

September 7, 2012

TO: All Fire and Property and Casualty Companies
Authorized to Issue Motor Vehicle Policies in Florida

FROM: Julie W. Gentry, Chief *JWG*
Bureau of Motorist Compliance

SUBJECT: Florida Financial Responsibility and Insurance Programs Redesign Update

Significant progress has been made since the introduction of the Florida Financial Responsibility Redesign project in February 2012. The Reload Manual is now available at <http://www.flhsmv.gov/FRManualFTP/>. Please take a few moments to familiarize yourself with the manual. The Daily Reporting Manual is under construction and will be available soon. The website also provides a list of vendors that can assist in transferring your current format to the new SFTP/XML format if needed. Please remember, the old flat file version will not be accepted after March 31, 2013. This is the deadline to report in XML format. We do recommend that you consider transferring to the new format beforehand in an effort to reduce and combat any technical problems you may encounter.

The next phase will be an initial reload of your insurance company's data. For testing purposes, we require that each company submit a reload file no later than **January 31, 2013**, in either a flat file or XML format. This reload file will allow the department to perform a comparison with the insurance database to identify inconsistencies. You will receive a bulk error file which will list discrepancies between your reload file and the insurance database. These discrepancies will consist of policies not found in your reload file that are in active status on the insurance database. You will need to determine if the policies are cancelled or invalidated and send the appropriate transaction. You will also receive policies that are in a cancelled status on our database that show active in your reload file. You will need to determine if the policies are cancelled or if the policy should be recalled and send the appropriate transaction. These errors will need to be reconciled through daily reporting. This step is an integral part of the redesign to ensure the most accurate information is being uploaded to the insurance database. We recommend that you begin your reload and daily reporting simultaneously as this will facilitate in the transition. **Only XML format files for reloads and daily reporting will be accepted after March 31, 2013.** Reload files in XML format must be submitted every year thereafter. We are in the process of setting up a calendar system for you to schedule annual reloads for your company.

The daily file schema will be the same as the reload file schema for all transactions types. The fields verified depend on the transaction type provided by the insurance

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companies. There is a 'verifications' section in the schema that will be used for '12' type transaction. The logic has not been coded yet and will not cause an error if you submit a reload or daily file without this section, as long as you are not trying to submit a '12' type transaction.

We are really excited about the redesign project and we believe the redesign will improve the quality of service provided to both this Agency, to the insurance industry, and to our mutual customers. Upon completion of the redesign, the integrity of our data and our ability to ensure financial responsibility throughout the state of Florida will improve dramatically.

If you have any questions or concerns, please contact cherylzenoz@flhsmv.gov. Please email FRRedesign@flhsmv.gov if you have technical questions.

JWG/lwf/cz/ldl