

## Meeting Minutes

Quarterly Insurance Industry Conference Call 06/24/21

### XML Conversion Go-Live

Ray and Pat welcomed everyone to the conference call and thanked them for their participation today. A few changes have taken place in the FL Insurance Liaison group as Mechell Walker is no longer with the Department and Pilar Delp will soon be moving on to greener pastures. Sebastian Miller, a current member of the FL Insurance Liaison group, was introduced as Mechell's replacement.

Daily Files: These files are now processing in their entirety. We realize there were some instances where the files did not complete, and you may not have received a transaction report until a day later.

Most insurance companies have successfully submitted an XML reload file since deployment. We thank everyone for their hard work. As always please email our Insurance Liaison group, [FLHSMVInsuranceLiasion@flhsmv.gov](mailto:FLHSMVInsuranceLiasion@flhsmv.gov) for any assistance or questions.

Late Transaction Report: Florida Statute 324.0221 requires insurance companies providing PIP/PDL coverage to report the issuance and cancellation of a policy within 10 days. Failure by an insurer to file with FLHSMV as required constitutes a violation of the Florida Insurance Code. FLHSMV now has a report that will calculate the number of days it's taking for each company to report policy cancellations and initiations (transaction 10 and 20). The calculation will be from the effective date of the policy's initiation or cancellation date to the time it posted on our insurance database and enable us to reach out to companies who are not submitting within 10 days.

Verification Process: As a reminder, companies must respond to verification requests within 30 days of receipt, with the exception of Pre8 sanctions (800000000), in order to prevent the suspension of a customer's driver license and or registration. These verifications are sent when insurance information is provided by the customer or insurance agent to comply with a sanction notice because the coverage was not on the database at the time. The best way to avoid verification requests is to send initiations and certificates timely. Please refer to the "Quick Reference Guide for Verification Requests (XML)" on the FR webpage for more information regarding the process.

- Verifications are in your FTP account folder under the Production Directory.

Certificates: All FR certificates must be submitted electronically. We are no longer accepting manual filings. (SR22, SR46, FR44, FR46, SR33, SR36).

- NOTE: A certificate cancellation date must be after the effective date of the certificate. For example: A SR22 and SR26 should not have the same certificate effective date. The SR26 should be a later date.

Non-owner policies: A “non-owner policy” is not required to include PIP coverage as personal injury protection only applies to owners and registrants of motor vehicles per Florida Statute 627.733. We’ve found that some companies are denying BIL SR22 verification requests which require Level 2 coverage (BIL/PIP/PDL) because it’s a non-owner policy and PIP is not included in the “non-owner policy”. We will update the Quick Reference Guide for Verification Requests (XML) on the FR webpage, but in the meantime, please do not deny a Level 2 verification request for “non-owner policies” just because they do not include PIP coverage. NOTE: Customers required to carry a SR22, SR33 or FR44 are required to carry coverage on the vehicle(s) they own and register in Florida.

- If the customer owns and registers a vehicle(s) in Florida, a “non-owner policy” does not suffice and the vehicle(s), must be listed on the policy and certificate.

FR 1 sanctions: We have noticed some BIL SR22 verification denials for FR1 crash sanctions because the vehicle involved in the crash is on the verification request, but the customer no longer owns the vehicle. To remedy this, our developers will be removing VINs from FR1 sanction verifications. In the meantime, please do not deny the BIL SR22 verification if the certificate is active.

A52 errors: We are still actively researching this issue. Please continue to email the Florida Insurance Liaison group and provide examples if your company is receiving A52, “unknown system error, resubmit transaction.”