

Errors & Warnings

When data is submitted to Experian using attended or unattended file transfer, a results file is sent to the user's registered e-mail address which confirms whether all the data has loaded successfully, in which case the message will be "THIS FILE HAS BEEN SUCCESSFULLY LOADED". The e-mail will include an upload reference to enable you to match the results file with the correct submitted file, as it will be the same upload reference as displayed on the MIDUpdate screen when you originally submitted the file.

If there have been any problems with the data, the results file will give you details of the VRM and the error or warning which has occurred. The results file includes the following data in this order: record type (always X), policy number, vehicle registration mark (VRM), file production date, quoteback (not normally populated), Experian reject reference, error level (always V) and error code (up to 20 per VRM). See below for an example results file opened in Excel.

A	B	C	D	E	F	G	H	I	J	K	L	M
1	X	TESTPOL		AB53TST	20060203		20060340001300000001	V	W001	W023		
2	X	TESTPOL		AB03TST	20060203		20060340001300000002	V	W001			
3	X	TESTPOL		AB54TST	20060203		20060340001300000003	V	W001			
4	X	TESTPOL		AB04TST	20060203		20060340001300000004	V	W001			
5	X	TESTPOL		AB02TST	20060203		20060340001300000005	V	W001			
6	X	TESTPOL		AB52TST	20060203		20060340001300000006	V	W022			
7	X	TESTPOL		1234567	20060203		20060340001300000007	V	E020	E077		

An error code (beginning with E) means that the record has been rejected, and needs to be resubmitted before it will appear on the MID, for example E020 and E077 in the results file above. A warning code (beginning with W) means that the record has been submitted to the MID, but there have been problems with, or things that need checking in, the record, for example W001, W022 and W023 in the results file above.

Please use the tables below to help you understand what each code means and what you can do to resubmit records and avoid errors in the future. There is also a list of warning codes to enable you to investigate further. Please note that the table below only includes errors and warnings that can be generated by policyholders.

Error Code	Description	Areas To Investigate
E014	INVALID RECORD TYPE	The first character of each record indicates the record type and should be a "V" for MID2 vehicles. The standard template restricts input to this field to a "V", but if you have used any other template you will need to resubmit the data with a "V" in this column
E016	INSURER ID NOT KNOWN	This field identifies which underwriting insurer the update is relevant to. If you are a policyholder updating your policy, you should use the ID of your insurer, which is the three numbers at the beginning of your User ID.
E017	DELEGATED AUTHORITY ID NOT KNOWN	If your User ID begins with 6 figure number, it is likely that the last 3 numbers are your delegated authority ID, but this field is optional and should be left blank if not being used. Please contact your insurer
E018	DELEGATED AUTHORITY BRANCH ID NOT KNOWN	Your insurer will tell you the correct delegated authority branch ID to use, if required, as this field is optional and should be left blank if not being used. If you are unsure of this ID, please contact your insurer
E019	INVALID POLICY NUMBER	This refers to the policy number field in the 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. If you receive this error message, it is likely that the wrong VRM has been provided. Please see the policyholder guides for further information about the valid vehicle registration formats here at the MIB Website . Check that the VRM is a valid UK registration, and if not, the vehicle should not be loaded.
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.
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 conform with the acceptable format.
E070	INVALID TRADE PLATE INDICATOR	This field must be populated, either with "T" if the VRM is a trade plate, or with "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. The standard template restricts input to this field to the above characters, but if you have used any other template which allowed alternative codes, you will need to resubmit the data with a valid Trade Plate Indicator in this column.
E072	INVALID VEHICLE ON DATE	This must be a valid date in the format CCYYMMDD, for example 20041231. The vehicle On-date cannot be after the vehicle Off-date, and must be within the policy period. Amend the vehicle On-date to adhere to these rules, and then resubmit the data.
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, and must be within the policy period. Amend the vehicle Off-

		date to adhere to these rules, and then resubmit the data.
E075	UPDATE TYPE OF VEHICLE RECORD NOT N, A, D or O	The update type for this record has not been recognised. The valid update types are as follows: N - New A - Amend D - D-Delete O - O-Delete The standard template restricts input to this field to the above characters, but if you have used any other template which allowed alternative codes, you will need to resubmit the data with a valid update type in this column. Please see the policyholder guides for further information about the different update types here at the MIB Website .
E077	UPDATE TYPE ON VEHICLE RECORD IS A AND EXISTING RECORD NOT FOUND	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 or that the VRM is incorrect. The first version of every vehicle submitted must be an "N" (New) record, unless you are using Compare & Amend.
E079	UPDATE TYPE ON VEHICLE RECORD IS N AND EXISTING RECORD FOUND	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.
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 or that the On-date was wrong, as for D-Deletes to work, the On-date of the vehicle must match what is already on the MID.
E088	NO POLICY RECORD FOUND FOR VEHICLE	This error means 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 the policyholder. Check that you have used the correct policy number and/or DA ID, including spaces, slashes and leading zeroes. The data will then need to be resubmitted.
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. Correct the dates and resubmit the data.
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, or the wrong policy number was submitted. If the policy number is correct, contact your insurer to request access to this policy.
E095	POLICYHOLDER CANNOT DELETE OR AMEND THIS VEHICLE AS IT HAS DRIVER DATA	This vehicle is on the MID with Driver or Class Of Use details attached to the record. Policyholders do not have the authority to amend records that have Class of Use, Permitted Driver, Number of Named Drivers etc. at vehicle level. If changes are required, contact your insurer.
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. Correct the vehicle dates, and resubmit the data.
E100	POLICYHOLDER	This error indicates that a policyholder has submitted records with

