<u>**Meeting Minutes**</u>

<u>**Quarterly Insurance Industry Conference Call September 23, 2021**</u>

<u>**No Manual Updating/ Send Files via XML Format**</u>

Please be sure you send all transactions electronically and not manually via email, fax, or mail. We are receiving initiations, cancellations and SR22,26/FR44,46 certificates to update manually. These must all be sent in electronically via your daily XML file to update the database.

If a customer receives a notice of suspension and the notice instructs them to send over letterhead proof of coverage, the notice provides a fax number. This generally happens when a customer has already provided insurance information twice that's been denied twice. At this point, we need letterhead confirmation from the insurance company verifying the coverage. However, that is a different situation than sending transaction requests manually in lieu of sending electronically.

<u>**FR44/SR22**</u>

Non-Owner: If a customer is required to carry a BIL SR22 or FR44 certificate, that specific coverage is required on all their vehicles. Do not issue a non-owner certificate if they have vehicles registered in FL. The VIN's must be on the policy and certificate. Only a PIP SR22 (FR2 sanction) is specific to one VIN which is the vehicle they owned and were driving when cited by law enforcement roadside for failing to show proof of insurance and were determined to be uninsured.

Prep Date: Please be sure and include the current prep date when sending certificates. This will reduce the duplicate errors you receive. If a customer is provided a paper SR22 or FR44 certificate to present at a driver license office to reinstate a FR sanction, the certificate is updated while in the office. This usually happens when an insurance agent provides the customer the paper certificate. Your electronic filing prep date would need to be later than the paper certificate prep date to prevent receiving the duplicate certificate error.   Keep in mind, all paper certificates will generate a verification request that must be responded to within 30 days to prevent a suspension.

<u>**30 Day Verifications & Unconfirm Verifications**</u>

We are seeing improvements in response times. However, keep in mind, you must always respond within 30 days to prevent a suspension notice being mailed to the customer because of an unconfirmed verification. The only exception is the Pre8's. Respond as quickly as possible, but a Pre8 (800000000) will not create a suspension if unanswered within 30 days.   Just sending the SR22 or FR44 certificate or policy initiation (transaction 20) in the daily file will not satisfy a verification request. You still must respond to the verification.

A verification is sent when a customer provides policy information in response to a FR sanction notice or motor vehicle registration because insurance was not found on the database. The effective date, company and policy number are all provided by the customer. They do make mistakes and provide misinformation. So, please do not deny the verification just because the policy number is wrong. If there is coverage, please confirm. You may receive old policy information if that's what the customer provides. Therefore, it's so very important companies send over transactions timely to prevent the customer from receiving an FR sanction notice.

Late Transaction Reporting

Florida statute requires initiations and cancellations within 10 days. We are running a report daily to track the average turnaround time and are seeing improvements. We are actively reaching out to the companies who seem to be struggling the most with their timeframes.

Some companies have indicated it may take underwriting longer than 10 days to respond which is causing their reporting time to be late.   We'd like to brainstorm today a little on underwriting processes. When you issue a binder do you use that date as the policy effective date for the transaction 20, or do you use a different date once the policy is approved?   What happens when the initiation comes over and then a cancellation before 30 days?   We thought today might be a good time to brainstorm this and see if anyone has any suggestions for this situation.   (No comments received so we asked companies to email the FL Insurance Liaison group with any questions or concerns).

Errors – Hard/Soft

(ex: Hard error on policy will not upload any VINs)

Please be sure you work your errors timely. This will impact drivers if you send over an initiation, but it errors back, and you don't work the error report. The customer can receive a notice of intent to suspend, and you will have a late transmission.   If you need help with errors, please contact the FL Insurance Liaison group immediately for assistance. We are here to help.