



State of Wyoming

Financial Responsibility Verification Program (FRVP)

**SR22 and SR26 Reporting Guide for Insurance
Companies**

**Version 1.0
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1. Introduction

The purpose of this Guide is to provide instructions to insurers issuing SR22 filings in Wyoming on how to comply with the requirements of the Wyoming Financial Responsibility Verification Program (FRVP) for SR22 and SR26 reporting.

The Wyoming Department of Transportation (WYDOT) oversees the Wyoming Financial Responsibility Verification Program (FRVP) which is used by the State of Wyoming for online insurance verification. Insurers currently make their automobile liability insurance policies available to FRVP using web services and book of business. WYDOT is adding functionality so that insurers will also be able to report SR22s and SR26s using FRVP.

WY FRVP SR22/SR26 reporting requirements are summarized below:

- Insurance companies providing SR22 filings in WY shall submit SR22 and SR26 data to FRVP on a daily basis.
- SR22 and SR26 data should be submitted in text files encrypted using PGP and transmitted via SFTP.
- SR22/SR26 files will be separate from the BOB files.
- Insurers should initiate the SR22/SR26 file testing process by July 1, 2025.
- Insurers will be required to begin reporting SR22s and SR26s using FRVP on **August 25, 2025**. Other SR22/SR26 file reporting method will be discontinued on that date.

2. File Exchange and Testing

2.1 FTP Accounts

Insurance companies must send text files to FRVP using Secure File Transfer Protocol (SFTP – FTP over SSH). Insurance companies have existing FRVP SFTP accounts that are used to submit BOB files. Insurance companies will be able to use these existing SFTP accounts to submit SR22/SR26 files. If any insurance company does not have an existing SFTP account with FRVP, they should contact the FRVP Help Desk at support@wyfrvp.com. The same FTP account can be shared by companies with different NAIC numbers that are under the same insurance group.

Each FTP account will have the following folders to exchange SR22/SR26 files:

- SR_Inbound: Insurance companies will upload SR22/SR26 files into this folder.
- SR_Outbound: FRVP will place return SR22/26 files into this folder for insurance companies to download.

2.2 PGP Encryption

All files exchanged between FRVP and insurance companies will be encrypted by the Pretty Good Privacy (PGP) digital data encryption program.

For files submitted by insurance companies:

- Insurance companies should encrypt the files using the FRVP public PGP key.
- The same FRVP public PGP key used by insurance companies to submit BOB files should be used to encrypt the SR22/SR26 files.
- If any insurance company does not have the FRVP public PGP key, they should contact the FRVP Help Desk at support@wyfrvp.com

Return files generated by FRVP for insurance companies:

- FRVP will encrypt the return files using the public PGP keys provided by the insurance companies.
- Insurance companies should contact the FRVP Help Desk at support@wyfrvp.com to provide their public PGP key.

2.3 File Testing Process

Insurance companies should contact the the FRVP Help Desk at support@wyfrvp.com when they are ready to begin testing. Before testing begins, SFTP User IDs and passwords will be provided (if the insurance company does not have an existing SFTP account), and public PGP keys will be exchanged as needed.

The testing process includes the following:

- Connectivity Testing: The insurance company should be able to connect to the designated FRVP SFTP server, log in to the insurance company's SFTP account, and transfer files to the appropriate folders. The insurance company should be able to retrieve FRVP return files.
- Decryption: FRVP should be able to successfully decrypt files. The insurance company should be able to successfully decrypt FRVP return files.
- File Format: The insurance company files should be formatted according to FRVP requirements.
- File Content: The insurance company file should contain valid test data, and the data elements should meet the FRVP rules. During testing, it is not necessary to provide production data (in-force policies).

The FRVP team will work with insurance companies and provide information to assist in the resolution of any errors.

3. SR22 and SR26 Reporting

3.1 SR22/26 Data To Be Reported

The SR22/26 file is a daily transactional file containing daily SR22 and SR26 transactions. The following information should be included in the SR22/26 files:

- All new SR22 filings since the previous SR22/26 file submitted to FRVP.
- All SR26 (cancellation of SR22) transactions since the previous SR22/26 file submitted to FRVP.
- SR22 renewals should not be reported. SR22 filings are considered effective until a corresponding SR26 is reported for them.

3.2 SR22/26 File Structure

The SR22/26 file should be a text file with rows of fixed length. All rows will be 330 characters long with spaces used as filler. Each row must be followed by a carriage return line feed character (Hexadecimal '0D 0A'). A separate file should be submitted for each NAIC number.

