

PROCEDURES MANUAL
FOR IMPLEMENTATION OF
THE FLORIDA MOTOR VEHICLE NO-FAULT LAW
FTP Version

STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY
AND MOTOR VEHICLES

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I. REPORTING REQUIREMENTS

The Department is afforded authority by Section 324.0221(1)(a) (Florida Motor Vehicle No-Fault Law), Florida Statutes, to develop procedures, rules and regulations to create and maintain an automobile insurance reporting database (insurance file).

The purpose of this manual is to set forth the procedures to accommodate insurance company reporting and department processing of reported data.

Section 324.0221(1) (a), Florida Statutes, reads in part:

"Each insurer that has issued a policy providing personal injury protection coverage or property damage liability coverage shall report the cancellation or nonrenewal thereof to the department within 10 days after the processing date or effective date of each cancellation or nonrenewal. Upon the issuance of a policy providing personal injury protection coverage or property damage liability coverage to a named insured not previously insured by the insurer during that calendar year, the insurer shall report the issuance of the new policy to the department within 10 days. The report shall be in the form and format and contain any information required by the department and must be provided in a format that is compatible with the data processing capabilities of the department. Failure by an insurer to file proper reports with the department as required by this subsection constitutes a violation of the Florida Insurance Code. These records shall be used by the department only for enforcement and regulatory purposes, including the generation by the department of data regarding compliance by owners of motor vehicles with the requirements for financial responsibility coverage."

Section 324.242(1), Florida Statutes, reads in part:

The following information regarding Personal Injury Protection and Property Damage Liability insurance (PIP/PDL) policies held by the department is confidential and exempt from the provisions of s. [119.07\(1\)](#).

In addition, the Department of Highway Safety and Motor Vehicles shall release, upon receipt of a written request and a copy of a crash report by a person involved in a motor vehicle accident, by the person's attorney, or by a representative of the person's motor vehicle insurer, the name of the insurance company, and the policy number for the policy covering the vehicle name by the requesting party.

A. Requirements:

1. Effective April 1, 1989, insurers must report to the Department of Highway Safety and Motor Vehicles (herein referred to as Department) certain information on a vehicle-by-vehicle basis, with certain exceptions.
2. As required by law and these regulations, reports must be made to the Department whenever Personal Injury Protection and Property Damage Liability (PIP/PDL) coverage on a vehicle is issued, procured, renewed or continued in effect by payment of a premium on a periodical basis ("continuous policy"), recalled, reinstated, terminated, cancelled, or nonrenewed. Note – renewals are not needed if there is no lapse in insurance and no change in policy number.
3. Such information must be transmitted to the Department in an efficient and timely manner in accordance with these regulations.
4. Insurance companies shall provide contact information for the person(s) we can contact for Business and Technical questions and update the department as needed.
5. Insurance companies shall not provide information to the Department except as required by law or these regulations. Examples of information which shall not be submitted to the Department include, but are not limited to, the following:
 - a. Information on non-liability coverage such as collision and comprehensive policies.
 - b. Information on liability policies not in compliance with the Florida Motor Vehicle No-Fault Law (such as umbrella policies with excess coverage and non-ownership policies).
 - c. Addition or deletion of other drivers.
6. The purpose of the information required is to enforce the Florida Motor Vehicle No-Fault Law. In order to preserve the proprietary information of insurance companies, reports submitted by insurers to the Department of Highway Safety and Motor Vehicles shall not constitute a public record for the purposes of s.119.07, Florida Statutes, and are exempt from the requirements of that section and shall be retained as confidential records to be used for enforcement and regulatory purposes only.

7. These regulations permit adjustments to procedures and requirements. Insurers will be advised by mail of any changes in the procedures and requirements of this section. A minimum of ninety (90) days from date of notice will be allowed for implementation of changes. Such mailings will be called "Advisory Bulletins" or "Memorandums" from the Department of Highway Safety and Motor Vehicles. These bulletins or memorandums may also contain clarification, helpful hints, and such additional information as may be deemed applicable for compliance with the Florida Motor Vehicle No-Fault Law. Moreover, in the event that an unusual situation is not covered by these regulations, a reasonable procedure consistent with the Florida Motor Vehicle No-Fault Law will be followed.
8. Procedural questions concerning these regulations should be referred to: Department of Highway Safety and Motor Vehicles, Bureau of Motorist Compliance, 2900 Apalachee Parkway, Tallahassee, Florida 32399-0585, Attention: Insurance Liaison, Room A201, MS-97 (Telephone 850/617-2508, FAX 850/617-3937) or email at FLHSMVInsuranceLiaison@flhsmv.gov.

B. Definitions and General Information

1. Department: Department of Highway Safety and Motor Vehicles (DHSMV).
2. Encoded Storage Media: File Transfer Protocol (FTP) used to transmit data machine readable by the installed computer system of the Department and which conforms with the technical filing specifications.
3. Initial Load Media: Electronic transmissions produced by the insurance companies containing all currently effective policies processed by the Department to create policy records on the insurance file.
4. Edit Error: A record submitted by an insurance company or servicing agent unacceptable for filing purposes due to the absence of information in a required field or the presence of invalid information in the key data fields identified and detailed in the technical filing specifications.

Any record which is returned to an insurance company or servicing agent as an edit error is not considered a filing and must be corrected within 30 days from the Department's error return date (positions 257-264 of the returned record filing).

5. Filing Report: A report prepared by the Department for an insurance company or servicing agent to verify data submitted following completion of processing that data. Such reports shall contain filing date(s), statistical data, and the disposition of each record. Companies will receive their filing report on submitted media.

6. **Fleet Policy:** A policy insuring a business with a fleet of more than twenty-five vehicles registered in Florida by any insurance company writing motor vehicle PIP/PDL insurance coverage. (See Section III – Fleet Coverage.)
7. **Insurance Company Code:** A unique number assigned to each insurance company by the Florida Department of Insurance and the National Association of Insurance Commissioners Code (NAIC). Either code may be used for reporting purposes; however, the Florida code is required on Florida Automobile Insurance Identification Cards.
8. **Nonrenewal:** A nonrenewal of a motor vehicle liability insurance policy shall include:
 - a. a refusal by the insurer to issue a superseding policy or a renewal of such policy; or
 - b. a request by the insured that a superseding policy not be issued or such policy not be renewed; or
 - c. a failure of the insured to make the first premium payment due upon a superseding policy or a renewal of such policy offered by the insurer.

Nonrenewals are to be reported in the same manner as cancellations.
9. **Notification:** The furnishing of information by an insurer to the Department concerning PIP and PDL insurance on a motor vehicle, or a change or correction of data concerning the item of insurance, the vehicle or the named insured.
10. **Named Insured:** The first named insured as listed in the policy.
11. **Owner's Driver License Number:** The Florida driver license number of the named insured or Federal Employee Identification Number for a commercial business. The driver license number is not an option and is required unless the owner or policy holder does not have a Florida driver license.
12. **Recall of Notification:** A notice submitted to the Department by an insurer or servicing agent, which rescinds a notification previously submitted to the Department in error.

