

## Quarterly Insurance Industry Conference Call

September 27, 2023 @ 2:00 PM (EST)

- House Bill 965, effective October 1, 2023, removed the requirement that SR22 and FR44 certificates of liability insurance be non-cancellable. The non-cancellable verbiage will be removed from our Daily Procedures manual; this change will not affect the insurance companies that report filings for their customers. The department will be working on having the non-cancellable verbiage removed from the transactions as well. The policy effective date does not have to match the effective date of the certificates.
- If a VIN is on an active policy and you attempt to add that same VIN to another active policy within the same company code, then the 043 error will be returned. A transaction 32 must be submitted to delete the VIN or a transaction 10 to cancel the initial active policy before the transaction 31 can be reported.
- A transaction 13 is used when a vehicle filed with the policy initiation transaction has been reported sold by the insured or determined to be a total loss by the insuring company due to an accident or natural disasters. The department encourages insurance companies to submit the Transaction 13 if applicable to prevent Financial Responsibility sanctions from generating.
- There has been an increase in verifications being denied in error which is resuspending the insured. Please review the Verification manual or reach out to the insurance liaison group for assistance. The link to the verification manual is: [Verification criteria for financial responsibility sanctions \(flhsmv.gov\)](#)
- Please notify the insurance liaison group when a technical issue is being experienced with a vendor that reports insurance data for your company. This will allow the department to assist the companies if needed and potentially provide guidance to resolving the issue. The companies can email the insurance liaisons at [FLHSMVInsuranceLiaison@flhsmv.gov](mailto:FLHSMVInsuranceLiaison@flhsmv.gov).