File Name

The file name should include the following fields:

- NAIC Number: Insurance company's NAIC Number
- File Creation Date: Date file was created in the YYYYMMDD format
- Environment: "P" – Production; "T" – Test
- File Indicator: "SR" indicating it is an SR22/26 file (and to differentiate it from BOB files)
- Counter: Although only daily files are required, an insurance company may submit multiple files per day. If an insurance company decides to submit multiple files in a day, they have to use the Counter indicating the number of file. If an insurance company is only submitting one file per day, the Counter should always be "1".
- Extension: File extension such as "pgp", "asc", "txt" or any other 3 character file extension

File Name format should be in the *NAIC_Date_Environment_SR_Counter.extension* format.

For example: A daily production SR22/26 file submitted by NAIC 12345 on 08/15/2022 will be named **12345_20220815_P_SR_1.pgp**

Detail Rows

The detail rows show the SR22/26 transactions being submitted by the insurance company. One record should be generated per each SR22 or SR26. Vehicle VINs are not included in the file format and should not be reported.

Each field's length is specified in the table below with any unused length filled by trailing spaces. Any fields for which a value is not being provided should be filled with spaces. Provide the following fields in each row:

Field Id	Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
					(AN –Alpha numeric N- Numeric)		
1	TRANSACTION TYPE	4	1	4	AN	M	'SR22' = SR22 Filing 'SR26' = SR26 Filing
2	NAIC	5	5	9	N	M	NAIC Code
3	POLICY NUMBER	30	10	39	AN	M	Policy Number
4	SR22 EFFECTIVE (CERTIFICATION) DATE	8	40	47	N	M	Effective Date – YYYYMMDD format The date from which the SR22 Filing is effective.
5	SR22 FILING STATE	2	48	49	AN	M	State Code for SR22 Filing State. For example, for Wyoming, the code should be 'WY'

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Field Id	Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
					(AN –Alpha numeric N- Numeric)		
6	SR26 CANCELLATION DATE	8	50	57	N	M (for SR26 transactions)	Effective Date of cancellation or termination – YYYYMMDD format This field should be left empty for SR22 transactions. It should only be supplied for SR26 transactions.
7	OWNER'S POLICY	1	58	58	AN	O	"Y" for Owner's Policy "N" - if not an Owner's Policy
8	OPERATOR'S POLICY	1	59	59	AN	O	"Y" for Operator's Policy (applicable to any Non-owner vehicle) "N" - if not an Operator's Policy
9	FIRST NAME	45	60	104	AN	M	
10	LAST NAME	45	105	149	AN	M	
11	DATE OF BIRTH	8	150	157	N	M	Customer's Date of Birth– YYYYMMDD format
12	DRIVER'S LICENSE NUMBER	25	158	182	AN	M	Customer's Driver's License Number.
13	DRIVER'S LICENSE STATE	2	183	184	AN	M	State Code for Customer's Driver's License Number. For example, for Wyoming, the code should be 'WY'
14	STREET ADDRESS	80	185	264	AN	M	Customer Address - Street
15	CITY	35	265	299	AN	M	Customer Address - City
16	STATE	2	300	301	AN	M	Customer Address - State
17	ZIP	5	302	306	N	M	Customer Address - Zip
18	PROCESSING INDICATOR	3	307	309	AN	O	This field should be left blank by insurance companies. It will be filled by FRVP in the return files. Values will be: 'SUC' - Successfully Processed. 'ERR' - Error in Processing
19	ERROR CODE	3	310	312	AN	O	This field should be left blank by insurance companies. It will be filled by FRVP in the return files. If there was an error in processing the record, this will be a 3 digit code

Field Id	Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
					(AN –Alpha numeric N- Numeric)		
							indicating the field that had error. Values are provided in Appendix A.
20	MATCHING STATUS	3	313	315	AN	O	This field should be left blank by insurance companies. It will be filled by FRVP in the return files. This will be a code indicating if FRVP was able to match the record submitted by insurance company. For SR22 transactions, the matching will be based on the Driver's License Number. For SR26 transactions, the matching will be based on NAIC Number and Policy Number (of a previously filed SR22). Values will be: "MAT" - Matched "UNM" - Unmatched
21	FILLER	15	316	330	AN	M	Space Filled

Trailer Row

Each file should have one trailer row with the following fields:

Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
TYPE	2	1	2	AN	M	'TR' = Trailer
RECORD COUNT	12	3	14	N	M	Record count not including Trailer Record
PROCESS DATE	8	15	22	N	M	Date the file was created – YYYYMMDD Format
FILLER	308	23	330	AN	M	Space Filled

3.3 SR22/26 File Submission

Each insurance company will be assigned an SFTP account (see Section 2.1). There will be two folders under each FTP account for exchanging SR22/26 files. Insurance company should place all SR22/26 files

into the SR_Inbound folder. All return files created by FRVP in response to the SR22/26 files will be placed in the SR_Outbound folder.