13. Record: Information on a storage media pertaining to the items required by law and these regulations for an individual vehicle. (Refer to Section II - Technical Filing Specifications.)
14. Servicing Agent: Any person or organization duly designated by an insurance company to prepare, transmit or deliver records on storage media on behalf of such insurance company.
15. Cancellation of PIP or PDL: Any cancellation of PIP or PDL on a motor vehicle (whether caused by the insurer or insured).
16. Motor Vehicle: "Motor Vehicle" means any self-propelled vehicle, private or commercial, with four or more wheels which is of a type both designed and required to be licensed for use on the highways of this state. Section 627.732(3), F.S.
17. Policy Change: Initiation or termination of the required coverage, or any vehicle addition/deletion from policy.

C. Notification of Issuance, Cancellation or Nonrenewal of PIP and PDL:

1. An insurer must notify the Department within 30 days when a policy of PIP/PDL is issued or changed and within 45 days when a policy is cancelled, nonrenewed or terminated.
2. Initial Load – (Florida newly licensed Insurance Companies Only)
Insurers must provide an initial load media containing all policies issued by the reporting company that are effective on the date of initial load media production. Thereafter, only changes of vehicles and cancellation need be reported.

3. Notification Method

The insurance company or servicing agent in accordance with the technical filing specifications as set forth in Section II shall give notification of changes in transmissions to the Department.

4. Manual Filing

Manual filing of information by insurance companies will be permitted in the following situations:

- a. Where the insurer covers less than 1,000 Florida registered vehicles; or
- b. Where the insurance company has less than 1,000 manually handled policies which provide PIP and PDL only.
- c. See Exhibit II, page 36 for form. (Manual copy should be reproduced and used for submission.)

D. Recalling Notification:

When an insurer discovers that a cancellation, nonrenewal or issuance was reported by mistake, the insurer must submit to the Department a notice of recall of notification as soon as possible. The effective date and all other data, except the transaction, must be the same as originally submitted in order to match the recall with the notification. (See Section V, Transaction Types.)

- E. Frequency of Filing: Electronic transmissions should be daily Monday through Friday, excluding state holidays, (see I for contact person).

F. Notification of Cancellation or Nonrenewal:

Every insurer with respect to each insurance policy providing PIP/PDL benefits shall notify the named insured or in the case of a commercial fleet policy, the first named insured, in writing, that any cancellation or nonrenewal of the policy will be reported by the insurer to the Department of Highway Safety and Motor Vehicles. The notice shall also inform the named insured that failure to maintain PIP/PDL insurance on a motor vehicle when required by law may result in the loss of registration and driving privileges in this state and the notice shall inform the named insured of the amount of the reinstatement fees required by

s. 324.0221(1)(b), F.S. This notice is for informational purposes only and no civil liability shall attach to an insurer due to failure to provide this notice.

G. Exception:

Taxicabs, limousines, vehicles registered to the government, federal, state, county, municipalities, and self-propelled vehicles of less than four wheels are not subject to the provisions of the Florida Motor Vehicle No-Fault Law.

Effective 10/01/2006 reporting limits as required under s. 324.0221(1)(a), F.S. continues without change except that Taxicabs will be reported as all other vehicles with the understanding cancellations will denote cancellation of the liability policy, since they will not be required to carry PIP coverage.

H. Notice Requirements:

All insurers issuing automobile PIP/PDL insurance policies in the state of Florida shall notify the Department in Tallahassee of all issuances, cancellations, modifications, or nonrenewals per Section 324.0221(1)(a), Florida Statutes (renewal reporting is not required at this time), as follows:

1. The cancellation or nonrenewal of automobile insurance policies providing PIP or PDL benefits in the amount of at least \$10,000 after April 1, 1989, shall be reported to the Department within 45 days from the effective date of such action by the insurer.
2. The issuance of an automobile insurance policy providing PIP or PDL benefits in the amount of at least \$10,000 after April 1, 1989, to a named insured not previously insured by the insurer during that calendar year, shall be reported to the Department within 30 days from the date of such issuance.
3. Subsequent to the initial load as defined in Section I.C.2. and the issuance of an automobile insurance policy as defined in Section I.H.2., policy renewal is presumed unless the Department is notified otherwise.

I. Format

Such "Notice of Cancellation or Nonrenewal" or "Notice of Issuance" must be in a format as provided in this Procedures Manual for Implementation of the Florida Motor Vehicle No-Fault Law. Questions concerning the manual can be obtained from the Bureau of Motorist Compliance, Department of Highway Safety and Motor Vehicles, 2900 Apalachee Parkway, Tallahassee, Florida 32399-0585, Attention: Insurance Liaison, Room A201, MS-97 (Telephone 850/617-2508, FAX 850/617-3937) or email at FLHSMVInsuranceLiaison@flhsmv.gov.

J. SR-21 Verification

Effective 03-01-2007, all insurance companies must be able to respond to new electronic verification transaction code 12 via FTP. Reporting will be on a weekly basis. Subject to change due to volume. Return the records, as is, with exception of adding the Confirm or Denial flag in field position 87. Respond within 30 days. After 30 days the record will be sent again with an 'L' in the disposition field position 350, indicating that it is late.

K. SR22/FR44 Certification of Liability Insurance

Effective 07-01-2009, all insurance companies with 1000 policies or more must be able to file all SR22/FR44s electronically using new transaction codes 22/44 via FTP.

SR22 must be filed within 15 working days of issuance. SR22s are needed for Bodily Injury Liability (BIL) limits of 10/20/10.

FR44s must be filed within 15 working days of issuance. Effective 10-01-2007 FR44s are needed for higher BIL limits of 100/300/50 for individuals convicted of an alcohol related offense after 10-01-2007. (Anyone convicted on or prior to 10-01-07 will still require an SR22.)

You do not need to report an SR22 and an FR44 for the same person. An FR44 will cover both limits needed.

L. SR26/FR46 Certification of Cancellation -

Effective 07-01-2009, all insurance companies with 1000 policies or more must be able to file all SR26/FR46s electronically using new transaction codes 26/46 via FTP.

SR26/FR46s must be filed within 15 days of cancellation. The date of preparation must not be more than 30 days before the date of cancellation or termination.

M. Company Reload

Reload Instructions

1. The Company creates a reload file of ONLY THEIR CURRENT POLICIES that contain only 'Initiation of Insurance', transaction type 20 records. The file should be sent as a regular A file after 10:00 am and an email message sent to the Insurance Liaison group.
2. The Company will stop sending in the A files and sends in the reload file. The company will start sending the A file again once the reload file is processed.
3. When we get the reload file of current policies, we will delete all of the Issued policies currently on our database. (Previously canceled policies are not deleted.)
4. From the reload file we will load all of the Company's current policies.
5. The Company will retrieve the B file associated with that A file, correct records with an E in position 350, and resubmit the corrected records as part of their regular reporting file, taking into consideration the Record Type Rules.

The process is as follows:

- Day ONE We flag your ISSUED policies for deletion. CANCELED policies are not deleted.
- Day TWO We DELETE your ISSUED policies.
- Day THREE We RE-LOAD your policies from your reload file.
- Day FOUR You review your B file for error records.

Any of the re-load records with errors must be resubmitted before changes are submitted for those policies.

II. TECHNICAL FILING SPECIFICATIONS

A. Introduction

The following are the specifications for insurance companies to use to Report Records as defined herein to the Department.

