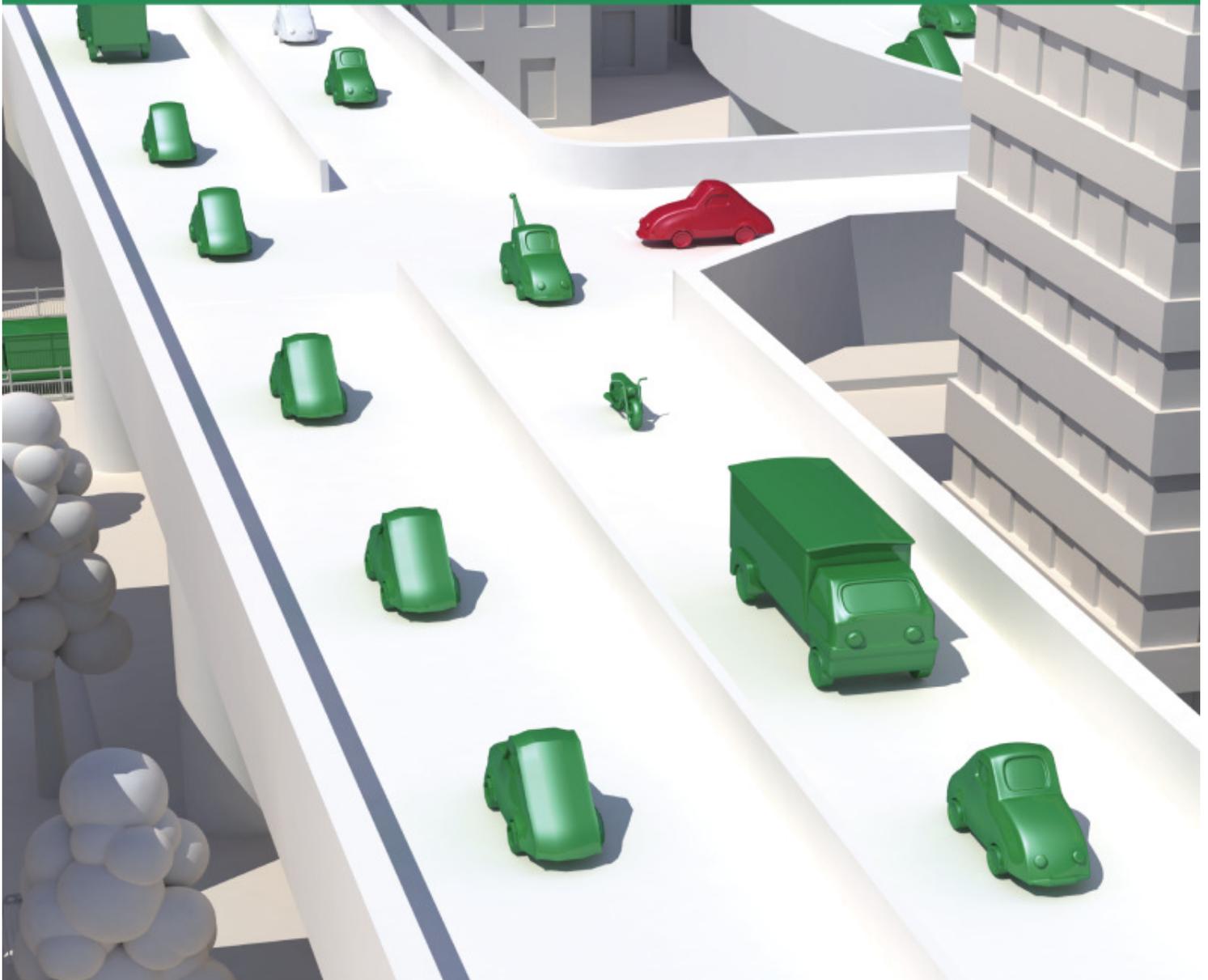


# MIDportal



## MIDportal Policyholder user guide



MIDportal Policyholder  
user guide

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## 1. Accessing MIDportal

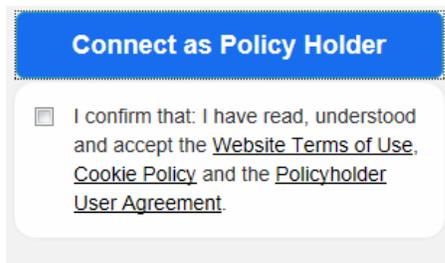
In order to use MIDupdate your insurer's MIDHelpdesk will have issued you with log in credentials. If you have queries regarding access, contact your insurer's MIDHelpdesk using the details via the 'Insurer Helpdesk' link on the [www.midportal.org.uk](http://www.midportal.org.uk) homepage.

To access the MIDportal, type [www.midportal.org.uk](http://www.midportal.org.uk) into your browser. You will see the MIDportal Home page:



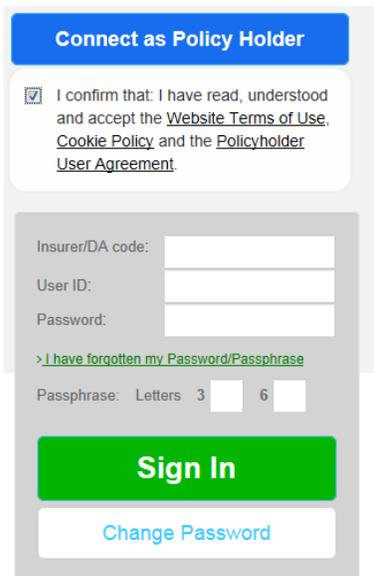
The screenshot shows the MIDportal homepage. At the top left is the 'mib MIDportal' logo, and at the top right is 'powered by Experian'. The main heading is 'Welcome to the MID Portal'. On the left, there are two blue buttons: 'Connect as Insurer/DA' and 'Connect as Policy Holder'. The central content area is divided into several sections: 'About MIB and the MID' (describing the Motor Insurers' Bureau's role), 'MIDportal for Policyholders' (explaining how fleet operators use the portal), 'Welcome to the MIDportal' (announcing the migration from MIDCheck and MIDUpdate), and 'MIDportal for Insurers and DAs' (explaining how insurers use the portal). At the bottom, there is a footer with various policy links.

Select "Connect as Policy Holder" button, you will be prompted to confirm the following:



The dialog box has a blue header with the text 'Connect as Policy Holder'. Below the header, there is a checkbox followed by the text: 'I confirm that: I have read, understood and accept the [Website Terms of Use](#), [Cookie Policy](#) and the [Policyholder User Agreement](#).'

The Policy Holder log in screen will then be displayed:



Your User ID, Password and Passphrase will have been supplied by your insurer's MIDUpdate Helpdesk.

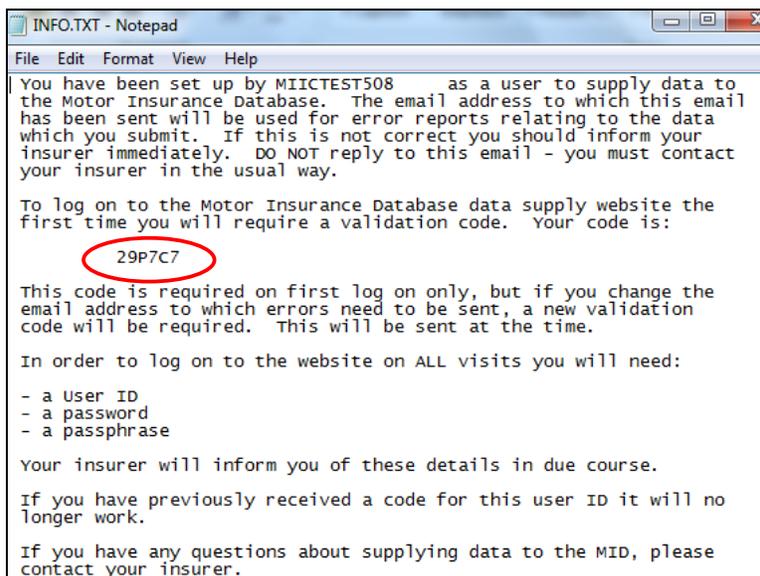
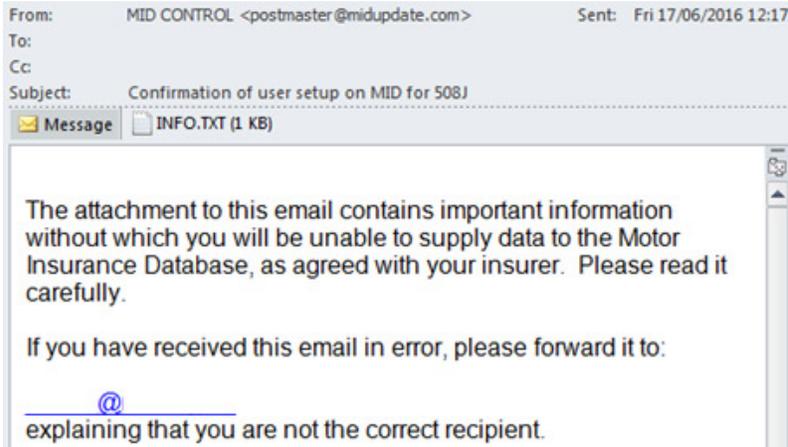
Enter the Insurer/DA code (e.g. 505 or 505765), plus the User ID and Password, the appropriate letters of the passphrase and select "Sign In".

## 1.1. Log in with validation code (first time login or after account changes)

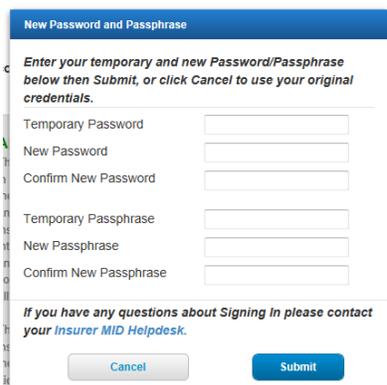
The first time you log in (or after your user account is unlocked or your password changed) a validation code is also required.

The validation code will have been emailed to you by MID CONTROL at the time your user account was set up or when changes on the account have taken place e.g. email address, password or passphrase.

An example email with the validation code attached is shown below.



If you are a new user or have had your password/passphrase changed, you will need to enter the temporary password/passphrase provided and choose a new password/passphrase (which should be kept secure and not shared).



New Password and Passphrase

Enter your temporary and new Password/Passphrase below then Submit, or click Cancel to use your original credentials.

Temporary Password

New Password

Confirm New Password

Temporary Passphrase

New Passphrase

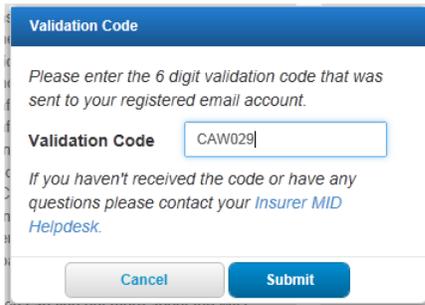
Confirm New Passphrase

If you have any questions about Signing In please contact your insurer MID Helpdesk.

# MIDportal

Select submit and you will be returned to the login screen where you will need to log in with your new details.

You will be prompted to enter your validation code.



Validation Code

Please enter the 6 digit validation code that was sent to your registered email account.

Validation Code

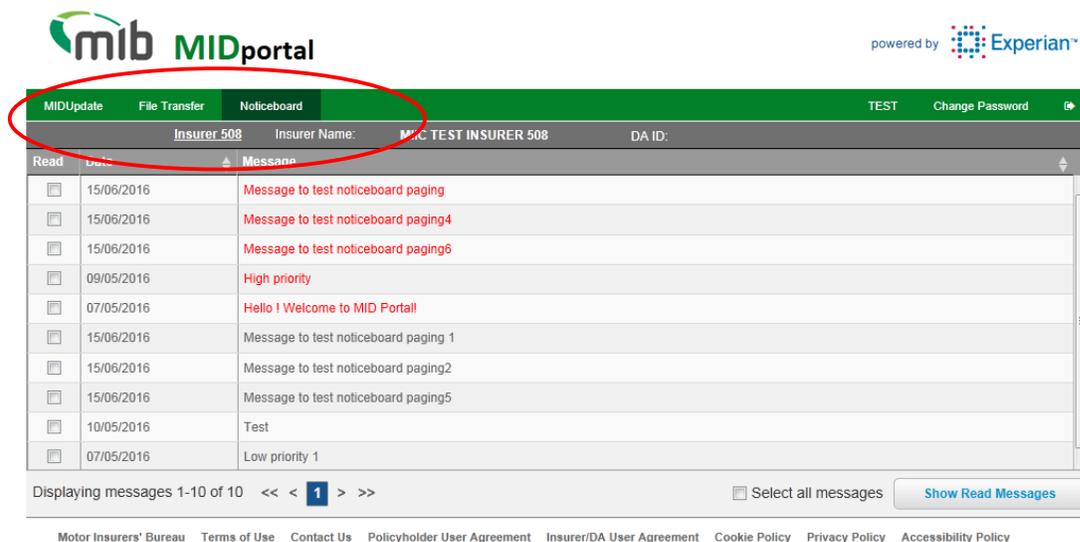
If you haven't received the code or have any questions please contact your Insurer MID Helpdesk.

## 1.2. Log in when validation code not required

Enter the Insurer/DA code (e.g. 505 or 505765), User ID and Password and the requested letters of the passphrase. Select "Sign In".

On successful login to the MIDportal, you will land on the noticeboard page, if you have any unread messages, or the MIDupdate page.

