

May 8, 2017

TO: All Insurance Companies Authorized to Issue Motor Vehicle Policies in Florida
FROM: William R. Graves, Chief
Bureau of Motorist Compliance
SUBJECT: Importance of Responding to FL Insurance Verification Requests

We would like to take this opportunity to remind everyone of the importance of responding to the insurance verification requests being sent to you by the Department of Highway Safety and Motor Vehicles ("DHSMV").

When DHSMV cannot verify insurance coverage in our database for a mutual customer, we send a "Daily SR21 verification file" and a "Weekly C file" verification request to the insurance company via File Transfer Protocol (FTP). Verification files are required to be retrieved from the FTP server as they become available by your insurance company for review and response. The Weekly "C" file is available each Monday by 6:30 a.m. EST and the SR21 Daily verification files are also available by 6:30 a.m. EST daily. You should confirm or deny the verification records and return those in your daily reporting files within 20 days in FLAT file format. Please do not alter any data within these records. Any verification records not responded to will be resent every 30 days with the 'Days Late' field populated as "L" until you respond with the following:

- Confirm or Deny (Y/N)
 - Field 87
 - Field Name: Confirm Denial Flag ("Y" or "N")
 - Indicate Y or N.

Some companies receive manual verification requests via the mail. The company representative should initial and date on the list whether the coverage is being confirmed or denied. Please do not write notes in lieu of confirming or denying. If notes are needed for further explanation, you must still confirm or deny the coverage. Only the manual verification requests combine the Weekly and Daily verifications records and are mailed each Wednesday.

Note: If you don't receive a SR21 verification file daily, or a C file weekly, it means there weren't any verifications for your company at that time. However, if you don't receive a Daily SR21 verification file within 5 or more consecutive days, or a Weekly "C" file within 2 consecutive weeks, please contact us immediately at FLHSMVInsuranceLiaison@flhsmv.gov.

There are a variety of problems created when insurance companies do not respond to all verification requests. These include: permitting fraudulent insurance information to be provided by customers, inhibiting DHSMV from generating FR sanctions in a timely manner, and allowing uninsured drivers on the road.

It is imperative we receive accurate and prompt replies to our verification requests. Please note that receipt of these replies will not result in an immediate license suspension. When a customer receives a notification letter from our Department, drivers will have up to 20 days to provide compliance documentation to avoid suspension.

As stated in previous communications, we have a new web page <http://www.flhsmv.gov/frip/> for you to find answers to many of your questions. However, if you need further assistance, please contact us at FLHSMVInsuranceLiaison@flhsmv.gov and include your username/account name (01234FTP) in the email subject line so we can process your request as quickly as possible.

Thank you for your continued cooperation in ensuring that uninsured drivers are not operating motor vehicles in Florida.

Sincerely,

A handwritten signature in black ink, appearing to read "William Ray Graves", followed by a horizontal line.

William Ray Graves, Chief
Bureau of Motorist Compliance

RG/pp/mw