B. Records Processing

Upon receipt, file will be edited for the purpose of verification of format and reporting requirements, by identifying missing or invalid data. Accepted records (those without edit errors) will update the motor vehicle insurance file. Those records matching by VIN and/or DL number will also update other Department files. The reported information contained in those updated files will be used for departmental purposes only and will not be released to the public or to insurance companies in any form other than the filing report.

C. Record Formats

See record/file description pages 14 through 26. There are three types of records: header, filing, and report. Each of these is described below.

1. Header Record - Record Type "H"

The HEADER RECORD must be the first record. This record contains information pertaining to a particular submission.

2. Filing Record - Record Type "F"

The FILING RECORD is used by the insurance company for reporting required insurance information. The Department uses this same record for identifying those fields that have invalid or missing data.

3. Report Record - Record Type "R"

The REPORT RECORD, containing statistical information, is provided by the Department and will be the last record.

Multiple company submission within the same insurance group.

The format to submit multiple companies within the same insurance group on the same transmission is as follows:

1. The first company header records followed by its filing records.
2. The next company header records followed by its filing records.

D. Florida Motor Vehicle No-Fault Law FTP Reporting Procedures

File Specifications

1. File Name - The file name will be issued by the Department and is based on the insurance company's code. The name of the reporting file sent by the insurance company must end with 'A'. After the file is processed, it will be put back on the server with the file name ending with 'B'. Use the format as shown below:

DHS.DDL.FTP.DMI*****'A' Reporting file

DHS.DDL.FTP.DMI*****'B' File returned by Department

2. The file must have a record length of 350 characters.
3. There must be a carriage return or line feed at the end of each line.
4. The file cannot exceed 50,000 records.

***** - **insurance FL code**

PGP Keys

The insurance company must generate two keys. A private key used to decrypt files and a public key which the Department will use to encrypt files. Contact the Department for needed information about exchanging keys and encrypting files.

Logging into the FTP Server

Once the PGP keys have been exchanged, an encrypted file will be sent to the insurance company containing a user name and password information.

Sending and Retrieving Files

The encrypted transaction file must be sent to the Department using the FTP 'put' command. When the file has been processed, the insurance company must use the 'get' command to retrieve the file.

SR21 Verification Procedures

1. File Name --The file name will mimic the book of business naming conventions. It will be put on the server with the file name ending with 'C' as shown in format below:

DHS.DDL.FTP.DMI*****'C' File sent from Department

2. Effective 02/13/2008, changes in identifying BIL/PDL limits were made to distinguish between lower limits (10k/20k/10k) and higher limits (100k/300k/50k) for convictions.

The FR DUI Conviction cases begin with an 'X', for example 'X12345678'. The 'X' will now indicate it is a DUI Case, convicted after 10-01-2007, requiring the verification of higher BIL/PDL limits of 100k/300k/50k. Non-DUI related Conviction '4' Cases require verification of lower limits of 10/20/10. Examples of Conviction "4" Cases are: Vehicular Homicide, Insurance Fraud, Manslaughter, etc.

FR DUI cases will be verified to a manual verification paper list until companies can individually program for the new 'X' Case Type. Once a company is ready to test, you can email FLHSMVInsuranceLiaison@flhsmv.gov for further assistance.

3. The Weekly 'C' file will be available by 6:30 a.m. EST each Monday to be picked up by the insurance company and reviewed for verification. The Daily 'SR21' file will be available by 6:30 a.m. EST every Monday through Friday to be picked up by the insurance company and reviewed for verification. Verified records will be returned with the regular reporting file, the 'A' file. All records must be returned within thirty days or another record will be generated for verification with an 'L' in the disposition field position 350, indicating it is late.

'*****' - **insurance FL code**

SR22/FR44 Reporting Procedures

SR22/FR44s need to be reported when a driver is not able to prove Financial Responsibility by having the required liability coverage on the date of an offense. SR22/FR44s must be maintained continuously for 3 years from the original suspension date of the FR case. The renewal of an SR22/FR44 does not need to be reported unless there is a change in the policy number or there is a lapse in coverage and an SR26/FR46 was reported.

An SR22 is needed to certify BIL/PDL limits of at least 10/20/10 and an FR44 is needed to certify 100/300/50. Case numbers that begin with a 1, 2, 3, 4, 5, or 6 need an SR22 and case numbers that begin with an X in the verification process need an FR44.

Note: Case type '2's only need an SR22 for PIP/PDL insurance.

1. File Name --This will be the same as the FTP Reporting Procedures. An SR22/FR44 will be submitted as a transaction type 22 or 44 respectively.

DHS.DDL.FTP.DMI*****A' Reporting File

2. Errors will be returned in the 'B' file.

'*****' - insurance FL code

SR26/FR46 Reporting Procedures

SR26/FR46s need to be reported when a driver cancels their required liability coverage. An SR26/FR46 does not need to be reported unless there is a lapse in coverage.

1. File Name --This will be the same as the FTP Reporting Procedures. An SR26/FR46 will be submitted as a transaction type 26 or 46 respectively.

DHS.DDL.FTP.DMI****'A' Reporting File

2. Errors will be returned in the 'B' file.

'****' - insurance FL code

E. Further Information

Technical questions concerning specifications should be referred to: Department of Highway Safety and Motor Vehicles, 2900 Apalachee Parkway, Tallahassee, FL 32399-0585, Attention: **Insurance Liaison Room A201, MS-97, telephone (850)617-2508, fax (850)617-3937**, or email at FLHSMVInsuranceLiaison@flhsmv.gov .

III. COMMERCIAL FLEET/ NON-FLEET FILING SPECIFICATIONS

A. Eligibility

Any insurance company writing motor vehicle liability insurance in Florida and insuring a business with a fleet of more than 25 vehicles registered in Florida, for which a certificate of insurance was issued, may at its option meet the reporting requirements for vehicle fleets on a policy basis in lieu of the per vehicle filing requirements as provided in this Regulation. This same option is available for commercial, non-fleet policies.

B. When to Report

See Section I, subsection C.1. & C.2. for reporting new and modified security. Cancellation on an entire fleet is required within 45 days; however, changes on individual vehicles are not required. However, the company has the option to report individual vehicles to the file.

C. How to Report

If all VIN numbers are available, the information may be reported as explained in Section II, subsection I. In the absence of VIN numbers, the information should be reported without VIN numbers using one record for the entire fleet or commercial, non-fleet. In either case, an "F" should be placed in the fleet-indicator field of the FILING RECORD.

IV. RECORD/FILE DESCRIPTION

GENERAL

All files shall have the following characteristics:

Storage Media: File Transfer Protocol (FTP)

Record Length: 350

Character Codes: ASKI (Upper Case for Alpha)

A	=	Alphabetic
N	=	Numeric
X	=	Alphanumeric
NA	=	Not Applicable
LJ	=	Left Justified
RJ	=	Right Justified
O	=	Optional
R	=	Required
C	=	Conditional

Null values must be spaces for alphabetic and alphanumeric fields.

Null values must be zeroes for numeric fields.

After all records are written on your file, please write an end of file marker so we can verify all records were received in the transmission. The record should have 'EOF' in the first three positions and space filled after that.

