



INFORMATION NOTICE

DIVISION OF MOTORIST SERVICES

DATE: 8/23/2019	Information Notice INFO19-013
SUBJECT: Use of Electronic Signature in Connection with Total Loss Transactions	

Overview:

As of July 1, 2019, pursuant to Section 319.30(3)(d), Florida Statutes, electronic signatures on odometer disclosures related to total loss transactions are acceptable when submitted by or on behalf of insurance companies using an electronic signature system. In order to utilize electronic signatures, the insurance company must comply with assurance levels prescribed by the National Institute of Standards and Technology (per special publication 800-63-3, as of December 1, 2017). Level 2 assurance is required for a Certificate of Destruction and Level 3 assurance is required for a Salvage Certificate of Title.

This Information Notice applies to “total loss” transactions only.

Details:

Business Plan

The department requests that each insurance carrier submit a business plan setting forth how they intend to comply with the electronic signature provisions. The plan should include the following:

1. A statement as to whether the insurance carrier intends to submit electronically signed documents that will result in the issuance of a certificate of destruction and/or a salvage certificate of title.
2. An overview of the carrier’s process, including a description of the methodology used to obtain the electronic signature on the odometer disclosure documents.
3. The name of the electronic signature product vendor.
4. A description of the identity proofing/authentication protocol or methodology used to determine the identity of the signer (shared secret, secure token, other credentials, etc.) and the National Institute of Standards and Technology assurance level that is met by the process.
5. A statement that the system used by the insurance company or vendor conforms to the electronic signature requirements set forth in Section 319.30(3)(d), Florida Statutes.
6. A listing of all participating affiliate companies of the insurance carrier that will be utilizing the same process described in items 1 – 5 above (if applicable).

7. The name of the salvage dealer or other entity that will prepare the total loss applications (if applicable).

If the information contained in the business plan materially changes, please provide an updated plan to the department within 30 days.

Additionally, please provide a primary and secondary contact (name, address, contact number, email) that can be utilized by the department to obtain additional information.

Please send the business plans to Michael McGlockton at BIO-E-Signature@flhsmv.gov.

The department will notify the contact persons when the insurance company can begin submitting electronically signed odometer disclosure statements.

Forms

The department recommends that the insurance carriers or their vendors duplicate the department's secure and non-secure forms in the signature solution being utilized. Upon receiving the electronically signed secure forms, print them out on secure paper and submit the forms to the tax collector or license plate agent for processing.

Electronic Signature Audit Trail

For each application for a certificate of destruction or salvage certificate of title involving an electronically signed odometer disclosure statement, provide documentation to show the history, activity and internet protocol address sufficient to create an audit trail if the signature is later repudiated. (For example, if you are using a DocuSign product, submit the Certificate of Completion.)

Paper Titles

If the claimant has a paper title, the insurance carrier or their vendor should collect the paper title, mark the front and back as SURRENDERED and submit it to the department for secure destruction within 60 days of the completed transaction. Titles can be sent to the department in batches.

Please send the paper titles to the following address:

Florida Department of Highway and Motor Vehicles
Title Destruction Unit Mail Stop 72
2900 Apalachee Parkway
Tallahassee, FL 32399

Conclusion:

If you have any questions, please contact Mike McGlockton at 850-617-3001, or send an e-mail to BIO-E-Signature@flhsmv.gov.