

## **VI. FLORIDA MOTOR VEHICLE NO-FAULT LAW VERIFICATION LIST**

Florida motorists can be required to provide this Department with proof of PIP/property damage liability insurance coverage based on cancellations of coverage, accidents involving property damages where no proof of coverage was evidenced at the scene, when registering or renewing a vehicle registration, and court-ordered suspensions.

When received by the Department, the insurance information is added to the financial responsibility database. This information is sorted by company using the Florida licensing code, generated to a verification of coverage list twice a month, and mailed to the named company for verification that the motorist was insured. The verification list includes a cover letter with instructions on the verification process. See pages 36 & 37.

The elements of the proof of coverage on the verification list includes policy number, policy holder's name, address, and driver license number, required coverage date, vehicle VIN number (when available), and the confirmation and denial column. The company is required to confirm or deny coverage for the alleged insured based on the information on the list.

If coverage can be confirmed the company representative should initial the confirmed blank column on the list. When the coverage is confirmed and the policy is currently in force, the current date should be entered under the confirm blank and an electronic transaction generated to the Department's insurance file in accordance with the cover letter instructions. Each entry will be followed by a reference to the policy information in the entry relative to its status on the insurance file.

These status titles include:

A. Policy could not be found on the database.

This status indicates that the policy could not be found on the Department's insurance file by the policy number. A transaction 20 initiation should be transmitted to the insurance file to add the policy and vehicle information.

B. Policy found.

This indicates the policy in the entry was found on the insurance file but the vehicle displayed in the entry was not on the policy. A transaction 31 should be transmitted to add the vehicle to the insurance file using the VIN number displayed in the entry. If the VIN number reflected for the vehicle on the policy has a character difference by comparison, the VIN on the policy should be changed to match the VIN in the entry.

C. Policy could be found, but not with required coverage date.

The policy was on the insurance file but the effective date of the policy on the insurance file did not include the required coverage date in the entry. No transaction is required from the company.

- D. The VIN of the vehicle the individual indicated was insured could not be found on the given policy. The policy was found on the insurance file, however, the vehicle in question was not on the policy. A transaction 31 should be filed with the Department if the vehicle is currently insured. If the vehicle was not insured on the required coverage date, the coverage should be denied.

After the list is completed, all entries confirmed or denied, the company representative must sign where noted on the last page of the list and return to the Department.

When the instructions for verification are followed by a company, that company will realize a more accurate reflection of their policies on the insurance file and will experience fewer customer complaints regarding notices from the Department of Highway Safety and Motor Vehicles.

## FLORIDA MOTOR VEHICLE NO-FAULT VERIFICATION LIST CASE TYPES

### CANCELLATION PIP

Cancellation PIP cases and notices are produced based on PIP and property damage liability policy cancellations being filed on the insurance file by insurance companies when no other valid coverage is evidenced on the insurance database. The case number begins with the numeric "7", 700000001. The customer can clear these cases by providing proof of current PIP and property damage liability coverage or a non-owner affidavit and a reinstatement fee of \$150, \$250 or \$500, which ever is applicable if the customer is suspended and the coverage is effective on or after the suspension date.

### REGISTRATION PIP

Registration (PIP) postcards are produced three months previous to the renewal date of a vehicle (registration) license plate when proof of coverage is not found on the insurance file. The case number begins with the numeric "8", 800000001. This card advises the owner that no coverage is evidenced on the insurance file as required and that the insurance company should be contacted and advised of the need for filing the information with the Department.

The notice also includes the VIN number of the vehicle and a warning of a driver license, tag, and registration suspension if the information is not properly filed or confirmed. When trying to confirm coverage for a customer receiving a postcard, the company, not agent, must transmit policy information by electronic filings as outlined in this manual regarding the policy reporting process.

NOTE: No other form of submission (letter, telephone, etc.) is acceptable.

### CRASH PIP

Crash (PIP) notices are produced when an at fault owner fails to provide proof of the presence of compulsory coverage for an automobile crash involving property damage only. The notices or cases are sequentially numbered beginning with the numeric "9", 900000001.