System Name: Motor Vehicle Insurance
Record Name: Insurance **HEADER RECORD**

<u>Item No.</u>	<u>Field Position</u>	<u>Field Size</u>	<u>Elem. Char.</u>	<u>Req. Just.</u>	<u>Field Opt.</u>	<u>Name</u>
1	1-5	5	N	RJ	R	Ins-Company-Code
2	6	1	A	NA	R	Media-Sequence
3	7	1	A	NA	R	Record-Type (H)
4	8-9	2	N	NA	R	Transaction-Type (01)
5	10-17	8	X	LJ	O	Insurance-Inmedia-ID
6	18-25	8	X	LJ	O	Insurance-Outmedia-ID
7	26-31	6	X	NA	R	Filler
8	32-35	4	N	NA	R	Filler
9	36-43	8	N	NA	R	Date-Created(MMDDCCYY)
10	44-266	223	X	NA	R	Filler
11	267-300	34	X	NA	O	(For Ins Company Use)

THE FOLLOWING FIELDS ARE **RETURNED** BY DHSMV

12	301-330	30	X	NA	R	Edit-Mask
13	331-349	19				Filler
14	350	1	A	N	R	Disposition

HEADER RECORD

Field Description

<u>No.</u>	<u>Field Name</u>	<u>Description</u>
1.	Ins-Company-Code	NAIC code for insurance company preparing its own filing, or a Department supplied number. The Ins-Company-Code must be same in every FILING RECORD in the file. (An exception to this is multiple company submission, see page 10, Section II.)
2.	Media-Sequence	Sequence character for this media ("A" through "Z" allowed).
3.	Record-Type	Must be "H".
4.	Transaction-Type	Must be "01".
5.	Insurance-Inmedia-ID	*For insurance company use.
6.	Insurance-Outmedia-ID	*For insurance company use.
7.	Filler Unused.	Should be space filled.
8.	Filler Unused.	Should be space filled.
9.	Date-Created	(MMDDCCYY) date must be a valid date.
10.	Filler Unused.	Should be space filled.
11.	Filler	*For insurance company use.

* Data in these fields will be returned to the Insurance Company, as is.

HEADER RECORD

Field Description

No. Field Name Description

THE FOLLOWING FIELDS ARE **RETURNED** BY DHSMV:

12. Edit-Mask For a HEADER RECORD with a disposition of "E" the edit-mask field will be used to indicate those item(s) in error. Each item is represented by a character position in the edit-mask field. A value of "1" signifies that the field is in error in the corresponding item. "0" signifies that the corresponding field is correct. For example, if the Date Created is missing, character position 312 will have a value of "1".

Item	Character	Position
Filler.....		301-305
Service-Agent-Code.....		306
Media Sequence.....		307
Record-Type.....		308
Transaction-Type.....		309
(Not Used).....		310
Filler.....		311
Date-Created.....		312
Filler.....		313-330

13. Filler

14. Disposition "E" or space.

System Name: Motor Vehicle Insurance
Record Name: Insurance **FILING RECORD** for **10, 11, 13, 20, 21, 30, 31, 32**

Item No	Field Position	Field Size	Elem. Char.	Just.	Reg. Opt.	Field Name
1	1-5	5	N	RJ	R	Ins-Company-Code
2	6	1	A	NA	R	Media Sequence
3	7	1	A	NA	R	Record-Type (F)
4	8-9	2	N	NA	R	Transaction-Type
5	10-30	21	X	LJ	C	Vin (Optional/Fleets)
6	31-34	4	N	NA	R	Vehicle-Year (Optional/fleet) CCYY
7	35-39	5	X	LJ	R	Make-or-Model (optional/fleet)
8	40-69	30	X	LJ	R	Ins-Policy-number
9	70-85	16	A	LJ	R	First-Name (optional if field 21 is used)
10	86-101	16	A	LJ	O	Middle-Name
11	102-121	20	A	LJ	R	Last-Name (optional if field 21 is used)
12	122	1	A	LJ	O	Name-Suffix
13	123-152	30	X	LJ	O	Address
14	153-172	20	A	LJ	O	City
15	173-174	2	A	NA	O	State
16	175-183	9	N	LJ	O	Zip-Code (324240000)
17	184-196	13	X	LJ	O	Florida DLN/Federal tax ID
18	197	1	A	NA	R	Company-Indicator
19	198-205	8	N	NA	R	Effective date (MMDDCCYY)
20	206	1	A	NA	R	Fleet-Indicator
21	207-256	50	A/N	LJ	O	Non-Structured-Name
22	257-264	8	N	NA	O	Edit-error-Return-Date
23	265-270	6	X	NA	O	(For Insurance Co. Use)
24	271-304	34	X	NA	O	(For Insurance Co. Use)

THE FOLLOWING FIELDS ARE **RETURNED** BY DHSMV

25	305-329	25	X	NA	R	Edit-Mask
26	330-342	13	X	LJ	C	Current DLN (item 17 is cross reference with this field if filled).
27	343-349	7				Filler
28	350	1	A	NA	R	Disposition

Record Name: Insurance **FILING RECORD TRANS-TYPE 12 (SR21 Verification)**

Item No	Field Position	Field Size	Elem. Char.	Just.	Reg. Opt.	Field Name
1	1-5	5	N	RJ	RR	Ins-Company-Code
2	6	1	A	NA	RR	Media Sequence
3	7	1	A	NA	RR	Record-Type (F)
4	8-9	2	N	NA	RR	Transaction-Type 12
5	10-30	21	X	LJ	RR	Vin (Optional/Fleets)
6	31-34	4	N	NA	RR	Vehicle-Year (Optional/fleet) CCYY
7	35-39	5	X	LJ	RR	Make-or-Model (optional/fleet)
8	40-69	30	X	LJ	RR	Ins-Policy-number
9	70-78	9	N	LJ	RR *	FR-CASE NUMBER (RR)
10	79-86	8	N	LJ	RR	REQUIRED COVERAGE
11	87	1	X	LJ	R	CONFIRM DENIAL FLAG ('Y' OR 'N')
12	88	1	X	LJ	RR	STATUS MESSAGE INDICATOR (0, 1, 2, 3, OR SPACES)
13	89-122	34	X	NA	O	FILLER
14	123-152	30	X	LJ	RR	PH-Address
15	153-172	20	A	LJ	RR	PH-City
16	173-174	2	A	NA	RR	PH-State
17	175-183	9	N	LJ	RR	PH-Zip-Code (324240000)
18	184-196	13	X	LJ	RR	Florida DLN/Federal tax ID PH-ID-Number
19	197	1	A	NA	RR	Company-Indicator
20	198-205	8	N	NA	RR	PROCESS DATE (MMDDCCYY)
21	206	1	A	NA	RR	Fleet-Indicator
22	207-256	50	A/N	LJ	RR *	PH-Non-Structured-Name
23	257-264	8	N	NA	RR	Edit-error-Return-Date
24	265-270	6	X	NA	O	(For Insurance Co. Use)
25	271-304	34	X	NA	O	(For Insurance Co. Use)
THE FOLLOWING FIELDS ARE <u>RETURNED</u> BY DHSMV						
26	305-329	25	X	NA	R *	Edit-Mask
27	330-342	13	X	LJ	C	Xref dl numberCurrent DLN (item 17 is cross reference with this field if filled).
28	343-349	7				Filler
29	350	1	A	NA	O	Disposition