A menu bar will be displayed with further options (MIDUpdate, File Transfer or Noticeboard) .



mib MIDportal powered by Experian

MIDUpdate File Transfer Noticeboard TEST Change Password

Insurer 508 Insurer Name: MIC TEST INSURER 508 DA ID:

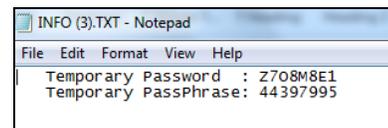
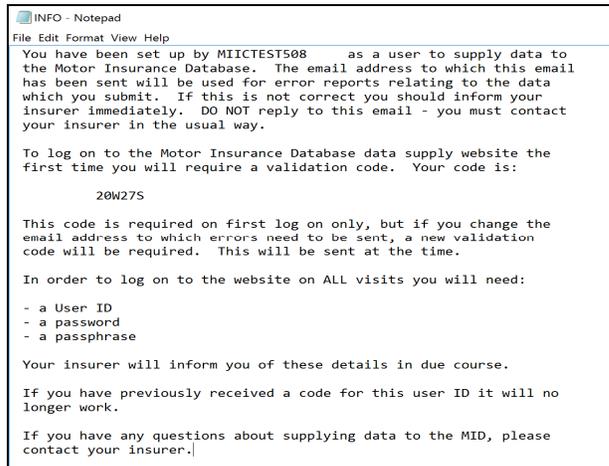
Read	Date	Message
<input type="checkbox"/>	15/06/2016	Message to test noticeboard paging
<input type="checkbox"/>	15/06/2016	Message to test noticeboard paging4
<input type="checkbox"/>	15/06/2016	Message to test noticeboard paging6
<input type="checkbox"/>	09/05/2016	High priority
<input type="checkbox"/>	07/05/2016	Hello ! Welcome to MID Portal!
<input type="checkbox"/>	15/06/2016	Message to test noticeboard paging 1
<input type="checkbox"/>	15/06/2016	Message to test noticeboard paging2
<input type="checkbox"/>	15/06/2016	Message to test noticeboard paging5
<input type="checkbox"/>	10/05/2016	Test
<input type="checkbox"/>	07/05/2016	Low priority 1

Displaying messages 1-10 of 10 << < 1 > >>  Select all messages

Motor Insurers' Bureau Terms of Use Contact Us Policyholder User Agreement Insurer/DA User Agreement Cookie Policy Privacy Policy Accessibility Policy

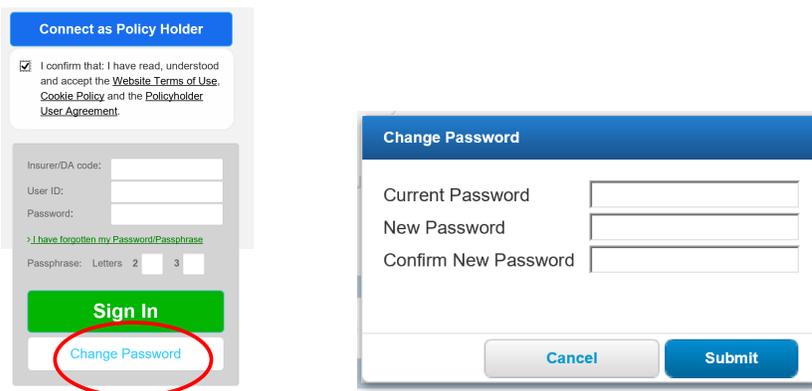
## 1.3. Forgotten Password/Passphrase

If you have forgotten your Password or Passphrase, select "I have forgotten my Password/Passphrase" on the log in screen. An email will be sent from MIDCONTROL with an attachment containing a temporary password and passphrase as shown below. A separate email will be sent with an attachment containing a new validation code which must be used when using the temporary log in details.



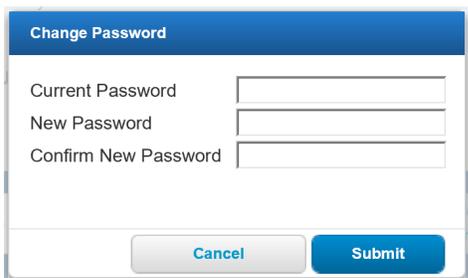
## 1.4. Changing your password

To change on the initial login screen, select “Change Password” and a prompt will appear. Complete the requested details to change your password and you will be logged in.



To change your password when logged in, select “Change Password” tab in the menu bar at the top right of the screen.

A prompt will be displayed, complete the requested details to change your password and a confirmation of the change will be shown.

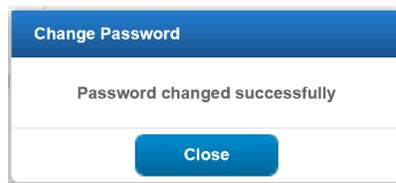


Change Password

Current Password

New Password

Confirm New Password

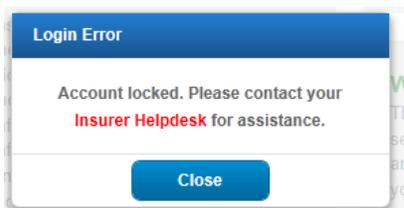


Change Password

Password changed successfully

## 1.5. Accessing MIDportal if locked out

If you log in using details that are not correct and exceed the maximum number of attempts, your access will be locked and the following message will be displayed:



Login Error

Account locked. Please contact your **Insurer Helpdesk** for assistance.

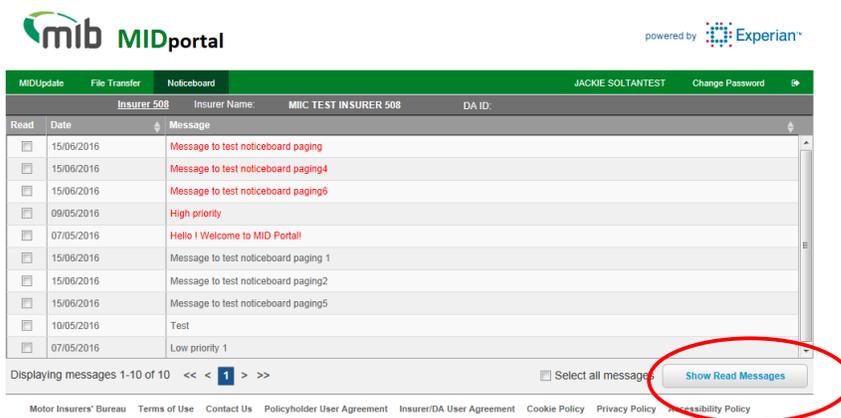
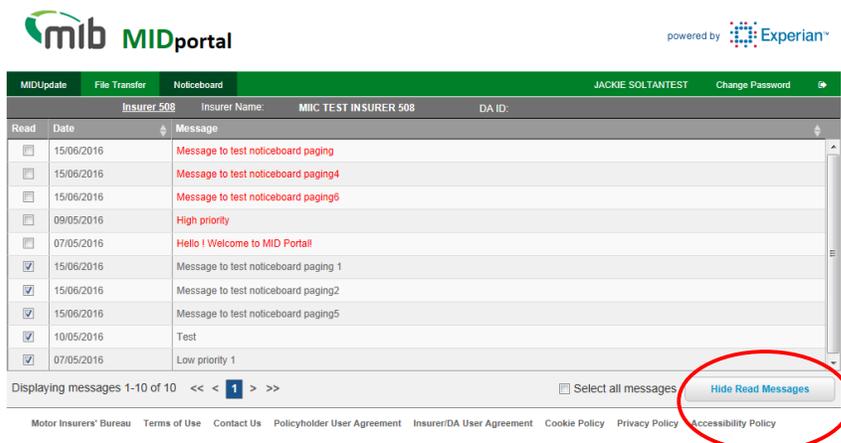
You will need to contact your insurer's MIDHelpdesk, which can be found via the link on the home page of [www.midportal.org.uk](http://www.midportal.org.uk)) or via <https://www.midportal.org.uk/Help/InsurerHelpDeskContact>, and request your access to be unlocked.

## 2. The MIDportal Noticeboard

The Noticeboard provides users with useful information, such as new functions, changes to existing functions and forthcoming planned maintenance which may affect the availability of MIDportal.

The Noticeboard will automatically display when you log in if there are any unread messages.

- High priority messages will display in **red** and will display above the other messages, in date order
- Normal messages are displayed in date order
- Once a message has been marked as "Read", and "Hide Read Messages" is selected, it will no longer be displayed
- All "Read" messages can be marked as "Unread" by selecting on "Show Read Messages"
- "Select all messages" will select all messages on the screen (e.g. to "Hide")
- To view the Noticeboard at any time, select "Noticeboard" from the main menu
- Messages will expire after a certain time, and if expired they cannot be re-read
- If there are no messages, or all are marked as Read, then "There are no active or unread messages available to view" is displayed.



## 3. View MIDportal Help

Screens on MIDportal offer online Help which is accessed using the  icon at the top of the page. This will offer Help text relating to the page in question, in a new browser window.



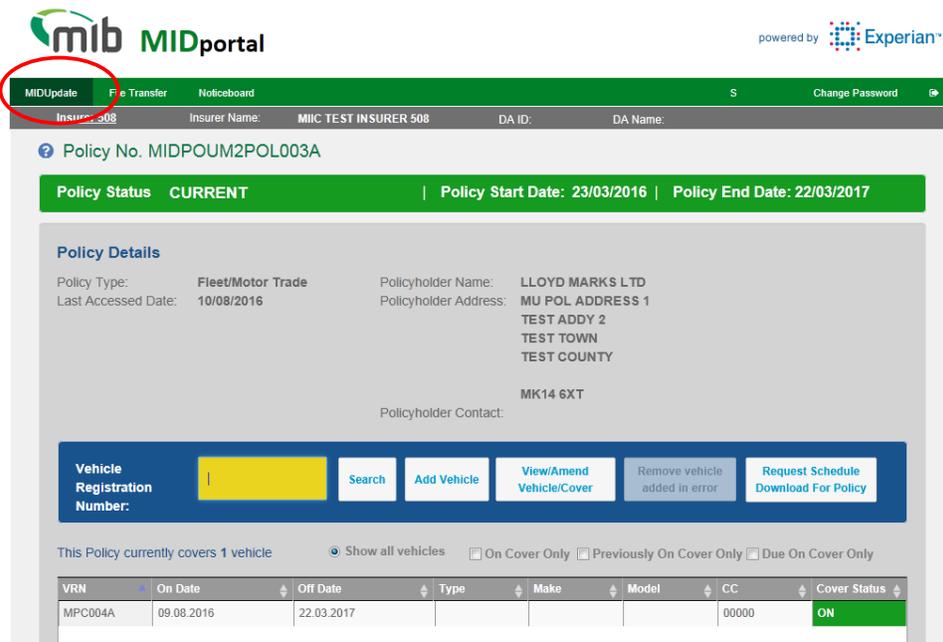
The page can be printed if required.

## 4. Using MIDUpdate

MIDUpdate enables users to search for policies, add/amend vehicles to policies and delete existing vehicles from policies.

Select MIDUpdate from the menu bar.

If you have access to one policy, this will be displayed.



**mib MIDportal** powered by **Experian**

[MIDUpdate](#) | [File Transfer](#) | [Noticeboard](#) | [S](#) | [Change Password](#)

Insurer: 508 Insurer Name: MIIC TEST INSURER 508 DA ID: DA Name:

**Policy No. MIDPOUM2POL003A**

**Policy Status: CURRENT** | Policy Start Date: 23/03/2016 | Policy End Date: 22/03/2017

**Policy Details**

Policy Type: Fleet/Motor Trade Policyholder Name: LLOYD MARKS LTD  
 Last Accessed Date: 10/08/2016 Policyholder Address: MU POL ADDRESS 1  
 TEST ADDY 2  
 TEST TOWN  
 TEST COUNTY  
 MK14 6XT  
 Policyholder Contact:

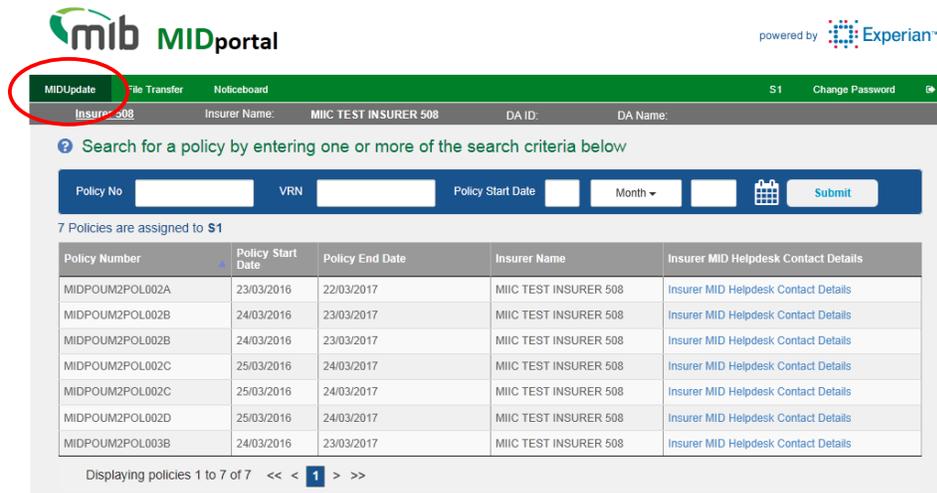
Vehicle Registration Number:  [Search](#) [Add Vehicle](#) [View/Amend Vehicle/Cover](#) [Remove vehicle added in error](#) [Request Schedule Download For Policy](#)

This Policy currently covers 1 vehicle  Show all vehicles  On Cover Only  Previously On Cover Only  Due On Cover Only

VRN	On Date	Off Date	Type	Make	Model	CC	Cover Status
MPC004A	09.08.2016	22.03.2017				00000	ON

If you have access to more than one policy, these will be displayed for you to choose from.

Please Note: Future policies will be displayed along with current policies if applicable and can be identified by the policy dates displayed.