Compliance with the notice requires proof of PIP and property damage liability coverage on date of crash or if not insured, proof of current PIP and property damage liability coverage, releases for property damages caused to other parties and a reinstatement fee of \$150, \$250 or \$500, if suspension has been issued.

### COURT-ORDERED SUSPENSION (PIP)

Court-ordered suspensions are produced when the Department receives an order directing suspension of the named person. These suspensions are based on a violation of s. 316.646, F.S., and sent to the Department when the named person fails to provide the proper coverage to the court.

This type case is unique in that the person suspended will always be required to pay the reinstatement fee regardless of the status of coverage at the time of the court suspension unless the customer can provide proof of compulsory insurance on all owned vehicles or submits evidence that he/she is not subject to the law, affidavit of non-ownership, or no tag affidavit.

If the customer is found to be subject to the law, they must show proof of current PIP and property damage liability coverage, certified on a 6-month non-cancelable SR-22 for 2 years from original suspension date, and pay a reinstatement fee of \$150, \$250 or \$500, which ever is applicable. The case sequence number begins with the numeric "2", 200000001.

TO: DHSMV TEST INSURANCE COMPANY  
KIRKMAN BLDG  
TALL  
22222  
FL 323010000

FROM: FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES  
BUREAU OF FINANCIAL RESPONSIBILITY  
NEIL KIRKMAN BUILDING  
TALLAHASSEE FL 32399-0585

REPORT DATE: 01/05/93  
COMPANY PAGE NO: 1  
REPORT PAGE NO: 3  
REPORT CODE: PDPFB460A  
REPORT PRODUCED BY KDC

FLORIDA MOTOR VEHICLE NO-FAULT INSURANCE VERIFICATION REQUEST

THE FLORIDA MOTOR VEHICLE NO-FAULT LAW, SECTION 627.736(9)(A), REQUIRES ALL AUTHORIZED OR ELIGIBLE MOTOR VEHICLE LIABILITY INSURERS PROVIDING POLICIES DELIVERED OR ISSUED FOR DELIVERY IN FLORIDA WHICH PROVIDE PERSONAL INJURY PROTECTION (PIP) AND PROPERTY DAMAGE LIABILITY (PDL) COVERAGE TO REPORT THE POLICY STATUS TO THE DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES. THIS REPORTING RESULTS IN THE "FLORIDA NO-FAULT INSURANCE ELECTRONIC FILE" AND IS USED BY THE DEPARTMENT FOR ENFORCEMENT OF THIS MANDATORY COVERAGE. THE "FLORIDA ELECTRONIC FILING MANUAL" SPECIFIES THE REQUIRED REPORTING FORMAT AND PROCEDURE. THE LAW REQUIRES REPORTING THE ISSUANCE OF A NEW POLICY WITHIN 30 DAYS AND THE CANCELLATION OR NONRENEWAL OF A POLICY WITHIN 45 DAYS.

FAILURE BY AN INSURER TO FILE TIMELY AND ACCURATE REPORTING AS REQUIRED BY THIS STATUTE CONSTITUTES A VIOLATION OF THE FLORIDA INSURANCE CODE AND MAY RESULT IN THE SUSPENSION OF THE INSURED'S DRIVER LICENSE, TAGS AND REGISTRATIONS.

THE FOLLOWING MOTOR VEHICLE OWNERS AND/OR REGISTRANTS HAVE PROVIDED NO-FAULT INSURANCE INFORMATION INDICATING COVERAGE BY YOUR COMPANY. THE COLLECTION OF THIS INSURANCE INFORMATION IS THE RESULT OF THE DEPARTMENT'S ENFORCEMENT ACTION WHEN COVERAGE CANNOT BE VERIFIED THROUGH THE "FLORIDA NO-FAULT INSURANCE ELECTRONIC FILE."

AS A RESULT, THE CONFIRMATION OR DENIAL OF THE FOLLOWING INSURANCE INFORMATION IS REQUIRED.