*** - Notes**

1. **RR – Return as Received.**
2. **All name information will be handled in the NON-STRUCTURED NAME FIELD, comma delimited (last, first, middle).**
3. **If Field Position 70 is a 2, 7, 8, or 9, confirm for PIP and PDL.**
4. **If Field Position 70 is a 1, 3, 4, 5, or 6 confirm for BIL and PDL limits of 10/20/10.**
5. **If Field Position 70 is an X, confirm for BIL and PDL limits of 100/300/50.**
6. **For the edit mask, NAME and SUFFIX mask characters will be replaced with the required CASE NUMBER and COVERAGE DATE masks.**

Record Name: Insurance **FILING RECORD TRANS-TYPE 22 / 44 (SR22 / FR44)**

<u>Item No</u>	<u>Field Position</u>	<u>Field Size</u>	<u>Elem. Char.</u>	<u>Just.</u>	<u>Reg. Opt.</u>	<u>Field Name</u>
1	1-5	5	N	RJ	R	Ins-Company-Code
2	6	1	A	NA	O	Media Sequence
3	7	1	A	NA	R	Record-Type (F)
4	8-9	2	N	NA	R	Transaction-Type 22 / 44
5	10-30	21	X	LJ	O	Vin (Optional/Fleets)
6	31-34	4	N	NA	O	Vehicle-Year (Optional/fleet) CCYY
7	35-39	5	X	LJ	O	Make-or-Model (optional/fleet)
8	40-69	30	X	LJ	R	Ins-Policy-number
9	70-78	9	N	LJ	O	FR-CASE NUMBER
10	79-86	8	N	LJ	R	CERTIFICATION DATE
11	87-88	2	X	LJ	O	FILLER
12	89	1	X	LJ	O	FILLER
13	90-122	33	X	NA	O	FILLER
14	123-152	30	X	LJ	O	PH-Address
15	153-172	20	A	LJ	O	PH-City
16	173-174	2	A	NA	O	PH-State
17	175-183	9	N	LJ	O	PH-Zip-Code (324240000)
18	184-196	13	X	LJ	R	Florida DLN/Federal tax ID PH-ID-Number
19	197	1	A	NA	O	Company-Indicator
20	198-205	8	N	NA	R	PROCESS DATE (MMDDCCYY)
21	206	1	A	NA	O	Fleet-Indicator
22	207-256	50	A/N	LJ	R *	PH-Non-Structured-Name
23	257-264	8	N	NA	O	Edit-error-Return-Date
24	265-270	6	X	NA	O	(For Insurance Co. Use)

25	271-304	34	X	NA	O	(For Insurance Co. Use)
THE FOLLOWING FIELDS ARE RETURNED BY DHSMV						
26	305-329	25	X	NA	R *	Edit-Mask
27	330-342	13	X	LJ	C	Xref dl numberCurrent DLN (item 17 is cross reference with this field if filled).
28	343-349	7				Filler
29	350	1	A	NA	R	Disposition

*** - Notes**

1. All name information will be handled in the NON-STRUCTURED NAME FIELD, comma delimited (last, first, middle).
2. For the edit mask, NAME and SUFFIX mask characters will be replaced with the required CASE NUMBER and CERTIFICATION DATE masks.

Record Name: Insurance **FILING RECORD TRANS-TYPE 26 / 46 (SR26 / FR46)**

Item No	Field Position	Field Size	Elem. Char.	Just.	Reg. Opt.	Field Name
1	1-5	5	N	RJ	R	Ins-Company-Code
2	6	1	A	NA	O	Media Sequence
3	7	1	A	NA	R	Record-Type (F)
4	8-9	2	N	NA	R	Transaction-Type 26
5	10-30	21	X	LJ	O	Vin (Optional/Fleets)
6	31-34	4	N	NA	O	Vehicle-Year (Optional/fleet) CCYY
7	35-39	5	X	LJ	O	Make-or-Model (optional/fleet)
8	40-69	30	X	LJ	R	Ins-Policy-number
9	70-78	9	N	LJ	O	FR-CASE NUMBER
10	79-86	8	N	LJ	R	CANCELLATION DATE
11	87-88	2	X	LJ	O	FILLER
12	89	1	X	LJ	O	FILLER
13	90-122	33	X	NA	O	FILLER
14	123-152	30	X	LJ	O	PH-Address
15	153-172	20	A	LJ	O	PH-City
16	173-174	2	A	NA	O	PH-State
17	175-183	9	N	LJ	O	PH-Zip-Code (324240000)
18	184-196	13	X	LJ	O	Florida DLN/Federal tax ID PH- ID-Number
19	197	1	A	NA	O	Company-Indicator
20	198-205	8	N	NA	R	PROCESS DATE

						(MMDDCCYY)
21	206	1	A	NA	O	Fleet-Indicator
22	207-256	50	A/N	LJ	R	PH-Non-Structured-Name *
23	257-264	8	N	NA	O	Edit-error-Return-Date
24	265-270	6	X	NA	O	(For Insurance Co. Use)
25	271-304	34	X	NA	O	(For Insurance Co. Use)

THE FOLLOWING FIELDS ARE **RETURNED** BY DHSMV

26	305-329	25	X	NA	R	Edit-Mask *
27	330-342	13	X	LJ	C	Xref dl numberCurrent DLN (item 17 is cross reference with this field if filled).
28	343-349	7				Filler
29	350	1	A	NA	R	Disposition

*** - Notes**

1. For the edit mask, we can replace the NAME and SUFFIX mask characters with the required CASE NUMBER and COVERAGE/PREP DATE masks.
2. All name information will be handled in the NON-STRUCTURED NAME FIELD, comma delimited (last, first, middle).

FILING RECORD

Field Description

<u>NO.</u>	<u>Field Name</u>	<u>Description</u>
1	Ins-Company-Code	NAIC code for insurance company preparing its own filing, or a Department supplied number. The Ins-Company-Code must be same in every FILING RECORD in the file.
2	Sequence Character	Sequence character for this file ("A" through "Z" allowed).
3	Record-Type	Must be "F".
4	Transaction-Type	10= Cancellation 11= Recall of cancellation 12= SR21 Verification 13= Vehicle totaled or sold 20= Initiation of insurance 21= Recall of issuance of insurance 22= SR22 Certificate of Liability Coverage 26= SR26 Certificate of Cancellation (of SR22) 30= Change policy holder name or DL Number 31= Add vehicle to policy 32= Delete vehicle from policy 44= FR44 Certificate of Higher Limits Liability Coverage

46= FR46 Certification of Cancellation (of FR44)
(See Transaction Types)

5	VIN	Vehicle identification number (1982 and newer must have 17 digits). **
6	Vehicle-Year	Full 4 digits.
7	Make-or-model	NCIC make preferred**
8	Ins-Policy-Number	Insurance policy number.
9	First-Name	First name of policy holder. This field optional if Non-Structured-Name is used.
10	Middle-Name	Middle name or initial of policy holder, if available.
11	Last-Name	Last name of policy holder. This field is optional if Non-Structured-Name is used.
12	Name-Suffix	Name suffix of policy holder. JR=J, SR=S, I=I, II=2, III=3, IV=4, V=5