## 4.1. Selecting a policy

Search for a policy using one of the following fields:

- Policy Number
- Vehicle Registration Number
- Policy Start Date

The scroll bar can be used to locate the required policy.

A Current version of the policy will be displayed first.

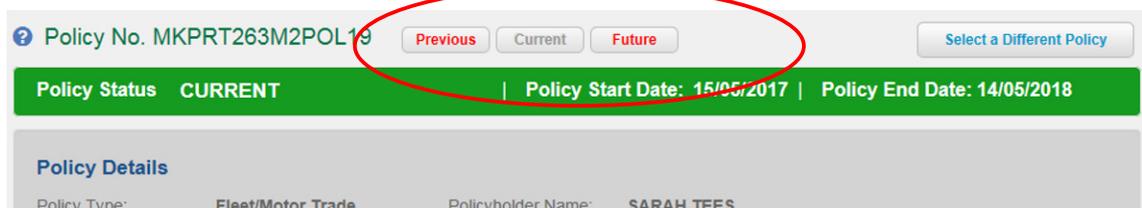
If there is not a Current version but there is a Future version, this will be displayed first.

Otherwise, the Previous version will be displayed.

The following message will be displayed if there is only a future or previous version



Navigate to other versions of the policy record by the use of the previous, current and future buttons.



Policy No. MKPRT263M2POL19 Previous Current Future Select a Different Policy

Policy Status **CURRENT** | Policy Start Date: 15/05/2017 | Policy End Date: 14/05/2018

**Policy Details**

Policy Type: **Fleet/Motor Trade** Policyholder Name: **SARAH TEES**

The cover dates and cover status of a vehicle record will be displayed on the policy version being viewed.

Please Note: A search made using a policy start date will always return the current version of the policy, this can be verified by the policy start date being displayed on screen. Other versions of the policy can be accessed using the previous and future buttons.

## 4.2. Viewing vehicle records

When a policy is selected, the page will display all the vehicles on the policy.

Fields with an arrow icon are sortable up/down by selecting on the arrow.

You can view just vehicles that are On cover Only, Previously On Cover and Due On Cover by the use of the appropriate filters.

Policy No. MIDPOUM2POL002A Select a Different Policy

**Policy Status** CURRENT | **Policy Start Date:** 23/03/2016 | **Policy End Date:** 22/03/2017

**Policy Details**

Policy Type: Fleet/Motor Trade | Policyholder Name: KLIA LINDZ PLC  
 Last Accessed Date: 10/08/2016 | Policyholder Address: MU POL ADDRESS 1  
 TEST ADDY 2  
 TEST TOWN  
 TEST COUNTY  
 MK14 6XT  
 Policyholder Contact:

Vehicle Registration Number:  Search Add Vehicle View/Amend Vehicle/Cover Remove vehicle added in error Request Schedule Download For Policy

This Policy currently covers 8 vehicles  Show all vehicles  On Cover Only  Previously On Cover Only  Due On Cover Only

VRN	On Date	Off Date	Type	Make	Model	CC	Cover Status
A1	29.07.2016	22.03.2017	CAR	MERCEDES	CL55 AMG AUTO	00000	ON
FT67109	17.05.2016	22.03.2017	CAR			00000	ON
MPC004A	09.08.2016	22.03.2017				00000	ON
MPC101A	12.05.2016	22.03.2017	CAR			00000	PREV ON
MPC101A	12.05.2016	22.03.2017	CAR	AAAAAAAAAAAAAAAA	HJHJAHHBABHHHAH	00554	PREV ON
MPC101A	12.05.2016	22.03.2017	CAR	AAAAAAAAAAAAAAAA	HJHJAHHBABHHHAH	00554	ON
MPC504A	18.05.2016	22.03.2017				00000	ON
MPC504A	18.05.2016	22.03.2017				00000	PREV ON
MPC504A	18.05.2016	22.03.2017	TRADE PLATE			00000	ON

Displaying vehicle records 1 to 13 of 13 << 1 >>

This is the number of vehicles on the **current version** of the policy

Scroll up and down to see the 50 vehicle records on this page

These volumes may not be the same as there may be more than one record for a vehicle

This is the number of vehicle records according to filters

Page through further vehicle records here

If a vehicle has been on cover on more than one occasion during the life of the policy, a list of the records will be presented. Each entry will show the On Date and Off Date, so that the correct record can be selected and then updated.

Please Note: The vehicle table displayed for a current version of the policy will also include all vehicles due on cover. Use the check box filters to view vehicles with a different cover status.

### 4.3. Adding a vehicle to a fleet policy

Select the policy you need to add the vehicle to, and select "Add Vehicle".

This will open a new page as shown below with fields that can be completed with the relevant information.

MIDUpdate | File Transfer | Noticeboard | S1 | Change Password

---

Insurer 508 | Insurer Name: MIIC TEST INSURER 508 | DA ID: | DA Name:

[Add vehicle](#)
[Back to Policy](#)

Policy No MIDPOUM2POL002B | Policy Start Date 24/03/2016 | Policy End Date 23/03/2017

**Vehicle Registration Number** XY10ABC

Trade Plate

Vehicle On Cover Date:

Vehicle Off Cover Date:

**!** The VRN XY10ABC entered does not have corresponding Make/ Model details in the MID system. Please populate the field(s) manually.

**Vehicle Details**

Vehicle Type:	<input type="text" value="CAR"/>	Derivative:	<input type="text" value="SE1.0"/>
Selected Vehicle Type:	<input type="text" value="CAR"/>	Engine Size:	<input type="text"/>
Vehicle Make:	<input type="text" value="HYUNDAI"/>	Number of Seats:	<input type="text"/>
Vehicle Model:	<input type="text" value="I10"/>	Gross Vehicle Weight:	<input type="text"/>

Submit

You must provide a vehicle registration, an on cover date and an off cover date.

The registration will be checked with the Car Data Check (CDC) database and if Make/Model details are found these will appear automatically. If the details are not found, a message will appear and you should then enter the vehicle details manually.

**!** The VRN XY10ABC entered does not have corresponding Make/ Model details in the MID system. Please populate the field(s) manually.

If the registration is a trade plate select the Trade Plate.

It is recommended that the other fields are completed where possible:

- Vehicle Type (e.g. car, motorcycle)
- Vehicle Make (e.g. Ford, Hyundai)
- Vehicle Model (e.g. Astra, i30)
- Vehicle Derivative (e.g. GLS)
- Vehicle Engine Size in cc (e.g. 1400)
- Number of Seats (for buses and minibuses)
- Gross Vehicle Weight (for HGVs).

After completing all the details, select “Submit” and the vehicle will be added.

## 4.4. Amending vehicle details

Select the vehicle you wish to update from the list displayed on screen, if the vehicle you want to update is not visible on the screen you can find the vehicle by:

- entering the complete registration or the first few characters in the Vehicle Registration Number box and select “Search”
- scrolling through the list of vehicles visible on the screen using the scroll bar on the right of the table
- paging through the list of vehicles using the page navigation buttons at the bottom of the screen

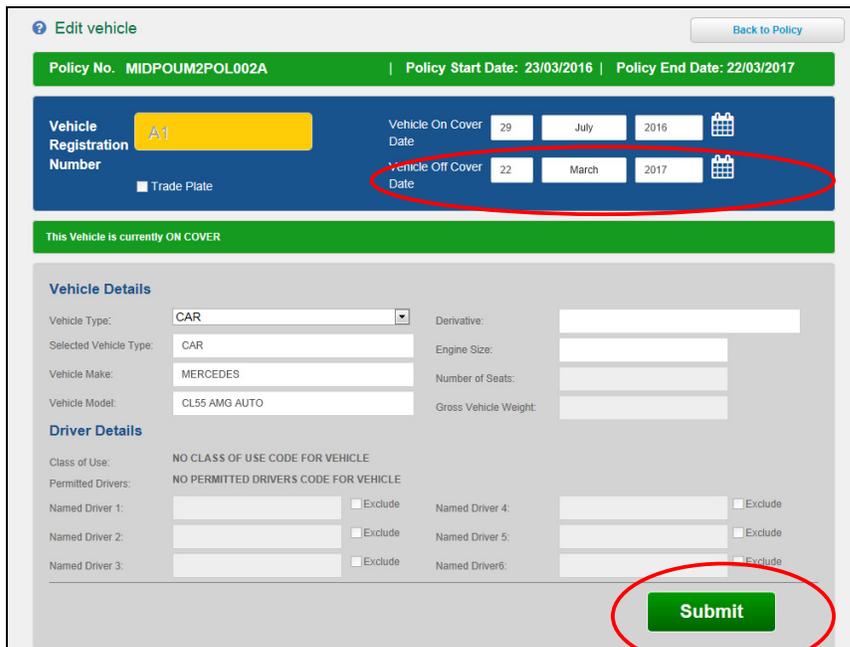
Then, select the vehicle row by hovering on it so it is highlighted in blue then select “View/Amend Vehicle/Cover”.

This will open a new page (see below) and you can amend the details.

To remove a vehicle from cover, change the vehicle off-cover date.

**Please note - when taking a vehicle off cover, please do not amend any other details on the record other than the off cover date as it will create a duplicate record on the MID. Should you wish to change other details you will need to use the ‘Remove vehicle added in error’ function and then create a NEW record with the updated details using the ‘Add Vehicle’ function.**

Select Submit when completed.



**Edit vehicle** Back to Policy

Policy No. MIDPOUM2POL002A | Policy Start Date: 23/03/2016 | Policy End Date: 22/03/2017

Vehicle Registration Number:   Trade Plate

Vehicle On Cover Date: 29 July 2016

Vehicle Off Cover Date: 22 March 2017

**This Vehicle is currently ON COVER**

**Vehicle Details**

Vehicle Type: CAR  
 Selected Vehicle Type: CAR  
 Vehicle Make: MERCEDES  
 Vehicle Model: CL55 AMG AUTO

Derivative:   
 Engine Size:   
 Number of Seats:   
 Gross Vehicle Weight:

**Driver Details**

Class of Use: NO CLASS OF USE CODE FOR VEHICLE  
 Permitted Drivers: NO PERMITTED DRIVERS CODE FOR VEHICLE

Named Driver 1:   Exclude  
 Named Driver 2:   Exclude  
 Named Driver 3:   Exclude  
 Named Driver 4:   Exclude  
 Named Driver 5:   Exclude  
 Named Driver 6:   Exclude

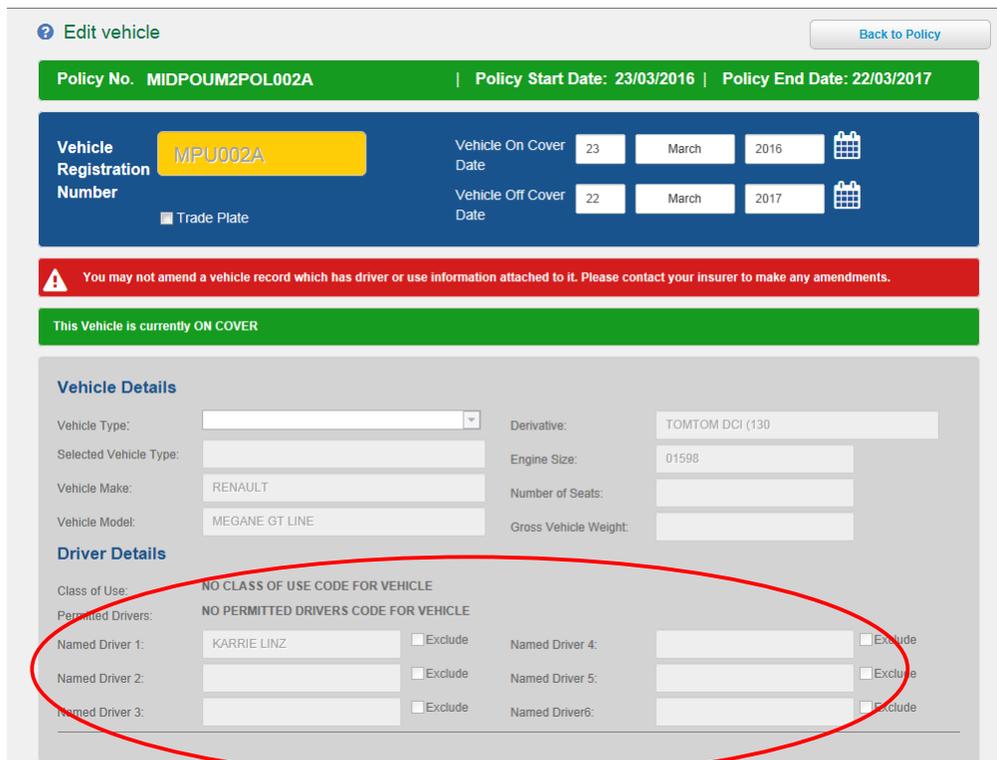
**Submit**

**The vehicle registration number cannot be changed**

If you have created a vehicle record with an incorrect vehicle registration, you will need to remove the vehicle record added in error and add a new vehicle record with the correct details.

## 4.5. Records with details that cannot be updated by policyholders

If the vehicle record has named driver details or Class of Use/Permitted Driver details please contact your insurer’s MID Helpdesk to make any amendments.



**Edit vehicle** Back to Policy

Policy No. MIDPOUM2POL002A | Policy Start Date: 23/03/2016 | Policy End Date: 22/03/2017

Vehicle Registration Number: MPUJ002A Vehicle On Cover Date: 23 March 2016 Vehicle Off Cover Date: 22 March 2017

Trade Plate

**Warning:** You may not amend a vehicle record which has driver or use information attached to it. Please contact your insurer to make any amendments.