3.4 SR22/26 Return Files Generated for Insurance Companies

This section describes the types of files that may be generated by FRVP and placed in the SR_Outbound folder of the insurance company. These files will inform insurance companies if their files were successfully processed or if any errors were encountered in the processing. The files will be generated within 48 hours of the file submission by the insurance company. For each SR22/26 file submitted by the insurance company, at least one of the following files will be generated by FRVP:

1. **Decryption Error File:** This file will be generated if a PGP decryption error occurs. Decryption errors can happen for the following reasons:
 - a. File sent by insurance company was not encrypted.
 - b. File sent by insurance company was improperly encrypted.
 - c. File sent by insurance company was encrypted using the wrong PGP key.

Decryption error file can be identified based on the file name prefix DE_SR. The file will be named DE_SR_NAIC_DatetimeStamp.pgp (e.g. DE_SR_12345_20220806121501.pgp).

2. **Reject File:** This file will be generated if FRVP cannot read the file or if the file is improperly formatted and the whole file is being rejected. The file may be rejected for the following reasons:
 - a. File is not formatted properly.
 - b. Trailer has a non-zero record count but detail records of the file are missing.
 - c. Length of each record (row) is not up to the length specified in this guide.
 - d. End of a record (row) missing carriage return and line feed (Hexadecimal '0D 0A').

The reject file will contain the description of the error at the top followed by the contents of the file. The reject file can be identified based on the file name prefix REJ_SR. File will be named REJ_SR_NAIC_DatetimeStamp.pgp (e.g. REJ_SR_12345_20220806121501.pgp).

3. **SR22/26 Return File:** If the file submitted by the insurance company is not rejected, then the SR22/26 data is processed and a Return file is generated. The format of the Return file is the same as the format of the SR22/26 files submitted by the insurance companies (as specified in Section 3.2).

Each record in the Return file will have the original row sent by the insurance company with the following fields populated.

- **PROCESSING INDICATOR:** This field will indicate if the row was successfully processed or errored out. Values will be:
'SUC' - Successfully Processed.
'ERR' - Error in Processing.
- **ERROR CODE:** If there was an error in processing the record, this will be a 3 digit code indicating the field that had error. Values are provided in Appendix A.
- **MATCHING STATUS:** This field will indicate if FRVP was able to match the record submitted by the insurance company. Values will be:
"MAT" - Matched
"UNM" - Unmatched

Records with errors and unmatched records should be corrected and resubmitted.

The return file can be identified based on the file name prefix RET_SR. File will be named RET_SR_NAIC_DatetimeStamp.pgp (e.g. RET_SR_12345_20220806121501.pgp).

4. Support

The FRVP website help function is available to users at all times and does not require the user to log in to the website. In order to get help, click on the “Help” link from the menu on any screen. The following information is available through the help function:

- Users can download the latest version of the FRVP SR22 and SR26 Reporting Guide that provides detailed information on interacting with FRVP.
- A Frequently Asked Questions section will be populated based on queries that the FRVP Help Desk receives most often.
- If these sources listed above are not sufficient, click on the “Contact” link to write an email to the FRVP Help Desk. The FRVP Help Desk can be contacted directly at support@wyfrvp.com

Insurance companies with questions about FRVP or needing any clarification about information provided in this guide should send an email to support@wyfrvp.com.

Appendix A: Error Codes in SR22/26 Return Files

Error Code	Field Id	Field Name
E01	1	TRANSACTION TYPE
E02	2	NAIC
E03	3	POLICY NUMBER
E04	4	SR22 EFFECTIVE (CERTIFICATION) DATE
E05	5	SR22 FILING STATE
E06	6	SR26 CANCELLATION DATE
E07	7	OWNER'S POLICY
E08	8	OPERATOR'S POLICY
E09	9	FIRST NAME
E10	10	LAST NAME
E11	11	DATE OF BIRTH
E12	12	DRIVER'S LICENSE NUMBER
E13	13	DRIVER'S LICENSE STATE
E14	14	STREET ADDRESS
E15	15	CITY
E16	16	STATE
E17	17	ZIP