** Optional for commercial fleet and non-fleet commercial.

FILING RECORD

Field Description

<u>NO.</u>	<u>Field Name</u>	<u>Description</u>
13	Address	Address of policy holder. Required only for cancellation.
14	City	City of policy holder. Required only for termination.
15	State	State of policy holder. Required only for termination.
16	Zip-Code	Zip code of policy holder. Nine digits if available. Zero fill last four digits, if 9 digits not available.
17	FloridaDLN/Federal tax ID	Florida Driver's license number for individuals if available (13 digits). Federal tax identification number for companies, if available (9 digits).
18	Company-Indicator	"C" if policy holder is a company, otherwise a space.
19	Effective-Date	The date policy was canceled, terminated, changed, or issued (MMDDCCYY).
20	Fleet-indicator	"F" for fleets, otherwise a space.
21	Non-Structured-Name	Should be utilized if policy holder is a company or if the first, middle, and last names of policy holder cannot be determined.
22	Edit-Error-Return-Date	The Department will enter this field on the output media if this record has an edit error. Insurance companies must return this same date when the information has been corrected (MMDDCCYY).
23		For insurance company use.
24		For insurance company use.

FILING RECORD
Field Description

THE FOLLOWING FIELDS ARE RETURNED BY DHSMV:

Note: Please space out these fields when reporting to DHSMV.

25. Edit-Mask

For a FILING RECORD with a disposition of "E" the edit-mask field will be used to indicate those item(s) in error. Each item is represented by a character position in the edit-mask field. A value of "1" signifies that the field is in error in the corresponding item. "0" signifies that the corresponding field is correct. For example, if the Transaction-Type is invalid, character position 311 will have a value "1".

<u>Item</u>	<u>Character position</u>
Ins-Company-Code.....	308
Tape-Sequence.....	309
Record-Type.....	310
** Transaction-Type.....	311
** VIN.....	312
Vehicle-Year.....	313
VH-Name.....	314
Case-Number for an SR21, SR22/SR26, or FR44/FR46 record.	
VH-Name-Suffix.....	315
1 = Certification/Coverage/Preparation date format error	
3 = Duplicate SR22/26 / FR44/46 found	
4 = 3 years past time out date	
5 = Newer SR22/FR44 found	
6 = Matching SR22/FR44 not found when processing an SR26/FR46	
VH-Address.....	316
Confirm/Denial Flag for an SR21 record. (Y or N)	
VH-City.....	317
Status Message Indicator for an SR-21 record (0, 1, 2, 3 or space)	
VH-State.....	318
VH-Zip-Code.....	319
Florida DLN/Federal tax ID.....	320
Company-Indicator.....	321
Effective-Date.....	322
Fleet-Indicator.....	323
VH-Non-Structured-Name.....	324
Make-Model.....	325
** Ins-Policy-Number.....	326
*Unmatched DL (not an error).....	327
*Unmatched VIN (not an error).....	328
*Unmatched Policy (not an error).....	329
***Alternate VIN.....	343

* Since the matching of reported DL numbers and VIN play a critical role in determining insurance status, we have added two items to the "EDIT-MASK" field of the filing record to indicate the match status.

If the DL number does not match, character position 327 will be marked with a "2". If the VIN does not match, character position 328 will be marked with a "2". These are not edit errors, therefore the record will update the Insurance File.

*** Currently if all 3 fields (Transaction, VIN, and Policy) are filled, this translates to a duplicate error, VIN found on 2 or more policies.

*** When the VIN has at least 15 characters which match along with the DL Number, Vehicle Year, and Vehicle Make the database will be updated, but will be returned with a '3' in cc 343 to be corrected.

The majority of the errors are Transaction and VIN type errors. Please see explanation of transactions pages 27 – 36. VIN type errors could be because there are multiple policies for the same VIN for the same company or VIN did not match at least 15 digits from our registration database.

- | | | |
|-----|-------------------------------|--|
| 26. | Current Driver License Number | If this field is returned by HSMV, then item number 17 is not considered the current DLN and it is a cross reference number. This DLN is the number reflected in our database. |
| 27. | Disposition | "E" or space |

System Name: Motor Vehicle Insurance
Record Name: DHSMV **REPORT RECORD**

<u>Item No.</u>	<u>Field Position</u>	<u>Field Size</u>	<u>Elem. Char.</u>	<u>Req. Just.</u>	<u>Opt.</u>	<u>Field Name</u>
1	1-5	5	N	RJ	R	Ins-Company-Code
2	6	1	A	NA	R	Media-Sequence
3	7	1	A	NA	R	Record-Type (R)
4	8-9	2	N	NA	R	Transaction-Type (01)
5	10-19	10	N	RJ	R	Num-of-Filing-Records
6	20-29	10	N	RJ	R	Num-of-Edit-Errors
7	30-39	10	N	RJ	R	Num-of-Receipts
8	40-47	8	N	NA	R	Date-Processed (MMDDCCYY)
9	48-350	303	X	NA	R	Filler

REPORT RECORD

Field Description

<u>No.</u>	<u>Field Name</u>	<u>Description</u>
1	Ins-Company-Code	NAIC code for insurance company preparing its own filing, or a Department supplied number. The Ins-Company-Code must be same in every FILING RECORD in the file.
2	Media-Sequence	Sequence character for this file ("A" through "Z" allowed).
3	Record-Type	Must be "R".
4	Transaction-Type	Must be "01".
5	Num-of-Filing-Records	Number of FILING RECORDS, excluding header and REPORT RECORDS.
6	Num-of-Edit-Errors	Number of records, excluding HEADER RECORD that have a disposition of "E".
7	Num-of-Receipts	Number of records that do not have a disposition of "E".
8	Date-Processed	Date that filing report was created (MMDDCCYY).
9	Filler	Spaces.

V. INSURANCE FILE TRANSACTION TYPES

The basic purpose of the insurance file is to determine the presence or absence of coverage and the status, issued or cancelled, based on related information filed on the insurance file by the insurance companies. Transactions without errors will be recorded on the insurance file and those with content errors will be returned to the filing company to be corrected within 30 days. Transaction types developed for the purpose of formatting and recording the insurance file information are:

- * 10 Cancellation.
- * 11 Recall of cancellation.
- 12 SR21 Verification
- 13 Vehicle totaled or sold.
- 20 Initiation of insurance.
- 21 Recall of issuance of coverage.
- 22 SR22 Certificate of Liability Coverage
- 26 SR26 Certificate of Cancellation (of SR22)
- 30 Change policy holder name, driver license number or address.
- * 31 Add vehicle to policy.
- * 32 Delete vehicle from policy.
- 44 FR44 Certificate of Higher Limits Liability Coverage
- 46 FR46 Certification of Cancellation (of FR44)

Policy status, issued or cancelled, is determined by matching or comparing the basic policy information on the file, including company name, policy number, and policy issue and cancellation dates.

Information indexes are used to match or identify a vehicle and policy holder on the file. These indexes are driver license and VIN numbers which are collected from information in the Department's driver license, vehicle registration, and insurance file.

