FLORIDA- Quarterly Insurance Industry Conference Call

July 28, 2022

- Error 034 (Vehicle already exists on the policy) and 043 (Vehicle exists on multiple active policies) - The 034 error is returned on the transaction report primarily when the VIN submitted was compared to the existing VIN's and a partial 15-character VIN match was found. In these instances, if the VIN submitted is correct and you receive just the 034 error, you can email the liaison group and request we manually add the vehicle to the policy. However, VINs that return both the 034 error **and** 043 error is a true error and do **not** need to be sent to the liaison group to be updated manually.
- Hard Error received on multiple VIN transactions with Transaction 20 (Initiation of Insurance) - Please remove the VIN's that returned the hard error and resubmit the remaining VINs that did not return an error.
    - For example, a transaction 20 is submitted with multiple VINs on the policy and one of the VINs returns a 005 error "VIN must be at least 17 characters for a vehicle year greater than 1980," which prevents the entire transaction from importing. The recommended action is to resubmit the transaction 20 without the VIN that returned the 005 error to successfully upload the policy with the correct VINs. The VIN that returned the 005 error, once corrected, can be resubmitted with a single transaction 31 (Add vehicle to policy).
- Fleet Policy - VIN reporting is not required on fleet policies but is strongly recommended.
    - For example: **Company A** submitted VINs with a fleet policy and then submits a cancellation. The customer's new insurer, **Company B, sent over a transaction 20 (policy initiation) and indicated yes for fleet but did not include the vins.** A FR sanction notice requesting insurance information will generate to the customer for the vehicles on the cancelled policy because we will not find insurance for the vehicles on the database.
- Please review your Transaction reports and submit corrections for the returned errors. All carriers should be keeping account of what is submitted to our department. Please note timely electronic file submissions prevent our mutual customers from receiving an FR sanction notice and having to mail, fax, or visit a local DMV office to clear a FR suspension.
- Reminder: The FR7 notice of suspension which generates to a customer when the department receives a Transaction 10 (policy cancellation/non-renewal) or Transaction 32 (delete vin) and new insurance is not found on the database, now instructs them to contact their insurance company, and request the company electronically report their insurance coverage to avoid suspension. It's imperative we receive initiations or add vehicle transactions within 10 days to eliminate the notice of suspension.
- Please do not send policy renewals to the department. The policy must be reported when originally initiated and when cancelled and not renewed. If you failed to submit the original initiation and just now reporting a policy which has been active for quite a while, please provide the most recent effective date for the policy.   Also, back dating a policy or submitting a policy

effective date prior to the effective date that was originally reported is not accepted. If there has been an error with the effective date, please cancel the policy and reissue a new policy number with the correct effective date.

- A policy number submitted in a Verification request is exactly what the customer provided to the department when clearing an FR suspension or obtaining a motor vehicle registration. We are sending the verification because we cannot locate insurance in the database. Many times, the customer made an error when entering the policy number. The verification response from the insurance company does not electronically update the policy information in the insurance database. The insurer still needs to submit a VIN transaction in the daily file to update the policy information in the database.

- Level of coverage on VINS must match the active SR22 of FR44 on the customer's record. **Level 01 for a non-cancellable PIP SR22, 02 for a BIL SR22and level 03 for a non-cancellable FR44**