	CANNOT SET FOREIGN REGISTRATION INDICATOR	the Foreign Registration Indicator set to "F", which is not allowed. You must populate this field with a "U", as foreign registrations cannot be submitted to the MID.
E101	COMPARE & AMEND FILE IS EMPTY	A Compare & Amend file has been submitted but the file itself contained no data, so no updates have been done.
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 policy has previously been updated by Compare & Amend, but the Compare & Amend flag has now been removed. This error has been generated as a Compare & Amend file has been submitted, but the MID is expecting a standard update for this policy. Contact your insurer if you wish to change the update method back to Compare & Amend.
E105	THIS POLICY CAN ONLY BE UPDATED BY A COMPARE AND AMEND BATCH	This policy has previously been updated by a Compare & Amend file, and so has been marked as a Compare & Amend policy. This error has been generated as a standard file has been submitted for this policy, which is not the expected method of updating. Contact your insurer if you wish to change the update method to the standard method.
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.
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, or where records are sent for a renewal period that is not yet in force. Compare & Amend records without an Off-date cannot be sent until the renewal has come into effect. If you want to delete a vehicle record entirely, this must be done by your insurer and the record removed from the file.
E112	NO MATCHING VEHICLE RECORD FOUND FOR O-DELETE	The record submitted has attempted to O-Delete a record that has not been found on the 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. You can check the dates by doing an enquiry on MIDUpdate, and then resubmit the corrected data.
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 in the vehicle records submitted 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. Please note that the whole file has rejected, so will need to be resubmitted.
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 the file contained errors likely to have affected all records, and so the entire file has been rejected. You need to check which errors were on each record, then correct and resubmit all records.
E124	FILE REJECTED.	This error indicates that the user updating a Compare and Amend

NOT SUBMITTED BY NOMINATED USER. RESUBMIT USING CORRECT ID	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.
--	---

Warning Code	Description	Areas To Investigate
W001	VEHICLE REGISTRATION MARK NOT FOUND	The vehicle registration mark submitted could not be found on the Experian Car Data Check (CDC) database, which is a database of over 80 million vehicles used to confirm vehicle identity. 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. Check that the correct VRM was submitted. If it is the same VRM as shown on the V5 (car registration document), there has probably just been a delay in adding the details to the CDC database, so no action is required. 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.
W012	UPDATE TYPE IS D OR O AND EXISTING VEHICLE NOT FOUND	This warning will be produced if a delete record is submitted for a vehicle that does not exist.
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. Check whether the VRM really is a trade plate, and if it is not action is required as per the warning.
W020	THERE IS A LATER DATED VERSION OF THIS POLICY	This Phase 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 be investigated. Check that the correct VRM has been submitted. If the VRM is incorrect, then the vehicle should be 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. If the VRM is correct and the vehicle is not scrapped, contact Car Data Check on 0870 5275 145 to check their record.
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 complete, so this data has not been loaded to the MID. 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.
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 file 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. If the Compare & Amend flag has been set in error, contact your insurer to organise reverting to the standard update method.
W028	VEHICLE REG SHOWN AS SCRAPPED, DELAYED CHECK NEW VEHICLE FROM POLICYHOLDER	This warning will only go to insurers, but may get passed to policyholders to action. This information has been retrieved from the Experian Car Data Check (CDC) 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 investigated. Check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be 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. If the VRM is correct and the vehicle is not scrapped, contact Car Data Check on 0870 5275 145 to check the vehicle record.
W030	VEHICLE REG NOT FOUND, DELAYED CHECK NEW VEHICLE FROM POLICYHOLDER	This warning will only go to insurers, but may get passed to policyholders to action. This information has been retrieved from the Experian Car Data Check (CDC) 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 vehicle or VRM, which should be investigated. If the VRM is definitely correct, you need do nothing.
W032	A RECORD LIES WHOLLY	This warning indicates that an amendment to shorten

	BEYOND AMEND PERIOD	the Off-date of a vehicle has not updated every instance of the vehicle on the database, as there is a future-dated vehicle record not affected. Check that the future record is still valid, and if not it should be deleted or updated.
W033	ON AND OFF DATES FOR O DELETE RECORD CAN NO LONGER BE FOUND	This warning indicates that an O-Delete has been rejected, as the vehicle to be deleted had its Off-date shortened by a record submitted in the same file. If you were taking the vehicle off cover, then this can probably be ignored, but you may wish to check the vehicle record on MIDUpdate. If a version of the vehicle should still be completely deleted, the new Off-date will need to be used, and the data resubmitted.
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