This Vehicle is currently ON COVER

**Vehicle Details**

Vehicle Type: [Dropdown] Derivative: TOMTOM DCI (130)  
 Selected Vehicle Type: [Text] Engine Size: 01598  
 Vehicle Make: RENAULT Number of Seats: [Text]  
 Vehicle Model: MEGANE GT LINE Gross Vehicle Weight: [Text]

**Driver Details**

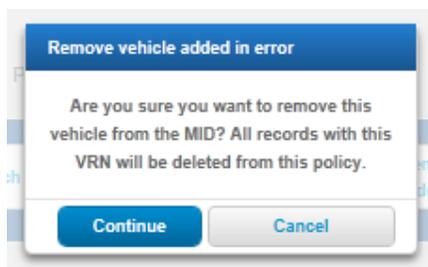
Class of Use: NO CLASS OF USE CODE FOR VEHICLE  
 Permitted Drivers: NO PERMITTED DRIVERS CODE FOR VEHICLE

Named Driver 1: KARRIE LINZ  Exclude  
 Named Driver 2: [Text]  Exclude  
 Named Driver 3: [Text]  Exclude  
 Named Driver 4: [Text]  Exclude  
 Named Driver 5: [Text]  Exclude  
 Named Driver 6: [Text]  Exclude

## 4.6. Removing a vehicle added in error

For vehicles that have come off-cover, see the ‘Amending vehicle details’ section.

If a vehicle was added to the policy in error (e.g. incorrect registration number, administration error), and you need to remove the details from the policy, select the vehicle and then select “Remove vehicle added in error” button, this will open a confirmation pop-up message.



**Remove vehicle added in error**

Are you sure you want to remove this vehicle from the MID? All records with this VRN will be deleted from this policy.

Select “Continue” and ALL records relating to the vehicle will be deleted from the policy.



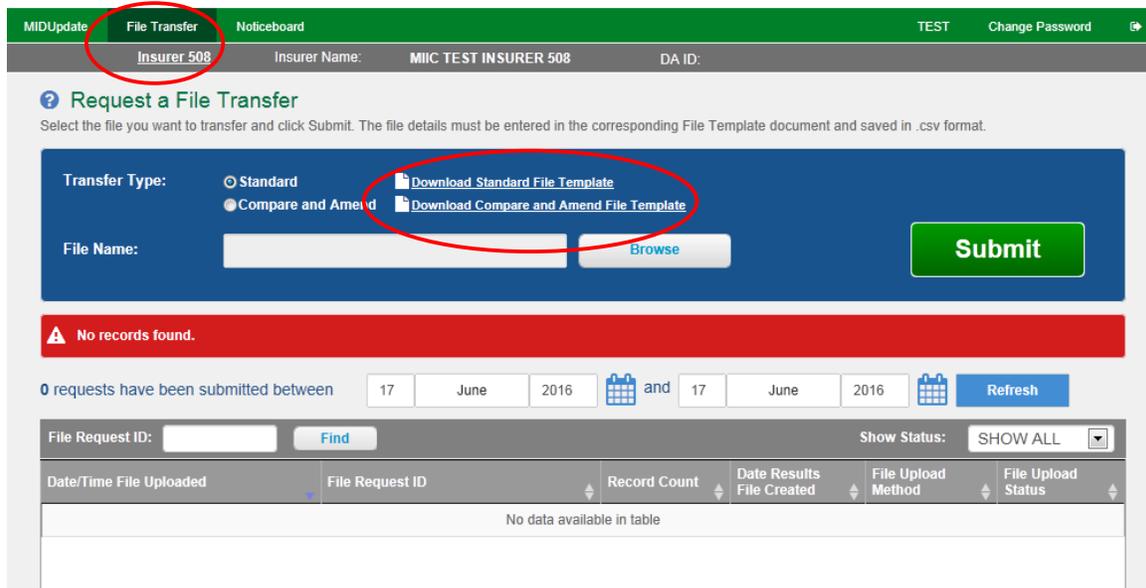
***Only use “Remove vehicle added in error” to delete a vehicle***

If you wish to remove a vehicle from cover, then use the “View/Amend Vehicle/Cover” button, and amend the vehicle off cover date.

## 5. Request a file transfer

The File Transfer tab on the main menu allows for the download of a file transfer template and the upload of a completed file in a Comma Separated Variable (CSV) format:

### 5.1. Download a file transfer template for completion

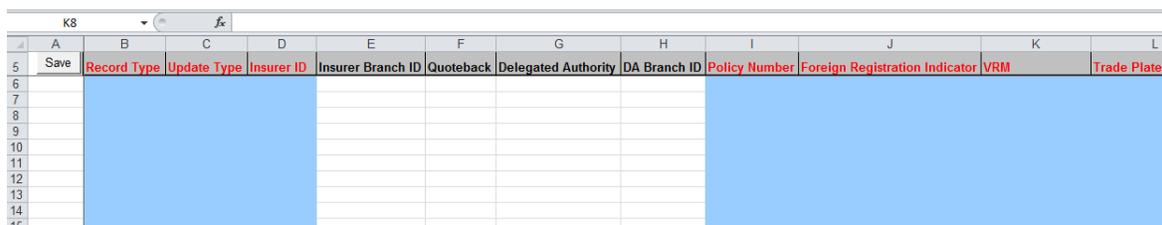


The screenshot shows the 'Request a File Transfer' page. At the top, the 'File Transfer' tab is highlighted. The user is logged in as 'Insurer 508'. The page title is 'Request a File Transfer'. Below the title, there is a form with two radio buttons: 'Standard' (selected) and 'Compare and Amend'. Under 'Standard', there are two links: 'Download Standard File Template' and 'Download Compare and Amend File Template'. The 'Download Standard File Template' link is circled in red. There is a 'File Name' input field, a 'Browse' button, and a green 'Submit' button. Below the form, there is a red banner that says 'No records found.' Below that, there is a date range selector showing '17 June 2016' and '17 June 2016' with a 'Refresh' button. At the bottom, there is a table with columns: 'Date/Time File Uploaded', 'File Request ID', 'Record Count', 'Date Results File Created', 'File Upload Method', and 'File Upload Status'. The table is empty and contains the text 'No data available in table'.

Two file formats are available for selection; the recommended one is Standard File Template (SFT).

With SFT you can send details of new vehicles and amendments to existing records and you can delete records added in error. Many vehicle records can be included in a single file with a different record type used for each type of update.

Select "Download Standard File Template"; you have an option to open or save the template. It is recommended that you **save** the template in Excel so you can access it on your own computer at any time. Please refer to the Appendix A for further details.



	Save	Record Type	Update Type	Insurer ID	Insurer Branch ID	Quoteback	Delegated Authority	DA Branch ID	Policy Number	Foreign Registration Indicator	VRM	Trade Plate In
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												

**Note - Some organisations have security restrictions on downloading files. You may need to request assistance from your insurer's MIDUpdate Helpdesk or your IT department if this happens.**

The blue fields with **red** headings at the top of the template are mandatory:

- Record Type (this will always be V for vehicle records)
- Update Type (this will be N (New), A (Amend) or delete. Delete may be “D” for deleting all records for a vehicle or “O” for deleting a single record)
- Policy number
- VRM (Vehicle Registration Mark/Number)
- Trade Plate Indicator, which must always be populated – either with T (Trade Plate) or U for a standard UK registration.
- The Foreign Registration Indicator must always be U
- Vehicle On-date as dd/mm/yyyy
- Vehicle Off-date as dd/mm/yyyy

The policy number must be included for every single vehicle record. This allows you to send data for multiple policies for the same insurer in the same file.

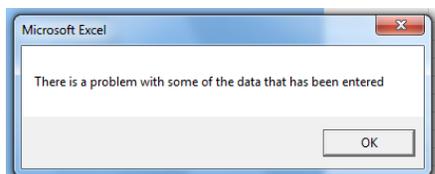
It is recommended that the other fields (with **blue** headings) are also completed:

- Vehicle Type (e.g. car, van)
- Vehicle Make (e.g. Ford, Hyundai)
- Vehicle Model (e.g. Astra, i30)
- Vehicle Derivative (e.g. GLS)
- Vehicle Engine Size (e.g. 1400)
- Number of Seats (for buses and minibuses)
- Gross Vehicle Weight (for HGVs)

(Leave the fields with **orange** and **black** headings blank).

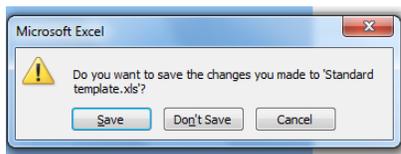
## 5.2. Saving the file

When the fields have been completed for the vehicle records, select **Save** in the template (**cell A5**) and the information will be checked. If there are validation errors you will get the following message, and you need to correct the data.



If there are no errors, you need to follow the prompt to name the file and save the file as a CSV type (.csv) ready for uploading to the MID – See the “Locate and submit a file” section.

When you close the workbook, you will be asked:



You do not need to save the file when closing, but if you want to keep a copy of the data or re-use the data at a later date, it is recommended that the file is saved as an Excel workbook (.xls) so that it can be easily opened and viewed. To do this, change the filename (so that the downloaded “empty” standard template is not saved with data in it) and select “Save” to save the workbook.

### 5.3. Copying the data and re-using the template

Details about copying the data and re-using the template are in Appendix A.

### 5.4. Updating vehicles using Standard File Transfer (SFT)

For SFT files, only new vehicles or amended information i.e. a vehicle off cover date, should be uploaded. It is not necessary to include all details of vehicles in your fleet as this could lead to incorrect information on the MID.

A NEW record must be uploaded when a vehicle enters the fleet and is not on the MID.

A NEW record should also be uploaded when further periods of cover for the same vehicle occur.

An AMEND record type must be uploaded when a vehicle leaves the fleet and the record on the MID requires the off cover date to be changed.

A Delete record should only be used when you need to remove records for a vehicle. .

Further details on updating the MID using SFT can be found in Appendix B.

## 5.5. Locate and submit a file

The File Transfer function will allow you to select a file for submitting vehicle records to the MID.

Ensure you have saved the completed CSV file on your computer before closing it and note the location where you saved the file.

Insurer 508 Insurer Name: MIIC TEST INSURER 508 DA ID:

**Request a File Transfer**  
Select the file you want to transfer and click Submit. The file details must be entered in the corresponding File Template document and saved in .csv format.

Transfer Type:  Standard [Download Standard File Template](#)  
 Compare and Amend [Download Compare and Amend File Template](#)

File Name:

57 requests have been submitted between 12 May 2016 and 20 June 2016

Date/Time File Uploaded	File Request ID	Record Count	DA ID	User ID	Date Results File Created	File Upload Method	File Upload Status
12/05/2016 16:16:58	<a href="#">1463066166730_01_343</a>	1		S1	12/05/2016 16:22:02	Attended/Unattended	COMPLETE
12/05/2016 16:05:57	1463065543061_01_909	1		S1		Attended/Unattended	RECEIVED

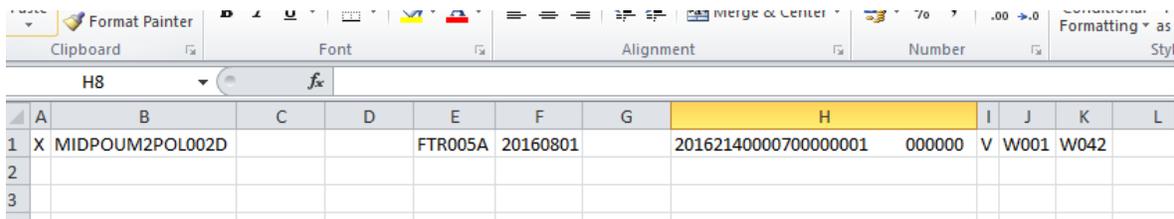
1. Select the Transfer Type as “Standard” (the recommended method) (see A)
2. Select ‘Browse’ to find the file saved on your computer (see B)
3. Select “Submit” to send the file to the MID

When a file is successfully submitted, a message is displayed and a “Results File” email is sent showing the File Request ID assigned. Where the file format is not correct, a “Results File” email is sent to advise this is the case.

A Results file for a successful load will show “THIS FILE HAS BEEN SUCCESSFULLY LOADED”:

	A	B	C	D	E	F	G
1	X		THIS FILE HAS BEEN SUCCESSFULLY LOADED				
2							

A Results file with errors and warnings will show the error and warning codes.



	A	B	C	D	E	F	G	H	I	J	K	L
1	X	MIDPOUM2POL002D			FTR005A	20160801		20162140000700000001	000000	V	W001	W042
2												
3												

It is important that errors and warnings are managed, to ensure the vehicle details are on the MID and the information is correct. Vehicle details on the MID are used by law enforcement agencies for the purpose of confirming insurance details.

An explanation of errors and warnings is available to view at <https://www.midportal.org.uk/media/4006/errorwarn.pdf> and in Appendix C.

## 5.6. View the status of a file

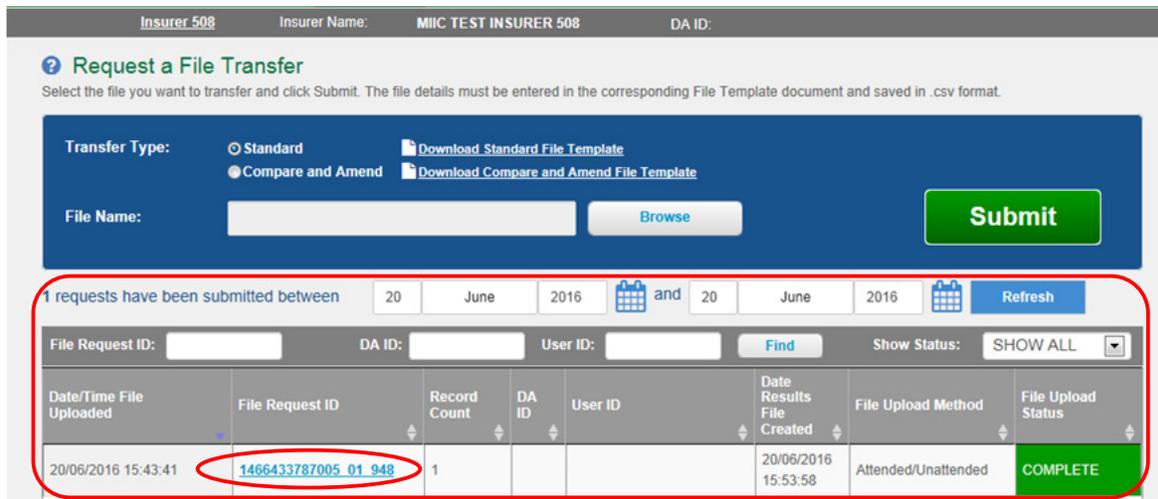
On the File Transfer screen you can monitor the progress of a file you have submitted, this will by default show the files submitted on today's date.