Financial responsibility cases resulting in notices are produced, not produced or cleared based on information contained in the insurance file using the mentioned indexes.

‘*’ Transaction types (‘10’ & ‘11’) or (‘11’, ‘31’ & ‘32’) for the same policy cannot be on the same transmission. This is due to our updating process. The edit program runs separately from the update program. For example, if you send in a Cancellation and a Recall of Cancellation on the same policy number, the Cancellation would not have updated on the database yet and the Recall of Cancellation would see the record as an active policy, therefore not allowing you to recall it.

TRANSACTION PROCESSING

Transaction 20:

This type is used to create the basic insurance record when filing a policy issuance, initiation or policy origination.

Insurance File
Insurance Inquiry Display

(Transaction 20)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 02083625

POLICY STATUS: ISSUED

POST DATE: 04/13/92 EFFECTIVE DATE: 01/01/92

DL #D00000000000

POLICY HOLDER: JOHN DOE
2900 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92

When filing a transaction 20 for fleet coverage policies, vehicle information is optional in this and all transactions. Fleet policies are defined as those policies insuring more than twenty-five (25) vehicles. The fleet indicator field in the filing record must be filed with the alpha "F" for fleet. (See page 13, Section III, subsection C.)

This transaction should **not** be used to reinstate a policy that has been cancelled and reinstated under the same policy number. (See Transaction 11.)

Transaction 21:

The 21 transaction, along with all other transactions covered from this point, are updates or changes to the transaction 20 initiation. This transaction is filed only in the case of a transaction 20, policy initiation, being filed in error. Examples of conditions that can cause a policy to be filed in error is the transmission of an initiation, transaction 20, before the underwriter reviews and declines the issuance based on the past driving history of the intended insured.

Before Update:

Insurance File
Insurance Inquiry Display

(Transaction 20)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 02083625

POLICY STATUS: ISSUED
EFFECTIVE DATE: 01/01/92

POST DATE: 04/13/92
DL #D00000000000

POLICY HOLDER: JOHN DOE
2900 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92

After Update:

Insurance File
Insurance Inquiry Display

(Transaction 21)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 02083625

POLICY STATUS: CANCELLED
EFFECTIVE DATE: 01/01/92
RECALL OF INITIATION: 01/01/92

POST DATE: 06/08/92
DL #D00000000000

POLICY HOLDER: JOHN DOE
2900 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92

Transaction 30:

The transaction 30 is used only when a change in the driver license number, policy holder name or address is desired on an initiation transaction 20 previously filed. The effective date of the filing should be the same as the original filing policy effective date.

Before Update:

Insurance File
Insurance Inquiry Display

(Transaction 20)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 02083625

POLICY STATUS: ISSUED
EFFECTIVE DATE: 01/01/92

POST DATE: 04/13/92

DL #D00000000000

POLICY HOLDER: JOHN DOE
2900 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92

After Update:

Insurance file
Insurance Inquiry Display

(Transaction 30)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 02083625

POLICY STATUS: ISSUED
EFFECTIVE DATE: 01/01/92

POST DATE: 06/08/92

DL #D12606348021

POLICY HOLDER: JOHN DOE
3100 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0000

VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92

Note: The driver license number and address of the policy holder has been changed.

Transaction 31:

The 31 transaction is used when a newly acquired or replacement vehicle is added to a previously filed initiation policy, or a vehicle that was not sent with the original policy transmission. Transactions 31 and 11 will not work if submitted on the same transmission for the same policy number. (See ‘*’ on page 27.)

The effective policy date required in the filing record should be the date the vehicle was added to the policy and not the original effective date of the policy unless the vehicle was on the policy from origination but was not filed with the origination. The transaction should only be used to add a vehicle to a policy that has been successfully filed on the insurance file.

In the following example, we are adding a 1991 Buick, ID #2G4WB54L5M1873206, to existing policy number 02083625, named insurance John Doe, effective date 06/08/92.

Before Update:

Insurance File
Insurance Inquiry Display

(Transaction 20)

COMPANY NAME: ACME INSURANCE COMPANY

INS CO. CODE: 01000

POLICY #: 02083625

POLICY STATUS: ISSUED

POST DATE: 04/13/92

EFFECTIVE DATE: 01/01/92

DL #D00000000000

POLICY HOLDER: JOHN DOE

2900 APALACHEE PARKWAY

TALLAHASSEE, FL 32301-0418

VEHICLE #01:

85 CHEV

1JAN69Y7EM727508

ADDED: 01/01/92

After Update:

Insurance File
Insurance Inquiry Display

(Transaction 31)

COMPANY NAME: ACME INSURANCE COMPANY

INS CO. CODE: 01000

POLICY #: 02083625

POLICY STATUS: ISSUED

POST DATE: 06/20/92

EFFECTIVE DATE: 01/01/92

DL #D00000000000

POLICY HOLDER: JOHN DOE

2700 APALACHEE PARKWAY

TALLAHASSEE, FL 32301-0418

VEHICLE #01:

85 CHEV

1JAN69Y7EM727508

ADDED: 01/01/92

VEHICLE #02:

91 BUICK

2G4WB54L5M1873206

ADDED: 06/08/92

Note: The policy now includes the 1991 Buick.

Transaction 32:

Transaction 32 is used when the company or the insured elects to delete, drop or eliminate a vehicle(s) from a policy. When a transaction 32 is received and the vehicle VIN number is located on the insurance file with the existing policy number, the vehicle is deleted. However, when the VIN cannot be located the transaction is considered successfully processed. Also, regardless of the sequence of transaction 31 (add vehicle) and 32 (delete vehicle), usually involving a newly acquired or replacement vehicle, the initiation record will be updated to reflect the desired status of the vehicles. This should answer questions of whether the transactions being filed on separate reporting media produced at different times will successfully update the initiation.

Using the policy and vehicle as in the 31 transaction example, this example shows the vehicle deleted using the 32 transaction.

Before Update

Insurance File
Insurance Inquiry Display

(Transaction 20)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 02083625

POLICY STATUS: ISSUED
EFFECTIVE DATE: 01/01/92

POST DATE: 06/20/92

DL #D00000000000

POLICY HOLDER: JOHN DOE
2700 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92
VEHICLE#02: 91 BUICK 2G4WB54L5M1873206 ADDED: 06/08/92

After Update

Insurance File
Insurance Inquiry Display

(Transaction 32)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000

POLICY STATUS: ISSUED
POLICY #: 02083625
EFFECTIVE DATE: 01/01/92

POST DATE: 07/01/92

DL #D00000000000

POLICY HOLDER: JOHN DOE
2700 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92

Note: The Buick is no longer displayed on the initiation record.

Transaction 10:

Transaction 10 is used when cancelling or nonrenewing an initial policy transaction 20. **It should never be used to delete a vehicle from an existing multiple vehicle policy on the file as it causes a cancellation of the whole policy.** (Also see '*' on page 27.)

The following is an example of a transaction 10 recorded on the insurance file.

