Quarterly Insurance Industry Conference Call

March 15, 2023, at 2 p.m.

Heather: Addressed the PIP Repeal Bill. We advised that we have a team of experts reviewing the bill and we will keep the companies appraised as we go through it. We also addressed HB 505 which informs insurance companies that specific information must be listed on their declarations page.

Hurricane Ian: There has not been any lingering impacts from Hurricane Ian.

Partial VIN Match: The Partial Vin match on Trans 31, is currently returning an 034-error due to a partial VIN match on the insurance database. The department is considering only returning the 034 error when there is an _exact_ match. If there is a partial VIN match, we will allow the transaction to import without any hard errors. A question was posed to the companies to determine if there would be any foreseen issues with this change. The companies will be researching to see if this will have an impact or not and get back with our department.

The concerns from companies for unnecessary verifications when the policy has been submitted electronically was addressed. We have informed our local offices regarding inputting insurance information when it has already been provided by the company electronically. This information should reduce the number of verifications being submitted. It was also stated that we have recently updated the Procedures Manual on our website, and it has been published for the companies to review.

It is imperative that transaction reports are reviewed time timely. This can reduce the number of errors that are received and create less work for the companies in the long run. Insurers should be reviewing their transaction reports daily.

Sebastian: Addressed filing concerns we have discovered. It was stated that VIN corrections are possible. The companies would first need to submit a Trans 32 (Delete Vehicle) for the incorrect VIN. Then submit a Transaction 31 (Add vehicle) for the correct VIN.

Also, we are noticing company's having XML schema errors. These schema errors will stop the entire XML file from processing. A few schema errors our department has noticed are invalid characters and missing XML fields. If either of these errors occur this would stop the entire dailyload job from processing. All companies should be validating their XML file schema against XSD's listed in the XML Daily Procedure Manual.

Late or unconfirmed verification responses are impacting several of our mutual customers. We have received inquiries from insurers stating that if the policy is not in their company's policy format or business name is not added to the verification request that they could not work or respond to that specific verification. If the policy submitted cannot be verified, then it should be denied. All verifications sent from FLHSMV will either be VIN or person specific. We will never ask insurers to verify a business or company name. Also, these verification request will contain a specific need date.

When responding to verifications request, please be sure to add the 32-digit tracking number submitted in your SR21 verification request file that is sent from FLHSMV. The tracking # must be included in the Transaction 12 verification response otherwise this will cause a A51 error. A hard transactional error that states (Tracking number cannot be found)

The daily procedure manual is a very helpful resource for insurers that will assist with reporting issues. Please utilize the Daily, and Verification procedure manuals.

Questions we've received:

What is the departments take on the PIP Repeal Bill and is this going to impact the companies?

We currently have a team of experts analyzing the bill for PIP Repeal. Once we have determined the impact this will have for the companies, we will be notifying them immediately.