You can use the date fields to show the files you submitted up to 40 days ago. Ensure you select "Refresh" to activate the new date range.

Use the 'Show status' filter to look at files received, processing, on hold, complete and rejected. The default view is "Show All".

## 5.7. View a summary of a file request and export a results file

You can view a summary of your file by selecting the File Request ID number



Insurer 508 Insurer Name: MIIC TEST INSURER 508 DA ID:

**Request a File Transfer**  
Select the file you want to transfer and click Submit. The file details must be entered in the corresponding File Template document and saved in .csv format.

Transfer Type:  Standard  Compare and Amend

Download Standard File Template  
Download Compare and Amend File Template

File Name:

1 requests have been submitted between 20 June 2016 and 20 June 2016

File Request ID:  DA ID:  User ID:   Show Status: SHOW ALL

Date/Time File Uploaded	File Request ID	Record Count	DA ID	User ID	Date Results File Created	File Upload Method	File Upload Status
20/06/2016 15:43:41	1466433787005_01_948	1			20/06/2016 15:53:58	Attended/Unattended	COMPLETE

This will display the details of the file results as shown below:

User Admin MIDUpdate File Transfer Noticeboard

Insurer: 001 Insurer Name: INSURER 001 LN1 DA ID:

File Request ID 1458213124512\_01\_765 [Back to File Transfer](#)

### File Summary

No. of records in file: 46

- Accepted 0 (0%)
- Rejected with Errors 46 (100%)
- Accepted with Warnings 0 (0%)



### File Details

**File Status: ACCEPTED WITH ERRORS**

File Received on Server: 17/03/2016 11:12:33

File Transfer Began: 17/03/2016 11:12:33

File Transfer Completed: 17/03/2016 11:12:35

Sent to MID: 28/03/2016 07:06:03

Last Status Changed: [G99 to H10](#)

Change Made on: 28/03/2016 07:06:03 Updated By: MIDF010

#### Top 5 Errors

Code	Status
<a href="#">E079</a>	Update Type on Vehicle Record is N and Existing Record Found.

#### Top 5 Warnings

Code	Status
<a href="#">W042</a>	The First Numeric Must Not Be Zero.

Further details of the status of a file can be seen by selecting any field that is blue in colour and underlined e.g.

[G99 to H10](#)

13 Results In Progress

**Error Code E079** Close

The update submitted on the record is "N" for New but an existing version of the record has been found on MID. The data should be resubmitted as an "A" (Amend) record, if a change to the vehicle was required.

If you need a copy of a results file you can export this by selecting "Export Results file".

User Admin MIDUpdate File Transfer Noticeboard

Insurer 001 Insurer Name: INSURER 001 LN1 DA ID:

File Request ID 1458213124512\_01\_765 [Back to File Transfer](#)

**File Summary**

No. of records in file: 46

- Accepted 0 (0%)
- Rejected with Errors 46 (100%)
- Accepted with Warnings 0 (0%)

**File Details**

File Status: **ACCEPTED WITH ERRORS**

File Received on Server: 17/03/2016 11:12:33

File Transfer Began: 17/03/2016 11:12:33

File Transfer Completed: 17/03/2016 11:12:35

Sent to MID: 28/03/2016 07:06:03

Last Status Changed: [G99](#) to [H10](#)

Change Made on: 28/03/2016 07:06:03 Updated By: MIDF010

**Top 5 Errors**

Code	Status
<a href="#">E079</a>	Update Type on Vehicle Record is N and Existing Record Found.

**Top 5 Warnings**

Code	Status
<a href="#">W042</a>	The First Numeric Must Not Be Zero.

[Export Results File](#)

You will be prompted to confirm if you want the Results File to be opened or saved:

Do you want to open or save 508\_1470046995388\_01\_897.CSV from midportal.org.uk?

Open Save Cancel

The file will be of the following format if there are any errors or warnings, showing the Policy number, the registration, the date the file was uploaded and the error/warning codes. More information on the error/warning codes is available in Appendix C.

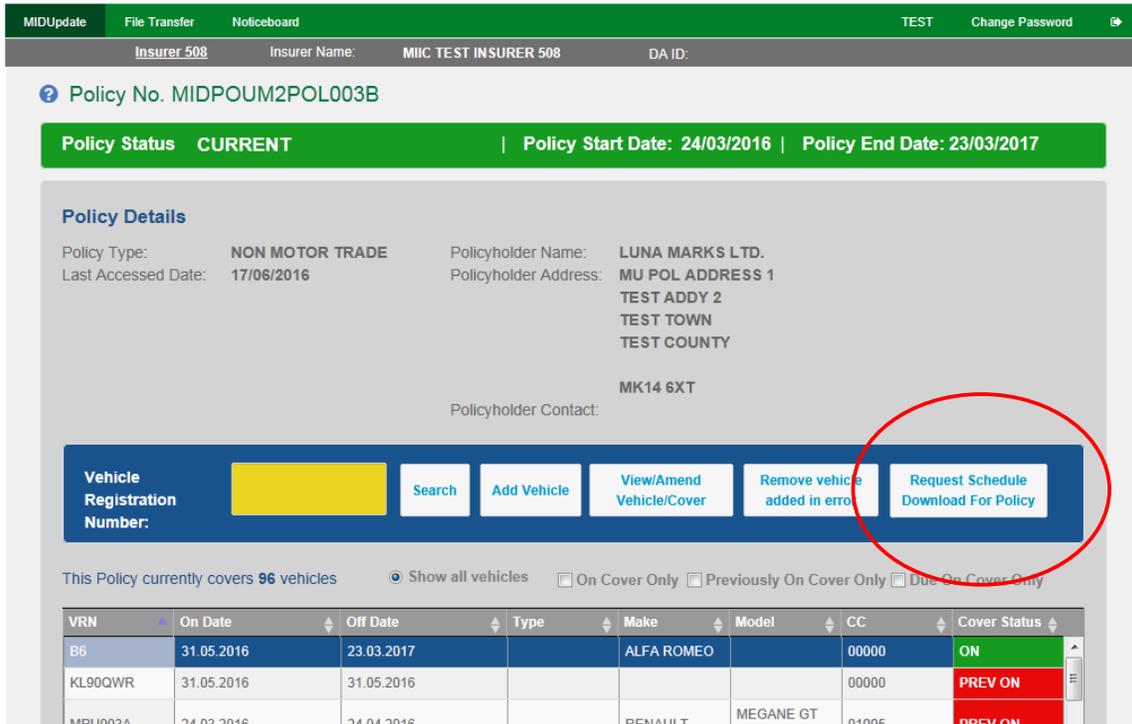
	A	B	C	D	E	F	G	H	I	J	K	L
1	X	MIDPOUM2POL002D			FTR005A	20160801		20162140000700000001	000000	V	W001	W042
2												
3												

Or for successful load:

	A	B	C	D	E	F	G	H	I	J	
1	X	THIS FILE HAS BEEN SUCCESSFULLY LOADED									
2											
3											

## 6. Download a vehicle schedule

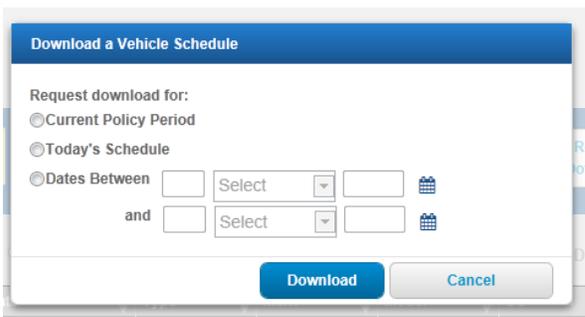
In MIDUpdate, on the Policy display screen select “Request Schedule Download For Policy”.



The screenshot shows the MIDUpdate interface for a policy. At the top, there are navigation tabs: MIDUpdate, File Transfer, Noticeboard, TEST, and Change Password. Below this, the Insurer Name is MIIC TEST INSURER 508 and the DA ID is displayed. The Policy No. is MIDPOUM2POL003B. A green bar indicates the Policy Status is CURRENT, with a start date of 24/03/2016 and an end date of 23/03/2017. The Policy Details section shows the Policy Type as NON MOTOR TRADE, Policyholder Name as LUNA MARKS LTD., and Last Accessed Date as 17/06/2016. The Policyholder Address is MU POL ADDRESS 1, TEST ADDY 2, TEST TOWN, TEST COUNTY, and the contact is MK14 6XT. A blue bar contains several buttons: Vehicle Registration Number (with a yellow input field), Search, Add Vehicle, View/Amend Vehicle/Cover, Remove vehicle added in error, and Request Schedule Download For Policy (circled in red). Below this bar, there are checkboxes for 'Show all vehicles', 'On Cover Only', 'Previously On Cover Only', and 'Due On Cover Only'. A table lists the vehicles covered by the policy:

VRN	On Date	Off Date	Type	Make	Model	CC	Cover Status
B6	31.05.2016	23.03.2017		ALFA ROMEO		00000	ON
KL90QWR	31.05.2016	31.05.2016				00000	PREV ON
MPU003A	24.03.2016	24.04.2016		RENAULT	MEGANE GT	01995	PREV ON

This option will display a pop-up box which will allow the submission of a request for a Vehicle Schedule as shown below



The pop-up box is titled 'Download a Vehicle Schedule'. It contains the following options:

- Request download for:
  - Current Policy Period
  - Today's Schedule
  - Dates Between
    - and

The 'Dates Between' section includes two date pickers and a dropdown menu for each. At the bottom, there are 'Download' and 'Cancel' buttons.

After selecting “Download” you will get the option to open and/or save the file which is named in the format: “RSDownloadM\_DD\_YYYY.csv”

This download is in the following format which includes headers for columns:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Policy Number	Policyholder Name													
2	MIDPOUM2POL003B	LUNA MARKS LTD.													
3		Vehicle Registration Number	Trade Plate Indicator	Vehicle Type	Vehicle Make	Vehicle Model	Vehicle Derivative	Vehicle Engine Size	Number of Seats	Gross Vehicle Weight	Vehicle Code	Vehicle On Date	Vehicle Off Date	Last Amended Date	
4		B6	U		ALFA ROMEO				0	0	0	20160531	20170323	20160531	
5		MPU003D	U		SEAT	LEON SE TSI 110		1197	0	0	45063380	20160429	20170323	20160411	
6		MPU003D	U	OTHER	SEAT	LEON SE TSI 110		45444	0	0		20160429	20170323	20160511	
7		MPU003E	U		VOLVO	C70 SE D4 (C/E/CABRIO)		1984	0	0	54639301	20160430	20161129	20160411	
8		MPU009Q	U	CAR	FORD	FIESTA		0	0	0		20160428	20170323	20160428	
9		NEW1	U	CAR	FERRARI	458 ITALIA DCT		0	0	0		20160511	20160630	20160511	

The file can be filtered by On Date and Off Date to view vehicles that are no longer on cover, currently on cover and due on cover. This CSV file can be printed if a printed copy of the schedule is required.