1) DENIAL OF COVERAGE:

IF COVERAGE CANNOT BE CONFIRMED ON THE DATE INDICATED UNDER THE COLUMN "REQUIRED COVERAGE DATE, AN AUTHORIZED COMPANY REPRESENTATIVE MUST INITIAL THE COLUMN "COVERAGE DENIED." A DENIAL OF COVERAGE WILL RESULT IN FURTHER ENFORCEMENT ACTION BY THE DEPARTMENT.

2) CONFIRMATION OF COVERAGE:

IF COVERAGE IS CURRENTLY IN EFFECT, PLEASE INDICATE BY PLACING THE CURRENT DATE UNDER THE COLUMN "COVERAGE CONFIRMED".

ALL POLICIES INDICATING CURRENT COVERAGE, MUST BE ADDED TO YOUR NEXT REPORTING TRANSMISSION TO THIS DEPARTMENT AS FOLLOWS:

- A) THE POLICY WITH THE REQUIRED COVERAGE DATE WAS NOT FOUND ON THE "ELECTRONIC FILE": SEND IN A "20" (ADD POLICY) TRANSACTION WITH THE CORRECT DATES AND VIN.
- B) THE POLICY WITH THE REQUIRED COVERAGE DATE WAS FOUND ON THE "ELECTRONIC FILE", BUT THE VIN WAS NOT PRESENT: SEND IN A '31' (ADD VIN) TRANSACTION FOR THE STATED POLICY.

3) UPON COMPLETION OF THIS REQUEST, IMMEDIATELY RETURN THE COMPLETED LISTING TO THE BUREAU OF FINANCIAL RESPONSIBILITY, NEIL KIRKMAN BUILDING, TALLAHASSEE, FLORIDA 32399-0585.

SHOULD YOU HAVE ANY QUESTIONS REGARDING THIS PROCEDURE, PLEASE CALL JOE GLOVER AT THE "REPORTING HELP DESK", TELEPHONE NUMBER (850) 414-2530.

TO: DHSMV TEST INSURANCE COMPANY  
KIRKMAN BLDG  
TALL FL 323010000  
22222

FROM: FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES  
BUREAU OF FINANCIAL RESPONSIBILITY  
NEIL KIRKMAN BUILDING  
TALLAHASSEE FL 32399-0585

REPORT DATE: 01/05/93  
COMPANY PAGE NO: 2  
REPORT PAGE NO: 4  
REPORT CODE: PDFB460A  
REPORT PRODUCED BY KDC

POLICY NUMBER	FLORIDA DRIVER LICENSE NUMBER	DHSMV ENFORCEMENT CASE NUMBER	REQUIRED COVERAGE DATE	VEHICLE INFORMATION	COVERAGE DENIAL	COVERAGE CONFIRMED
0000000000	D00000000000	700000000	11/10/97	VIN# YEAR MAKE		
	JOHN STREET CITY	DOE				
	323010000					
POLICY COULD NOT BE FOUND ON INSURANCE DATABASE						

POLICY NUMBER	FLORIDA DRIVER LICENSE NUMBER	DHSMV ENFORCEMENT CASE NUMBER	REQUIRED COVERAGE DATE	VEHICLE INFORMATION	COVERAGE DENIAL	COVERAGE CONFIRMED
0000000000	S00000000000	800000000	06/10/97	VIN# YEAR MAKE		
	NANCY STREET CITY	JANE SMITH		1G8ZG549XMZ111739		
	323040000					
POLICY COULD NOT BE FOUND ON INSURANCE DATABASE						

POLICY NUMBER	FLORIDA DRIVER LICENSE NUMBER	DHSMV ENFORCEMENT CASE NUMBER	REQUIRED COVERAGE DATE	VEHICLE INFORMATION	COVERAGE DENIAL	COVERAGE CONFIRMED
0000000000	G00000000000	900000000	12/10/97	VIN# YEAR MAKE		
	RICHARD STREET CITY	W GONZALEZ		1G6849589611 82 FORD		
	323110000					

THE VIN OF THE VEHICLE THE INDIVIDUAL INDICATED WAS INSURED COULD NOT BE FOUND ON THE GIVEN POLICY

END OF NO FAULT (PIP/PDL) INSURANCE VERIFICATIONS. SIGNATURE, AUTH. CO. REP. \_\_\_\_\_