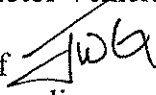


May 23, 2013

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

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

SUBJECT: Legislative Changes Contained in CS/CS/HB 7125

In the 2013, Florida Legislative Session, CS/CS/HB 7125 amended language that changes the reporting requirements of insurance cancellations, non-renewals and new issuances on motor vehicles policies to 10 days; authorized the use of electronic devices as proof of insurance during traffic stops and to register vehicles. The bill has not been signed into law as of the date of this letter however, once signed; all the following changes will be in effect **July 1, 2013**:

Section 316.646, F.S., was amended to allow paper or electronic formatted proof of insurance as prescribed by the Department. Providing proof of insurance in an electronic format does not constitute consent for an officer to access any other information on the device other than the displayed proof of insurance. The person providing the device assumes the liability for any damages to the device, should they occur. The electronic format must include the same information required on a paper insurance card and should be a mirror image of the card if both are available. The following information is required on all paper and electronic proofs of insurance:

1. Florida Automobile Insurance Identification Code
2. Name of Insurance Company or Group
3. Policy Number* Effective Date**
4. Type of Coverage
5. Named Insured
- 6.(a) Vehicle year, make, VIN number
(b) Fleet Coverage (more than twenty-five vehicles insured)
7. Not valid more than one year from effective date.
8. The following warning of violation of s. 316.646(4), F.S., must be present on all I.D. cards, "Misrepresentation of insurance is a first degree misdemeanor."

*Company code immediately follows the policy number and is always preceded by a dash.

**Effective date must include month, day and year

The bill also amended Section **320.02(5), F.S.**, to allow our mutual customers the opportunity to display paper or electronic proof of insurance when registering their motor vehicles in Florida.

Section **324.0221 F.S.**, was also amended to require all insurers that issue policies providing personal injury protection coverage or property damage liability to report the cancellation or non-renewal within 10 days after the processing date or effective date of each cancellation or non-renewal. In addition, the insurer must report the issuance of new policies within 10 days in the form and format required by the Department.

You may go to <http://www.flsenate.gov/Session/Bill/2012/1223/BillText/er/PDF> for the latest updated department house bill. We hope this information is useful to you and if you have any questions or concerns, please contact lacylowers@flhsmv.gov.

JWG/il/rbz