## Appendix A - Copying the data and re-using the Excel template

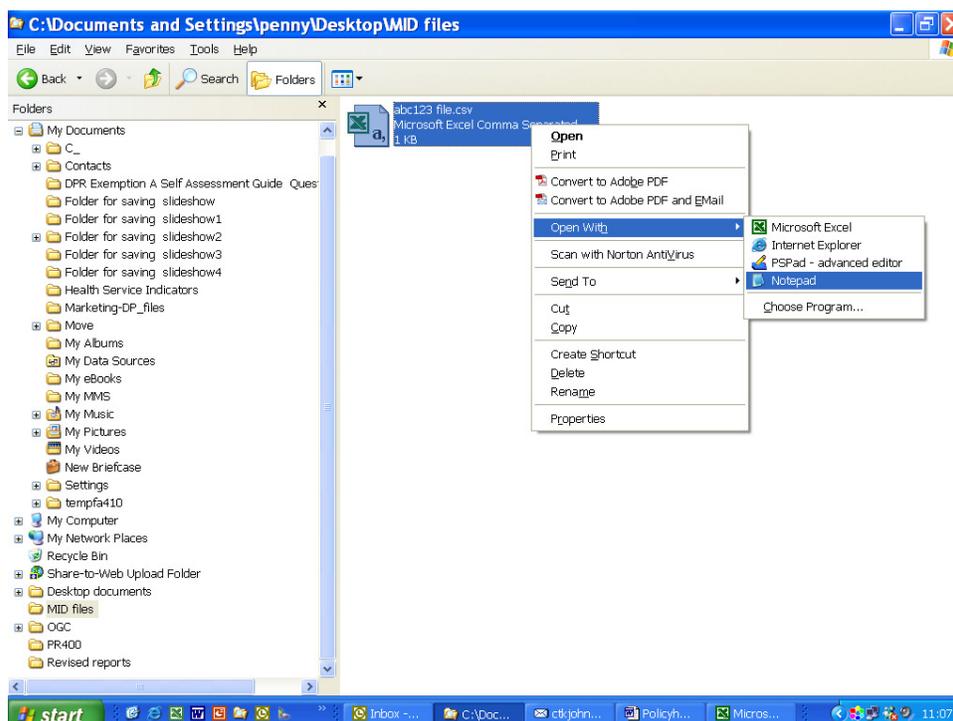
The MID data Excel template is “protected”, so that the fields of data are checked and the validation of the file is not lost. It is not possible to copy a row of data and paste it into another row (or another copy of the template). If you wish to copy the data for a particular vehicle (e.g. to create an “Amend” record) you will need to use the original file, amend it and save the changes with a different filename. This can be done in one of two ways:

- Amend the CSV file in “Notepad” rather than Excel
- Use the previous Excel file saved as a template and re-save it with a different name

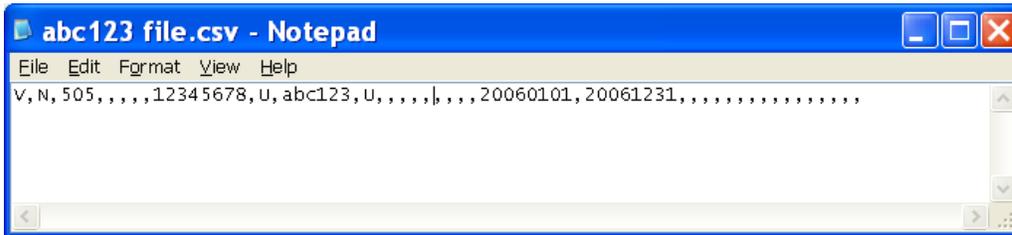
### 1. Amending the CSV in “Notepad”

Step 1 – when you create the “New” record, save the file as a CSV as explained in the “Saving the file” section

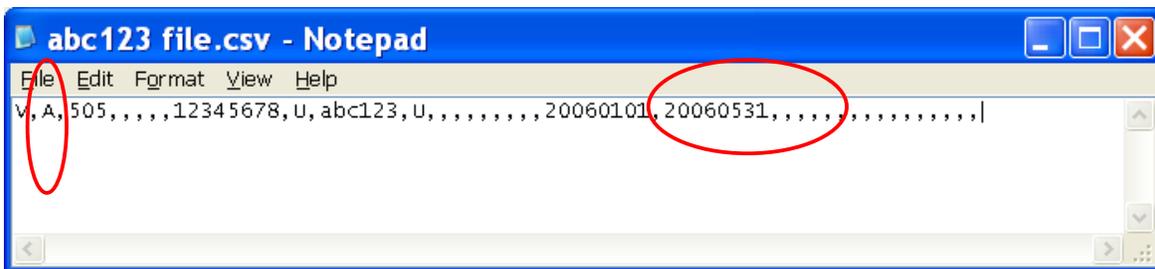
Step 2 – when you want to view or re-use the contents of the file, use “Explorer” to locate the file. Open the file using “Notepad” rather than Excel. You can do this by right-clicking on the file and selecting “Open with ...” and a Notepad option (see below).



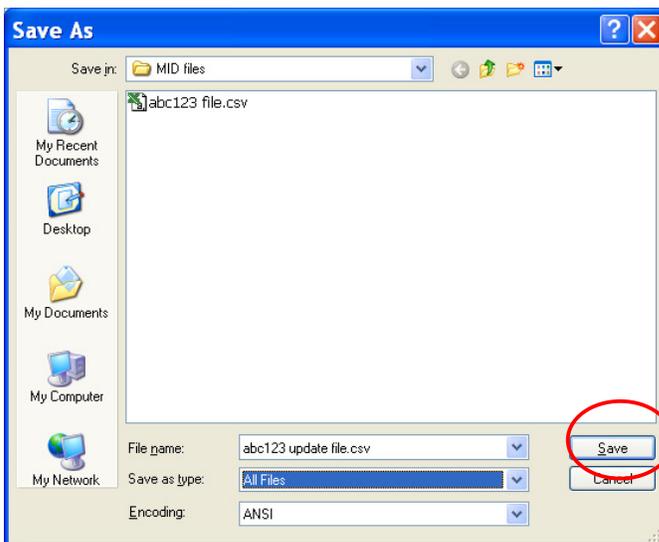
This will open the file as below. As long as you do not remove any commas or change data incorrectly, this file can be used as the basis for the updated record.



Step 3 – The example below shows vehicle ABC 123 having a change to an off cover date of 20060531 by the use of a change to the record type of A for Amend . No other changes to the record are required.



Step 4 – the file should be saved as a CSV file ( N.B. the file will not be validated) by typing “.csv” after the file name and ensuring the file type is either CSV or All files. If the file defaults to “.txt” you must change it as the MID will not accept it.



It is also possible to merge multiple files together using this approach, simply by copying and pasting the lines of text in the CSV file together, as long as the format is correctly retained.

## 2. Re-using the template

Step 1 – when you create the “New” record, save the file as an Excel file template (.xls) as explained in “Saving the file” as well as a CSV (.csv version) (remember that you cannot submit a .xls version to the MID).

Step 2 – you can now re-use the file when you wish to change it, simply by opening the Excel (.xls) file as normal and changing the necessary fields.

Step 3 – In order to change the vehicle record, you must change the update type (currently “N”) to “A” (Amend). If, for example the vehicle ceases to be on cover on 31<sup>st</sup> May 2006, you should change the off date to 31/5/06 – (which will be changed to 20060531 as usual by the template).

Step 4 - The file can then be saved as a CSV for upload to the MID using the “Save” button in cell A5 to validate it and save it.

## Appendix B - Updating vehicle schedules via Standard File Transfer (SFT)

### Examples

**First file loaded** – the vehicle record should be set to N (for New), to add it to the MID.

1/1/06 \_\_\_\_\_ 31/12/06 (N) VRM1

**Second file loaded** – An existing vehicle is taken off cover via an Amend record (A) and another added via a New record (N).

1/1/06 \_\_\_\_\_ 31/5/06 (A) VRM1

3/3/03 \_\_\_\_\_ 30/6/06 (N) VRM2

**Result: Records relating to VRM1 will have the off date amended to 31/05/16 these will remain on the MID with the new off date.**

### Correcting incorrect vehicle cover dates

If there is a record on the MID with incorrect cover dates (this can be the on or off date or both) then you will need to delete the record and replace it with a New record with the correct cover dates.

Please note this is not the method used when simply taking a vehicle off cover as only an Amend record is required with the new off cover date

### Extending vehicle cover dates

If there is a record with an off cover date that needs to be extended then you will need to submit a further New record with on cover and off cover dates for the extended period.

Please note in this scenario the on date in the record should not be the date of the original record loaded to the MID but the start date of the extended period.

### Changing vehicle details

Where vehicle details change partway through the cover period (i.e. the engine size increases) and this change needs to be reflected on the MID then you will need to submit an amend record with an off cover date of when the change took place and an off cover date that matches the existing record.

## Appendix C - Errors and Warning codes and Areas to investigate

For the most up to date Errors and Warning codes please check the help section on the MIDportal website <https://www.midportal.org.uk/media/4006/errorwarn.pdf>.

Error / Warning Code	Description	Areas to investigate
E001	FIRST RECORD IN FILE NOT RECORD TYPE H OR B	Check that the first record in the file is a Header record and begins with the letter "H" for a MID1 file or "B" for a MID2 file.
E002	SUPPLIER TYPE NOT I OR D	The sixth character of the Header record should be an "I" to indicate an Insurer or "D" to indicate a Delegated Authority.
E003	SUPPLIER ID NOT KNOWN	This is a 3 digit number in the Header record that tells MID whom the file is being sent by. This is often referred to as an "Insurer ID" or a "DA ID". This number should match your own unique Supplier ID.
E004	INVALID TEST INDICATOR	This should be set to "1" for a test transmission or "0" for a Live transmission.
E005	INVALID FILE SEQUENCE NUMBER	The sequence number in the Header and Trailer record should match, if they do not this error will be generated.
E006	FILE NUMBER OUT OF SEQUENCE	The file sequence number is a field in the header record and has to be incremented by 1 for each file, except if all records in a file were previously rejected. The file sequence number field is right justified with leading zeroes. If this number is not the next expected sequence number this error will be reported.
E007	INVALID FILE PRODUCTION DATE	The file production date is in header and has to be equal or greater than the last file production date reported, if this error has been reported this may not be the case.
E008	FILE PRODUCTION DATE IN THE FUTURE	This error will be produced if the File Production Date is greater than the current date.
E009	LAST RECORD IN FILE NOT RECORD TYPE T OR Z	Check that the last record in the file is a Trailer record and begins with the letter "T" for a MID1 file or "Z" for a MID2 file.

E010	NON NUMERIC RECORD COUNT	The record count is characters 8-16 of the Trailer record and is right justified with leading zeroes. This field reports the total number of records that the MID should be expecting in the file. If this error has been reported check that the field does contain letters or that the field is not incomplete. This will stop the file from processing and no records within the file will be accepted.
E012	INVALID FILE VERSION NUMBER	This refers to the File Version Number in the Header record. This is a mandatory field and must show 0001.
E013	SITE NUMBER NOT KNOWN	Some insurers/delegated authorities have different sites set up for submitting data and this number should match the corresponding number that the file is being submitted for. If you do not use multiple sites then this field will still have to be completed and will probably be "001" for an insurer and "801" for a delegated authority.
E014	INVALID RECORD TYPE	The first character of each record indicates the record type. The valid record types are as follows: H – MID 1 Header Record B – MID 2 Header Record T – MID 1 Trailer Record Z – MID 2 Trailer Record P – MID 1 Policy Record F – MID 2 Policy Record E – MID 1 Short Form Record V – MID 2 Vehicle Record
E015	UPDATE TYPE OF POLICY RECORD NOT N, A, D OR C	The update type is the second character of each record. The valid update types are as follows: N – New A – Amend D – Delete R – Renewal for Policy Record
E016	INSURER ID NOT KNOWN	This field identifies which underwriting insurer the update is relevant to. If the record is being sent by an insurer who is supplying any update for their own policy, this number should be their own ID. If a delegated authority that has authority to supply data on behalf of an insurer is making the update, this field should be populated with the relevant insurer ID.

E017	DELEGATED AUTHORITY ID NOT KNOWN	If an insurer is submitting the file this field should be left blank. If the file is being submitted by a delegated authority this field should be populated with the 3 digit delegated authority ID. This error may indicate that a DA is not authorised to supply for a particular insurer.
E018	DELEGATED AUTHORITY BRANCH ID NOT KNOWN	This refers to the Delegated Authority's branch ID in policy record being incorrect. This field is optional and should be left blank if not being used, however if the field is being used the data entered in this field should be checked against the DA's branch ID.
E019	INVALID POLICY NUMBER	This refers to the policy number field in the policy record. This error will be generated if the field is populated with either all blanks or all zeroes or a combination of both.
E020	INVALID VEHICLE REGISTRATION MARK FORMAT	The vehicle registration mark must be in a valid Great Britain, Northern Ireland, Channel Islands or Isle of Man registration format otherwise the record will be rejected. Valid vehicle registration formats can be found in Appendix C of the Functional Spec. Non-UK registration formats will not cause the record to reject provided that the field "Foreign Registration Format" is populated with an "F".
E021	INVALID PERMITTED DRIVER CODE	This field must be populated with either a Permitted Driver Code used by the insurer (previously submitted to Experian) or be a code on default permitted driver code list.
E022	PERMITTED DRIVER CODE NOT ON LIST 13	This 2 character code must either exist on the "Instep Server Standard Code List 13" (see appendix C of Functional Spec) or on the insurer's own code list that has previously been submitted to Experian.
E023	PARTY POLICY CONTROL COUNT OUT OF SEQUENCE	The Party Policy Control Count (PPCC) is a field that has to be incremented by 1 for each version of a policy. If this PPCC submitted is not the next expected this error would be reported. Where a record was rejected, the rejected PPCC must be re-used.

E024	INVALID CLASS OF USE CODE	This 3 character code must exist on the insurer's own code list that has previously been supplied to Experian.
E025	INVALID EFFECTIVE START DATE	This error indicates that the start date does not follow the format CCYYMMDD, for example 20041231.
E026	INVALID DATE OF EXPIRY	This error indicates that the expiry date does not follow the format CCYYMMDD, for example 20041231.
E027	INVALID CANCELLATION/LAPSE INDICATOR	If the policy is not being cancelled or lapsed this field should be left as a space. If the policy is being cancelled or lapsed one of the following values must be used. C – Cancellation L – Lapse
E028	POLICYHOLDER NAME NOT PRESENT	This field must be completed and be at least 2 characters in length.
E029	ADDRESS LINE 1 NOT PRESENT	This field must be completed; at least Address Line 1 must be present.
E030	DRIVING OTHER CARS NOT Y OR N	This field must be either "Y" for yes, "N" for no or space. If a company this must be set to space.
E031	NUMBER OF NAMED DRIVERS NOT IN RANGE 0-6	This field must be 0 to indicate no Named Drivers are present, or a number in the range 1-6.
E032	INVALID FOREIGN REGISTRATION INDICATOR	This field must be set to "F" to indicate a foreign vehicle registration format or "U" to indicate a UK vehicle registration format.
E033	NAMED DRIVER NAME NOT PRESENT	If indicated on the record that there are Named Drivers then this field will be expected to be completed the same number of times indicated in the number of named drivers field. This field must be at least 2 characters in length.
E034	INVALID COMPANY NAME INDICATOR	This field must be populated with either a "C" to indicate that the policyholder is a company/partnership, or "P" to indicate that the policyholder is a person.
E035	UPDATE TYPE IS A AND EXISTING RECORD NOT FOUND	This error is returned when an Amend record is submitted and no corresponding existing record is found on the MID. This may indicate that the original New record was not accepted.

