

TECHNICAL ADVISORY

DIVISION OF MOTORIST SERVICES

DATE: September 15, 2017

Technical Advisory RS/TL17-025

SUBJECT: Total Loss Settlements Involving Insurance Companies

Overview:

Pursuant to the Governor's Executive Order Number 17-235, and to assist with the recovery from Hurricane Irma, the department will waive the expedited title fee for titling total loss vehicles by insurance companies authorized to do business in Florida. While the department is waiving the expedited title fee of \$10, the transaction fee of \$7.25 for a salvage title still applies along with the \$7.25 transaction fee for a certificate of destruction.

Details:

To expedite this process, in addition to accepting unlimited paperwork by mail, the department has set up a dedicated email inbox SalvageTitleIrma@FLHSMV.gov. Insurance companies will be allowed to submit all forms required to process titles or certificates of destruction for total loss vehicles pursuant to department procedure TL-36 to this inbox in electronic form. To assist with processing, please include no more than five vehicles per email. In the subject line of the email, place your insurance company name and the last five digits of each of the vehicle identification numbers (VIN), i.e. ABC Insurance Co VINs 12345, 23456, 34567, 45678, 56789. Also, please include the last five digits of each VIN in the naming convention of the attachment if possible and clearly identify which entity will be paying the \$7.25 transaction fees. While the department will immediately process the paperwork, and issue the title or certificate of destruction, the original documents must also be mailed to the department at the following address within 30 days of submission:

Florida Department of Highway Safety and Motor Vehicles Direct Mail Unit – <u>Original Hurricane Irma Documents</u> 2900 Apalachee Parkway MS 72 Tallahassee, FL 32399-0500

If requested in the email, the department will send the title to the insurance company the same day it is printed via Federal Express using the insurance company's Federal Express billing number that should be provided in the email to the department or using Federal Expresses Collect on Delivery, if

available. The department will mark the motor vehicle database to ensure subsequent receipt of the original documents. If the original paperwork is not received within 30 days at the above referenced address, the department will cancel the newly issued title.

Currently, expedited title requests are processed within two business days of receipt. The department is diverting staff from other areas in an effort to maintain this level of service to insurance companies processing vehicles that are a total loss due to Hurricane Irma.

The department is prepared to start this process on Friday, September 15, 2017 and will continue the process through December 4, 2017.

When applying for a salvage title or certificate of destruction, insurance companies authorized to do business in this state are required to submit secure form HSMV 82995. To obtain these forms, please send an email to InventoryControlUnit@flhsmv.gov stating the number of boxes of forms needed and the delivery address. There are 800 forms in each box. As the forms are being shipped, the department will accept form HSMV 82995 on a facsimile of our paper form through December 4, 2017.

To avoid delays, the department **recommends** that insurance companies or their authorized vendors pre-pay the salvage title and certificate of destruction fees by Automated Clearing House (ACH). If a check is processed, please make payable to Department of Highway Safety and Motor Vehicles. The mailing address is 2900 Apalachee Parkway, MS 24, Tallahassee, FL 32399. If you prefer to prepay via ACH, please contact Tianna Teate at (850) 617-3395.

The process described in this technical advisory is only available for vehicles deemed a total loss due to the impacts of Hurricane Irma.

Salvage Title or Certificate of Destruction - Documents Required:

Florida Paper Title (no lien) – Customer has title to surrender:

- Title signed over to the insurance company
- HSMV 82363 Application for Salvage Title/Certificate of Destruction

Florida Paper Title (no lien) - Customer does not have title:

- HSMV 82101 Application for Duplicate or Lost in Transit
- HSMV 82363 Application for Salvage Title/Certificate of Destruction
- HSMV 82995 Application for MV Power of Attorney/Odometer Disclosure

Florida Paper Title (paper lien) – Lienholder has title:

 Title with lien satisfaction completed on the title or Title with HSMV 82260 Lien Satisfaction or Title with Letter on Lienholder letterhead releasing lien

- HSMV 82363 Application for Salvage Title/Certificate of Destruction
- HSMV 82995 Application for MV Power of Attorney/Odometer Disclosure

Florida Electronic Title (no lien)

- HSMV 82994 Application for Motor Vehicle Dealer Title Reassignment
- HSMV 82363 Application for Salvage Title/Certificate of Destruction
- HSMV 82995 Application for MV Power of Attorney/Odometer Disclosure

Florida Electronic Title (electronic lien) – Provider electronically satisfied lien

- HSMV 82994 Application for Motor Vehicle Dealer Title Reassignment
- HSMV 82363 Application for Salvage Title/Certificate of Destruction
- HSMV 82995 Application for MV Power of Attorney/Odometer Disclosure

Florida Electronic Title (electronic lien) – Lien not satisfied by lienholder

• Title cannot be issued without a satisfaction of lien.

Out-of-State Title (with or without lien)

- Out-of-State title signed over to insurance company with lien satisfaction for any liens on title.
- HSMV 82363 Application for Salvage Title/Certificate of Destruction
- HSMV 82042 Vehicle Identification Number and Odometer Verification

If you have any questions regarding this technical advisory, please contact the Salvage Title Unit at 850-617-2603.