

FLORIDA- Quarterly Insurance Industry Conference Call Agenda

February 16, 2022 (2-3 p.m.)

Welcome –

Ray: Timely reporting of initiations /cancellations based on FL statutes 324.0221 (1)(a) within 10 days of the actions. Previously 40 to 50 ins companies were out of compliance and now we are down to a manageable 10 to 12 companies. Sebastian can provide companies the average reporting time. Please reach out to your liaison if you have questions or want to know your average. Thank you to everyone all the efforts you provided the department in making a much better product going out to our customers and helping us get on firmer ground.

Pat: It's been a little over a year since we deployed Phase I of the Motorist Modernization project and we've been so pleased with the calls and emails from the companies regarding the filing processes and feedback folks have provided. This was a massive undertaking and naturally some bugs were found along the way and resolved as quickly as possible. Again, a big thank you to everyone for their patience and support. Now that the dust has settled, we will continue to monitor the processes and address any issues we find. Please continue to provide feedback and ask questions.

So, that being said, let's start the call with a few reminders we think will be beneficial to everyone. If you have any questions, please speak up.

Vehicle totaled: Please be sure to send a transaction 13 (Vehicle totaled) instead of a transaction 32 (Deleted Vehicle from Policy) when you know that the vehicle is being removed from the policy because it was totaled. This will prevent a notice from going to the customer asking them to provide information they no longer own the vehicle.

SR22 and FR44 certificates: All SR22 and FR44 certificates must be submitted electronically. If the customer is provided a paper copy and they submit to us to clear their suspension, we will then have to go out for verification. You then must respond to a verification and still submit the certificate electronically because when we send out a verification request for a SR22 or FR44 this means that SR22 or FR44 is not on the record electronically. If the verification goes unconfirmed or denied, the customer is suspended. If you are having issues sending over certificates, please contact the Insurance Liaison group instead of just faxing or emailing for manual processing so we can assist you with the filing issue.

- If a customer is required to carry an SR22 or FR44, they are required to carry it on the vehicles they own. They should not be issued an Operator policy if they own vehicles.
- FR4 DUI is a non-cancellable BIL certificate with 100/300/50 for vehicles they own.

Transaction Reports: Please be sure and work your transaction error report. If you don't, you may think a transaction was successful, but it errored out. If you don't work the error report our mutual customer can be impacted and suspended because insurance was not on file with us for their vehicle.

Verifications: If you receive an SR21 verification request because the customer provided proof of insurance, if you deny or do not respond to the verification, the customer is suspended. And remember, in addition to responding to the verification request, you must send over the initiation or add vehicle with your daily files.

Level of coverage: When submitting LOC please submit the correct level and what matches the policy. Do not just choose level 1 when they have level 2 or 3. We depend on the level of coverage being accurate to prevent sanction notices from being mailed. For instance, a crash with injuries. We are looking for BIL coverage to prevent a notice from going to the customer asking them if they had BIL.

Revised FR 7 letter has been updated and is on the FR webpage. It now advises the customer to contact their insurance company and request the insurance policy be sent over electronically. We are using the modernization efforts to reduce mailings, postage, and verifications for the customer, companies, and the Department. If we receive the initiation on time, it will prevent the sanction from being created. If received late, it will clear the suspension, but by that time the notice has already been generated and the customer must make a contact.

Questions we've received:

What is the process if a company wants to send a reload file for specific policies?

A reload is your entire book of business, not just specific policies. If you want to address just specific policies, please send it through the daily file.