E036	INVALID RECORD COUNT ON TRAILER RECORD	The record count is characters in the Trailer record and is right justified with leading zeroes. This field reports the total number of records that the MID should be expecting in the file. If this field does not match the total number of records in the file (including the Header and Trailer records) this error will be produced.
E037	INVALID FILE PRODUCTION TIME	This field must be in a valid time format HHMM (24-hour clock) or zeroes if not present.
E038	INPUT RECORD TOO LONG	The record submitted is longer in length than specified in the functional spec and cannot process, as it does not confirm with the acceptable format.
E039	VEHICLE INSTEP CODE NOT KNOWN	The Instep Server Standard Code identifies vehicle make and model. The full code must be supplied (8 characters in length) otherwise the field must be populated with zeroes. If the Vehicle Make and Model is also present in the record, the Instep Code will be used.
E040	VEHICLE COVER TYPE NOT KNOWN	Will only be used at present to indicate that a vehicle is laid up and has no RTA cover. If this field is being populated then it must be one of the following values: Accidental Damage, Fire & Theft - 05 Fire & Theft Only - 04 Fire Only - 03 Suspended – Accidental Damage, Fire & Theft - 18 Suspended – Fire & Theft - 20 Suspended – No Cover – 19
E041	NO. OF NAMED DRIVERS FIELD DOES NOT MATCH DRIVERS	The number of Named Drivers that has been indicated in the Number of Named Drivers field does not match the number of details actually submitted for named drivers.
E042	INVALID EXCLUDED DRIVER FLAG	This field must be populated with “E” to indicate that the Named Driver is excluded from driving under the policy otherwise this should be populated with a space.
E043	EFFECTIVE START AND EXPIRY DATE MUST BE THE SAME	This error is returned in respect of a long form delete, cancellation or lapse. For these records the effective and expiry dates must be the same.

E044	SITE INCORRECT FOR SOURCE OF DATA	This is a field used at the end of the header record in which a “password” is used as a method of confirming the send is authorised to send data to us. This “password must match the agreed format that has been provided to Experian.
E045	ANOTHER RECORD IN THIS POLICY SET WAS REJECTED	This relates to multiple vehicle policy sets. This error will occur when there is error on of the policy amendments, all amendments for that for that policy record will fail. This error will probably be accompanied by at least one other which has caused this error to be produced.
E047	POLICY DETAILS NOT THE SAME THROUGHOUT POLICY SET	Some details in the update are not consistent with other details in this policy set, such as PPCC or dates etc, and cannot be accepted.
E048	UPDATE TYPE IS N AND EXISTING RECORD FOUND	The update submitted on the policy record is “N” for new but an existing version of the record has been found on MID.
E049	BACKDATED ENDORSEMENTS ARE NOT PERMITTED	This error will occur when policy amendment is sent to load with an effective date prior to the last effective date of a record loaded for that policy.
E050	NO MATCHING RECORD FOUND FOR DELETE	The policy record submitted has attempted to Delete a record that has not been found on MID. This may indicate that the original record or an amendment was not accepted.
E051	INCORRECT ADDITIONAL DRIVER IND – LESS THAN 6 NAMED DRIVERS	This field must be populated with “Y” to indicate that there are named drivers details or else a space if there are no additional drivers.
E052	SHORT FORM CANCELLATION WITH FUTURE DATE	A short form cancellation cannot be future dated; this error indicates that the date submitted is in the future.
E056	ADDITIONAL DRIVER INDICATOR NOT = Y OR SPACE	The Additional Drivers Indicator is used to indicate that there are more than 6 named drivers insured to drive under the policy. This field must “Y” for Yes or a space. This field must not be populated with “Y” unless all 6 driver positions have already been filled.
E057	DUPLICATE VEHICLES IN POLICY SET	This is a MID 1 error only and this error indicates that that same vehicle has been sent in more than once in the same policy set.

E058	MORE THAN ONE TRAILER RECORD FOUND	This error indicates that there were two or more trailer records found in the file submitted. If any other records begin "T" or "Z" this record will be recognised as a trailer record.
E059	MORE THAN ONE HEADER RECORD FOUND	This error indicates that there were two or more header records found in the file submitted. If any other records begin "H" or "B" this record will be recognised as a header record.
E060	TRAILER RECORD NOT FOUND	This error has been generated because MID could not find a trailer record in the file submitted. This maybe because the last record in the file is not a trailer record or that the trailer record has an incorrect record type.
E061	HEADER RECORD NOT FOUND	This error has been generated because MID could not find a header record in the file submitted. This maybe because the first record in the file is not a header record or that the header record has an incorrect record type.
E063	CANCELLATION/LAPSE FOR UNKNOWN VEHICLE	The record submitted has attempted to Cancel/Lapse a record that has not been found on MID. This may indicate that the original record or an amendment was not accepted.
E064	CANCELLATION/LAPSE FOR DIFFERENT NUMBER OF VEHICLES	This error maybe produced if trying to cancel a vehicle from a multiple vehicle policy set that has not been loaded to the policy previously.
E066	LONG FORM CANCEL/LAPSE CANNOT BE BACK DATED	A cancellation/lapse record has been submitted in long form format but has a date prior to that of the last amendment.
E067	EXPIRY DATE EARLIER THAN EFFECTIVE DATE	The expiry date of a record may not be prior to the effective date; this error indicates that this is the case.
E068	ATTEMPT TO CANCEL AN ALREADY CANCELLED POLICY	A record to cancel a policy has been submitted for a policy that has already been cancelled.
E069	FIRST RECORD IN FILE NOT RECORD TYPE B	This error indicates that the correct Header record could not be found in the MID 2 file submitted. This maybe because the first record in the file is not a header record or that the header record has the record type "H".

E070	INVALID TRADE PLATE INDICATOR	This field must be populated with “T” if the VRM is a trade plate, or else “U”. This indicator will identify the Vehicle Registration Mark as a Trade Plate. The VRM will be passed through Car Data Check for validation. Where the Trade Plate Indicator has been set to “T” and a CDC warning is found, or the registration is not found, a warning message will be generated to say that there is a possible problem with the VRM but will also state that the VRM has been submitted as a Trade Plate.
E071	INVALID MOTOR TRADE POLICY INDICATOR	This field identifies the policy as being a motor trade policy in which case the must be populated with “Y”. If the policy is not a motor trade policy the field should be populated with a space.
E072	INVALID VEHICLE ON DATE	Must be a valid date in the format CCYYMMDD, for example 20041231. The Vehicle On date cannot be after the vehicle off date. Where the insurer is supplying the Vehicle On Date, this field can be backdated to any date in the past, provided that the insurer covered the policy during that time and can be future-dated anytime between the current date and the policy Expiry Date. Where the policyholder is supplying the Vehicle On Date, this field can be backdated up to 14 days from the current date and can be future-dated to any date between the current date and the policy Expiry Date.
E073	INVALID VEHICLE OFF DATE	Must be a valid date in the format CCYYMMDD, for example 20041231. The Vehicle Off date cannot be prior to the Vehicle On date. Where the insurer is supplying the Vehicle Off Date, this field can be backdated to any date in the past, provided that the insurer covered the policy during that time and can be future-dated anytime between the current date and the policy Expiry Date. Where the policyholder is supplying the Vehicle Off Date, this field can be backdated up to 14 days from the current date, and can be future-dated to any date between the current date and the policy Expiry Date.

E074	INVALID REPORT INDICATOR ON POLICY RECORD	<p>This field indicates the frequency for which non-activity reports are to be produced for that policy. The period of non-activity will be measured from when the policy is first loaded to the database. That is, the date the policy was loaded and not the policy Effective Start Date. Must have one of the following values:</p> <p>X – Do not report this policy on any non-activity report for the insurer</p> <p>0 – Default to standard report frequency, as detailed in Section 2.2 points 4, 5 and 6, of the Main Document</p> <p>1 – Report this policy after 1 month of non-activity</p> <p>3 – Report this policy after 3 months of non-activity</p> <p>6 – Report this policy after 6 months of non-activity</p>
E075	UPDATE TYPE OF VEHICLE RECORD NOT N, A, D or O	<p>The update type for this record has not been recognised. The valid update types are as follows:</p> <p>N – New</p> <p>A – Amend</p> <p>D – D-Delete</p> <p>O – O-Delete</p>
E076	UPDATE TYPE ON POLICY RECORD IS A AND EXISTING RECORD NOT FOUND	<p>The record that you have submitted an amendment for could not be found on the MID. This may indicate that the original record was not accepted.</p>
E077	UPDATE TYPE ON VEHICLE RECORD IS A AND EXISTING RECORD NOT FOUND	<p>The record that you have submitted an amendment for could not be found on the MID. This may indicate that the original record was not accepted.</p>
E078	UPDATE TYPE ON POLICY RECORD IS N AND EXISTING RECORD FOUND	<p>The update submitted on the record is “N” for new but an existing overlapping version of the record has been found on MID.</p>
E079	UPDATE TYPE ON VEHICLE RECORD IS N AND EXISTING RECORD FOUND	<p>The update submitted on the record is “N” for new but an existing version of the record has been found on MID.</p>
E080	NO MATCHING POLICY RECORD FOUND FOR DELETE	<p>The record submitted has attempted to Delete a record that has not been found on MID. This may indicate that the original record or an amendment was not accepted.</p>

E081	NO MATCHING VEHICLE RECORD FOUND FOR DELETE	The record submitted has attempted to Delete a record that has not been found on MID. This may indicate that the original record or an amendment was not accepted.
E082	INVALID RENEWAL INDICATOR ON POLICY RECORD	This field indicates the insurer's renewal option for this policy. The field must be populated with one of the following options: 2A – Insurer submits policies and vehicles in anticipation of them renewing 2B – Insurer submits policies in anticipation of renewal, and Experian renews the vehicles 3A – Insurer submits policies and vehicles when renewal has been confirmed 3B – Insurer submits policies when renewal has been confirmed, and Experian renews the vehicles
E083	INVALID POLICY ACCESS ON POLICY RECORD	This policy would have been set up with an access code; this error may have been produced as this access code is not correctly set up against the user's user access in the security section of MIDUPDATE.COM. This is a numeric field so this error will also be generated if the Policy Access code submitted differs from this format.
E084	FILE CONTAINS MID 1 AND MID2 RECORD FORMATS	MID 1 and MID 2 records may not be submitted in the same file they must be submitted separately. The error indicates that a MID 1 record is present in a MID 2 file and vice versa.
E085	FILE CONTAINS UNKNOWN RECORD TYPE	The first character of each record indicates the record type. The valid record types are as follows: H – MID 1 Header Record B – MID 2 Header Record T – MID 1 Trailer Record Z – MID 2 Trailer Record P – MID 1 Policy Record F – MID 2 Policy Record E – MID 1 Short Form Record V – MID 2 Vehicle Record

E086	LAST RECORD IN FILE NOT RECORD TYPE Z	This error indicates that the correct Trailer record could not be found in the MID 2 file submitted. This may be because the last record in the file is not a Trailer record or that the trailer record does not have the record type "Z".
E087	INVALID POLICY RECORD TYPE	Policy records need to begin with the following value for either MID 1 or MID 2: P – MID 1 Policy Record F – MID 2 Policy Record It may be because the record does not start with the relevant value that this error has been produced.
E088	NO POLICY RECORD FOUND FOR VEHICLE	This error states that the policy that the vehicle record was submitted for could not be found on MID. This may indicate that the corresponding policy record has not been submitted or accepted, or that the wrong policy number was used, or that the DA ID was omitted by a policyholder.
E089	VEHICLE ON/OFF DATES NOT WITHIN POLICY EFFECTIVE/EXPIRY DATES	The On/Off dates of vehicles must be within the policy's effective/expiry dates. This error indicates that On/Off dates submitted fall outside of the policy effective/expiry dates.
E090	POLICY NOT FOUND FOR CANCELLATION/LAPSE	The record submitted has attempted to Cancel/Lapse a record that has not been found on MID. This may indicate that the original record or an amendment was not accepted.
E091	USER DOES NOT HAVE ACCESS TO THIS POLICY	This error will be reported if a user is trying to update a policy that they do not have access to. If the user should have access to this policy check, their user access in the security part of the MIDUpdate website. Their user access should include either their policy number(s) or a relevant access code.
E093	UPDATE TYPE OF POLICY RECORD NOT N, A, D OR R	The update type is the second character of each record. The valid update types are as follows: N – New A – Amend D – Delete R – Renewal for Policy Record

E094	INVALID CONTACT DETAILS CODE	This 4 digit code is used to give contact details at policy level should they differ from the default contact details. This code must match one that has been previously submitted to Experian by the insurer.
E095	POLICYHOLDER CANNOT DELETE OR AMEND THIS VEHICLE AS IT HAS DRIVER DATA	This vehicle is on MID with Driver or Class Of Use details at vehicle level. Policyholders do not have the authority to amend records that have Class of Use, Permitted Driver, Number of Named Drivers etc at vehicle level.
E096	INVALID EFFECTIVE DATE FOR RENEWAL	When a policy is renewed the effective date of the renewal must be equal to, or after the expiry of the previous record. This date must also be in the format CCYYMMDD, for example 20041231
E097	RENEWAL POLICY RECORD REJECTED FOR THIS VEHICLE	This error will be produced for each subsequent vehicle in that file if the corresponding policy renewal record has been rejected due to an error.
E098	DA BRANCH ID PRESENT BUT NO DA ID	Data has been supplied in the DA Branch field so MID will require a DA ID also to be supplied but this data is missing.
E099	VEHICLE OFF DATE IS PRIOR TO ON DATE	The Vehicle Off date cannot be before the vehicle On date.
E100	POLICYHOLDER CANNOT SET FOREIGN REGISTRATION INDICATOR	This error indicates that a policyholder has submitted records with the Foreign Registration Indicator set to "F".
E101	COMPARE & AMEND FILE IS EMPTY	A Compare & Amend file has been submitted but the file itself contained no data.
E102	UPDATE TYPE ON POLICY RECORD = "R" AND EXISTING RECORD NOT FOUND	A renewal record has been submitted but the existing record cannot be found on MID.
E103	USER ID NOT AUTHORISED	This error indicates that the user supplying the update does not have authority do so for this policy. This may be caused if the user has not been given access in the security section of MIDUpdate.

