



State of Nevada

**NEVADA INSURANCE VERIFICATION SYSTEM
(NevadaIVS)**

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

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1. Introduction

The purpose of this Guide is to provide instructions to insurers regarding the requirements of electronic SR22 and SR26 reporting in Nevada. The Nevada Department of Motor Vehicles (DMV) oversees the Nevada Insurance Verification System (NevadaIVS) which is used by the State of Nevada for insurance verification. Insurers currently make their automobile liability insurance policies available to NevadaIVS using web services and book of business. The DMV is adding functionality so that insurers will also be able to report SR22s and SR26s using NevadaIVS.

The SR22/SR26 reporting requirements are summarized below:

- Insurance companies providing SR22 filings in NV shall submit SR22 and SR26 data to NevadaIVS on a daily basis.
- SR22 and SR26 data can be submitted in text files transmitted via SFTP or using the NevadaIVS web portal.
- SR22/SR26 files will be separate from the BOB files.
- Date when SR22/26 data can be submitted using NevadaIVS website and insurance companies can submit test or production files to NevadaIVS: **July 30th 2026**
- Deadline for Insurers to start using NevadaIVS for SR22/26 submission: **November 16th 2026**

2. SR22/26 Data To Be Reported

The following SR22s and SR26s should be filed using NevadaIVS:

- All SR22 filings.
- All SR26s (cancellation of SR22).
- SR22 renewals should not be reported. SR22 filings are considered effective until a corresponding SR26 is reported for them.
- SR22s for out-of-state drivers should NOT be submitted using NevadaIVS. They should be submitted using the legacy manual SR22 submission process.

Insurance companies have the following options to submit SR22s and SR26s:

- Submit SR22s and SR26s using the NevadaIVS web portal. Instructions are provided in Section 3.
- Submit SR22s and SR26s using text files submitted using PGP. Instructions are provided in Section 4.

3. Reporting SR22s and SR26s via web portal

3.1 Steps for Submitting a New SR22

- Login to the NevadaIVS web portal (if not already logged in). You can login as the main insurance company user or as a sub-user. (The main insurance company user can create sub-user accounts)
- Click on SR22/26 button to access the SR22/26 submission web page.

- Select “New SR22 Transaction” as the Transaction Type.
- Enter the First Name, Last Name, and Drivers License Number (DLN) and click Next to verify that customer matches a Nevada driver.
- Enter/select the following SR22 information.
 - NAIC: User will be able to submit any NAIC within the insurance group.
 - Policy Number
 - Effective Begin Date
- Electronically sign the SR22 and submit.

3.2 Steps for Submitting an SR26

- Login to the NevadaIVS web portal (if not already logged in). You can login as the main insurance company user or as a sub-user.
- Click on SR22/26 button to access the SR22/26 submission web page.
- Select “Submit SR26 Transaction” as the Transaction Type.
- Enter the NAIC number, Policy Number, and DLN of the previously submitted SR22.
- Enter the Cancellation Date.
- Electronically sign the SR26 and submit.

4. Reporting SR22s and SR26s using Text Files

4.1 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.

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. The value should be "NV" for Nevada. Only Nevada SR22s should be submitted.
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. <i>This field can be left blank.</i>
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 <i>This field can be left blank.</i>
9	FIRST NAME	45	60	104	AN	M	
10	LAST NAME	45	105	149	AN	M	
11	DATE OF BIRTH	8	150	157	N	O	Customer's Date of Birth– YYYYMMDD format
12	NV DRIVER'S LICENSE NUMBER	25	158	182	AN	M	Customer's Nevada Driver's License Number. If customer does not have

Field Id	Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
					(AN –Alpha numeric N- Numeric)		
							a Nevada Driver’s License, then the SR22 should not be submitted using NevadaIVS.
13	DRIVER'S LICENSE STATE	2	183	184	AN	M	State Code for Customer's Driver's License Number. Should be “NV”
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 NevadaIVS 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 NevadaIVS in the return files. 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.
20	MATCHING STATUS	3	313	315	AN	O	This field should be left blank by insurance companies. It will be filled by NevadaIVS in the return files. This will be a code indicating if NevadaIVS 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

Field Id	Field Name	Length	Begin	End	Type	Mandatory/Optional	Description
					(AN –Alpha numeric		
					N- Numeric)		
							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 – MMDDYYYY Format
FILLER	308	23	330	AN	M	Space Filled

4.2 SR22/26 File Submission

Each insurance company will be assigned an FTP account. This is the same FTP account that is used by the company to submit weekly Book of Business (BoB) files. 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 NevadaIVS in response to the SR22/26 files will be placed in the SR_Outbound folder.

4.3 SR22/26 Return Files Generated for Insurance Companies

This section describes the types of files that may be generated by NevadaIVS 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 24 hours of the file submission by insurance company. For each SR22/26 file submitted by the insurance company, at least one of the following files will be generated by NevadaIVS:

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 NevadaIVS 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 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 4.1).

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 NevadaIVS was able to match the record submitted by 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).

5. Support

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

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