E104	THIS POLICY CANNOT BE UPDATED BY A COMPARE AND AMEND BATCH	This error maybe produced under certain circumstances where the policy has manually had to have the Compare & Amend flag removed after a compare & amend file had been submitted in error. The MID would now be expecting a standard update for this policy.
E105	THIS POLICY CAN ONLY BE UPDATED BY A COMPARE AND AMEND BATCH	This policy has previously been updated by a Compare & Amend file(s). Due to the nature of Compare & Amend this policy would now be marked as a Compare & Amend policy and this is now the expected method of updating
E106	POLICYHOLDER MAY NOT SUPPLY BACKDATED DATA	The policyholder has attempted to supply data that is more than 14 days previous to the day of submission; policyholders do not have the authority to do this.
E107	REINSTATEMENT FOR A POLICY THAT IS NOT CANCELLED	The policy that this reinstatement record has been submitted for has not been cancelled. This may indicate that the original cancellation record was not accepted.
E108	REINSTATEMENT DATE EARLIER THAN CANCELLATION DATE	When a policy is being reinstated the reinstatement date cannot be prior to the date that the policy was cancelled, this error indicates that this is the case.
E109	OFF DATE EARLIER THAN ON DATE – COMPARE AND AMEND POLICY	The Vehicle Off date cannot be prior to the Vehicle On date. This error is likely to be generated if a future-dated record is sent and then removed from a file.
E110	RENEWAL WITH TYPE 2A OR 3A BUT NO VEHICLE RECORDS FOLLOWING	The renewal option indicated in the policy record is 2A or 3A, with these options the vehicles records must be submitted along with the policy renewal record. This error indicates that while the policy record has been received it has not been followed by the corresponding vehicles records.
E111	THE PREVIOUS VERSION OF THE POLICY IS CANCELLED AND IS NOT RE-INSTATED	This error will be produced if an amendment is submitted for a policy that has been cancelled but not yet reinstated.

E112	NO MATCHING VEHICLE RECORD FOUND FOR O-DELETE	The record submitted has attempted to Delete a record that has not been found on MID. This may indicate that the original record or an amendment was not accepted, or that the dates of the record are not equal to the dates on the record to be deleted.
E113	POLICYHOLDER MAY NOT SUPPLY BACK-DATED DATA AMENDMENT	This error indicates that the policyholder has submitted data that takes affect more than 14 days previous to the day it was submitted, a policyholder is not allowed to do this.
E114	COMPARE AND AMEND BATCH REJECTED BECAUSE OF INVALID DATES	This error refers to the dates submitted in the vehicle records not being valid in relation to those in the Compare & Amend policy. Check that the dates submitted fall inside those of the policy itself and that they follow the correct format of CCYYMMDD, for example 20041231.
E115	FUTURE DATED RENEWAL ALREADY EXISTS FOR THIS POLICY	This error will be produced if a renewal record has been submitted for a policy that already has a renewal pending.
E116	GAP IN COVER NOT PERMITTED WITH POLICY RENEWAL OR AMEND	When a policy is renewed or amended the effective date of the renewal/amendment must allow for the cover period to be continuous.
E117	C&A FILE CONTAINS ONE OR MORE ERRORS, THE ENTIRE FILE IS REJECTED	As a Compare & Amend file will always compare itself to the previous file submitted files must be able to process error free for accurate results. This error indicates that an error has been found on a C&A submission file, therefore the entire file has been rejected and will not be used for comparison against the previous C&A submission file.
E118	UNAUTHORISED INSURER ID FOR SUPPLIER	This error will be produced if a policy is submitted for an insurer that the supplier is not authorised to supply on behalf of.
E119	NO POLICY IN FORCE ON THE CANCELLATION DATE	
E123	ESTIMATED FLEET SIZE MUST BE SPACES OR NUMERIC	

E124	FILE REJECTED. NOT SUBMITTED BY NOMINATED USER. RESUBMIT USING CORRECT ID	This error indicates that the user updating a Compare and Amend policy is not the nominated user to do so. This is to prevent different users from updating the same Compare and Amend policy resulting in duplicate records against the same policy in MID. If you wish to change the nominated user, please ask your Insurer to contact the respective MIB account manager.
W001	VEHICLE REGISTRATION MARK NOT FOUND	The Vehicle Registration submitted could not be found on our Car Data Check database. In rare cases this may be due to an error on the DVLA register but is more likely to suggest an error in the VRM.
W003	VEHICLE MAKE AND MODEL AND INSTEP CODE PRESENT	This warning is notification that both the vehicle make and model and instep code are present. In cases such as these the instep code will be used.
W004	INVALID EFFECTIVE START TIME	This warning will have been produced if the field is not completed in a 24-hour clock format or is not totally numeric.
W005	INVALID TIME OF EXPIRY	This warning will have been produced if the field is not completed in a 24-hour clock format or is not totally numeric.
W006	INVALID POLICYHOLDER DATE OF BIRTH	This date must be in the format CCYYMMDD, for example 20041231. If the date is not known, or the policyholder has been identified as a company by setting the Company indicator to C, this should be set to all zeroes.
W007	INVALID POLICYHOLDER AGE	This warning maybe produced if the field has been completed with anything other than numeric characters.
W008	NAMED DRIVER DATE OF BIRTH INVALID	This date must be in the format CCYYMMDD, for example 20041231. If the date is not known this should be set to all zeroes.
W009	NAMED DRIVER AGE INVALID	This warning maybe produced if the field has been completed with anything other than numeric characters.
W010	VEHICLE REGISTRATION MARK SHOWN AS EXPORTED	This warning is currently suppressed and should not be received.
W011	UPDATE TYPE IS D AND EXISTING RECORD NOT FOUND	This warning will be produced if a delete record is submitted for a policy that does not exist.
W012	UPDATE TYPE IS D AND EXISTING VEHICLE NOT FOUND	This warning will be produced if a delete record is submitted for a vehicle that does not exist.

W013	POLICY RECORD REJECTED AND PPCC NOT ACTIONED	The policy record in question was rejected and due to this the Party Policy Control Count indicated on the record submitted has not taken effect.
W014	INVALID VEHICLE TYPE	This warning has been produced because the vehicle record has been submitted with an invalid vehicle type. The valid vehicle types are as follows: Trade Plate Private Car Motorcycle Coach/Minibus Commercial veh/Van Agricultural Plant Motor Home Other
W015	VEHICLE NOT FOUND/SCRAPPED/EXPORTED BUT TRADE PLATE INDICATOR SET	Where the Trade Plate Indicator has been set to "T" this warning message will be generated to say that the VRM has generated a CDC warning but state that the VRM was submitted as a Trade Plate.
W016	INVALID VEHICLE RECORD INDICATOR	This warning may indicate that the vehicle record indicator in the policy record has a value other than "Y" for Yes or a space.
W017	VEHICLE RECORD INDICATOR = Y, BUT NO VEHICLE RECORDS FOLLOWING	The vehicle record indicator on the policy record has set to "Y" to indicate that there will be corresponding vehicle records following this policy record but none were found.
W018	RENEWAL TYPE 2A OR 3A BUT NO VEHICLE RECORDS FOLLOWING	The renewal option indicated in the policy record is 2A or 3A, with these options the vehicles records must be submitted along with the policy renewal record. This warning indicates that while the policy record has been received it has not been followed by the corresponding vehicles records.
W019	A CANCELLATION HAS ALREADY BEEN RECEIVED FOR THIS POLICY	This has been produced has a cancellation record has been received for a policy that has already had a cancellation actioned.
W020	THERE IS A LATER DATED VERSION OF THIS POLICY	This MID 2 only warning is issued if the user sends in an Amendment to a current policy but the MID has previously received a Future Dated version which is waiting to be actioned. This is warning the user that the MID will apply this Amend to the current version of the policy but when the Future dated policy becomes effective, the policy details will revert back to those on the Future dated Policy record.

W021	VEHICLE REGISTRATION MARK NOT FOUND, DELAYED CHECK FOR NEW VEHICLE	This warning has been generated from a previous submission and has delayed because the VRM format has identified the vehicle being new. Delayed Car Data Check results will take at least six weeks to be reported back. This alone will not cause the record to reject but it suggests a problem with the vehicle or VRM which should always be checked with the DVLA.
W022	VEHICLE REGISTRATION MARK SHOWN AS SCRAPPED	This information has been retrieved from the Experian Car Data Check database. This alone will not cause the record to reject but it suggests a problem with the vehicle or VRM which should always be checked with the DVLA.
W023	POLICYHOLDER HAS SUPPLIED A FIELD THAT ONLY THE INSURER CAN POPULATE	The Policyholder has submitted a file with fields completed that only the insurer is authorised to do so. These fields include Class of Use, Permitted Driver, Number of Named Drivers etc at vehicle level.
W024	VEHICLE REGISTRATION MARK SHOWN AS SCRAPPED, DELAYED CHECK FOR NEW VEHICLE	This information has been retrieved from the Experian Car Data Check database. This warning has been generated from a previous submission and has been delayed; delayed Car Data Check results may take up to six weeks to be reported back, as the vehicle registration has been identified as new. This alone will not cause the record to reject and is meant very much as a warning, which if causes suspicion/concern should always be confirmed with the DVLA.
W025	VEHICLE REGISTRATION MARK SHOWN AS EXPORTED, DELAYED CHECK FOR NEW VEHICLE	This warning is suppressed.
W027	THIS POLICY HAS NOW BEEN MARKED AS A COMPARE AND AMEND POLICY	This warning is notification that the policy in question has had a Compare & Amend submitted to update the details for the first time. Due to the nature of Compare & Amend this policy would now be marked as a Compare & Amend policy and this is now the expected method of updating.

W028	VEHICLE REG SHOWN AS SCRAPPED, DELAYED CHECK NEW VEHICLE FROM POLICYHOLDER	This information has been retrieved from the Experian Car Data Check database. This warning has been generated from a previous submission by a policyholder and has been delayed because the VRM format has identified the vehicle being new. Delayed Car Data Check results will take at least six weeks to be reported back. This alone will not cause the record to reject but it suggests a problem with the vehicle or VRM which should be taken up with the policyholder.
W029	VEHICLE REG SHOWN AS EXPORTED, DELAYED CHECK NEW VEHICLE FROM POLICYHOLDER	This warning is suppressed and will not be received.
W030	VEHICLE REG NOT FOUND, DELAYED CHECK NEW VEHICLE FROM POLICYHOLDER	This information has been retrieved from the Experian Car Data Check database. This warning has been generated from a previous submission by a policyholder and has been delayed because the VRM format has identified the vehicle being new. Delayed Car Data Check results will take at least six weeks to be reported back. This alone will not cause the record to reject but it suggests a problem with the vehicle or VRM which should be taken up with the policyholder.
W031	EMPTY FILE RECEIVED	This warning has been produced as the file received contained no data.
W032	A RECORD LIES WHOLLY BEYOND AMEND PERIOD	This warning is to advise the user that they have truncated an existing record, but there is another existing record (cover period) that has been unaffected by the truncation.
W033	ON AND OFF DATES FOR O DELETE RECORD CAN NO LONGER BE FOUND	In circumstances where a truncating Amend and an O-Delete are submitted in the same file in that order, and the O-Delete fails to find an existing record that matches its On- and Off-dates because the truncating Amend changed the Off-date of the existing record, the O-Delete will not be applied.
W034	MOTOR TRADE IND = M OR F BUT FLEET SIZE ESTIMATE IS MORE THAN ZERO	

W040	THE LAST 3 ALPHAS SHOULD NOT INCLUDE I OR Q	Registrations since Sep 2001 should not include I or Q in any of the last three characters. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using MIDUpdate), and the correct details submitted. Compare & Amend users will need to ask their insurer to do this.
W041	THE FIRST ALPHA MUST NOT BE O OR U	For registration numbers where the Prefix denotes year of registration, the first Alpha must not be O or U. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using MIDUpdate), and the correct details submitted. Compare & Amend users will need to ask their insurer to do this.
W042	THE FIRST NUMERIC MUST NOT BE ZERO	For all types of registration number, the first Numeric must not be zero. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using MIDUpdate), and the correct details submitted. Compare & Amend users will need to ask their insurer to do this.
W043	THE LAST 3 ALPHAS SHOULD NOT INCLUDE I, Q OR Z	For registration numbers where the Prefix denotes year of registration, the last 3 Alphas should not include I, Q or Z. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using MIDUpdate), and the correct details submitted. Compare & Amend users will need to ask their insurer to do this.
W044	THE FIRST 3 ALPHAS SHOULD NOT INCLUDE I, Q OR Z	For registration numbers where the Suffix denotes year of registration, the first three Alphas must not include I, Q or Z. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using MIDUpdate), and the correct details submitted. Compare & Amend users will need to ask their insurer to do this.

W045	THE LAST ALPHA MUST NOT BE Q	For registration numbers where the Suffix denotes year of registration, the last Alpha should not be Q. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using MIDUpdate), and the correct details submitted. Compare & Amend users will need to ask their insurer to do this.
W046	THE LETTER Q SHOULD NOT BE INCLUDED ANYWHERE WITHIN THE FORMAT	For Dateless/ Ageless Registrations, the letter Q should not be included anywhere within the format. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using MIDUpdate), and the correct details submitted. Compare & Amend users will need to ask their insurer to do this.