Before Update:

Insurance File
Insurance Inquiry Display

(Transaction 20)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 02083625

POLICY STATUS: ISSUED
EFFECTIVE DATE: 01/01/92

POST DATE: 04/13/92

DL #D00000000000

POLICY HOLDER: JOHN DOE
2700 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92

After Update:

Insurance File
Insurance Inquiry Display

(Transaction 10)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 02083625

POLICY STATUS: CANCELLED
EFFECTIVE DATE: 01/01/92
CANCELLATION DATE: 06/01/92

POST DATE: 06/08/92

DL #D00000000000

POLICY HOLDER: JOHN DOE
2700 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418
VEHICLE #01: 85 CHEV 1JAN69Y7EM727508 ADDED: 01/01/92

Note: The status has changed from issued to cancelled.

Transaction 13:

The 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. Use this transaction only for single vehicle policies. **Do not use this transaction when deleting or replacing vehicles on a multiple vehicle policy.**

Insurance File
Insurance Inquiry Display

(Transaction 20)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 0200000

POLICY STATUS: ISSUED
EFFECTIVE DATE: 01/01/92

DL #A000000000000
VEHICLE #01: POST DATE: 02/01/92 85 CHEV 1DBN69Y7EM727508 ADDED: 01/01/92

(Transaction 13)

COMPANY NAME: ACME INSURANCE COMPANY
INS CO. CODE: 01000
POLICY #: 0200000

POLICY STATUS: CANCELLED
EFFECTIVE DATE: 01/01/92
CANCELLATION DATE: 04/01/92

DL #A000000000000
VEHICLE #01: POST DATE: 04/13/92 85 CHEV 1DBN69Y7EM727508 ADDED: 01/01/92

Note: Transaction 13 status indicates cancelled.

Transaction 12:

The 12 transactions are used to verify SR21 reported policy information. Insurance Companies must verify if the customer had the appropriate insurance on the requested need date. Appropriate insurance is identified by the case number, field position 70. Example: PIP and PDL are a 2, 7, 8, or 9 type cases. BI and PDL (10/20/10 limits) are a 1, 3, 4, 5, or 6 type case. BI and PDL with higher limits of 100/300/50 will be a case type X.

Note: If the date is in the future this will be the customer's suspension date if they do not acquire insurance prior to that date. Insurance companies can confirm on current date.

Transaction 22:

The 22 transactions are used for the insurance company to report an SR22 certificate of liability coverage (BIL limits of 10/20/10). These are only needed if a customer did not have the required liability coverage at the time of an event, (crash, point's suspension, habitual offender suspension, DUI's convictions on or prior to 10-02-2007 or other non-alcoholic convictions). In case type 2, it is used for confirmation of PIP coverage.

Transaction 26:

The 26 transactions are used for the insurance company to report an SR26 Certificate of Cancellation of an SR22.

Transaction 44:

The 44 transactions are used for the insurance company to report an FR44 certificate of liability coverage (BIL limits of 100/300/50). The FR44s are reported if a customer had a DUI conviction after October 1, 2007, but did not have the required BIL/PDL coverage of 100/300/50 at the time of the offense.

Transaction 46:

The 46 transactions are used for the insurance company to report an FR46 Certificate of Cancellation of an FR44

VI. FLORIDA MOTOR VEHICLE NO-FAULT LAW

MANUAL or ELECTRONIC 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 electronically to companies 'C' file, (see pages 7 & 11) or generated to a verification of coverage list every Monday 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 40 & 41.

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. Customers with insurance prior to the suspension date can be cleared on-line at <https://services.flhsmv.gov/DLCheck/> (or our Driver License website under Driver License Checks).

Note: Future dates denote customer's suspension date. Customer must have insurance prior to this date.

REGISTRATION PIP

Registration (PIP) cases 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. When a customer renews their registration, a verification request is created. The case number begins with the numeric "8", 800000001. On a positive, verification the insurance company should file the policy information (transaction 20) with the Department.

Driver license, tag, and registrations will be suspended if the information is not properly filed or confirmed. When trying to confirm coverage for a customer, the company, not agent, must transmit policy information by electronic filings as outlined in this manual regarding the policy reporting process. A reinstatement fee of \$150, \$250 or \$500 will be applied if suspension has been issued.

NOTE: If a denial is processed in error letter on company letterhead will be needed in order to clear.

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

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: PDFB460A
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.

the numeric "2", 200000001.

TO: DHSMVTESTINSURANCECOMPANY
 KIRKMAN BLDG
 TAIL FL323:JICIDO
 22222

FROM: FLORIDA DEPARTMENT OF HIGHWAYS SAFETY AND MOTOR VEHICLES
 BUREAU OF FINANCIAL RESPONSIBILITY
 NEIL KIRKMAN BUILDING
 TALLAHASSEE FL 32319-0515

REFOIT DATE: 01/05/93
 COMPANY PAGE NO: 2
 REFOIT PAGE NO: 4
 REFOIT CODE: P\FB-160A
REPORT PIPDEDUCED DYKDC

FOUCY NUMBER (C1)C11)C11)O	FLORIDA DRIVER UCEN,E NUMBER Dooomcmcmoo	DHSMV ENFORCEMENT CASE NUMBER 7CIDCIDOO	REQUIRED COVERAGE DATE 11/10197	---VEHCCT.E INFORMATION--- VIN• YEAR MAKE	COVERAGE DENIAL	OOVERJ.GE CONFIRMED
JOHN STREET CITY	323:J10000	DCE				
POLICY COULD NOT BE FOUND ON INSURANCE DATP.BASE						

FOUCY NUMBER (1)C11)C11)C11)	FLORIDA DRIVER UCEN,E NUMBER socmcmcmoo	DHSMV ENFORCEMENT CASE NUMBER scmcmoo	REQUIRED COVERAGE DATE 06/10197	---VEHCCT.E INFORMATION--- VIN• YEAR MAKE	COVERAGE DENIAL	OOVERJ.GE CONFIRMED
NANCY STREET CITY	JANE SMITH 323)40000			1G8ZG54SXMZ111739		
POLICY COULD NOT BE FOUND ON INSURANCE DATP.BASE						

POUCY NUMBER (1)C11)C11)C11)	FLORIDA DRIVER UCEN,E NUMBER GOOOOOOOCOOO	DHSMV ENFORCEMENT CASE NUMBER !OOCIDCID	REQUIRED COVERAGE DATE 12/10197	---VEHCCT.E INFORMATION--- OOVERJ.GE VIN• DENIAL CONFIRMED	COVERAGE YEAR	MAKE
RICHARD STREET CITY	W 323110000	GOMZALEZ		1G6849.5ES611 82 FORD		

THE VIN OF THE VEHICLE THE INDMDUAL INDICATED WAS INSURED COULD NOT BE FOUND IN THE GIVEN POU CY

END OF NO FAULT (PIPPDL) INSURANCE VERIFICATIONS. SIGNATURE, AUTH. 00. R/P. _____

MANUAL FILING

Note: Companies may file manually if:

- You write less than 1,000 policies and,
- Do not have an active FTP account.

You must submit a written request to the Department for approval to file manually. Please send an email to: FLHSMVInsuranceLiaison@flhsmv.gov.

Your request must include:

- Email subject: Company name, NAIC code, and “Intent to Manually File”.
- Email body: Contact person and how many policies your company will file.

What DHSMV NEEDS FROM YOU

As you know, the Florida Department of Highway Safety and Motor Vehicles is in the process of changing all reporting methods over to electronic data transfer via FTP. To help us accomplish this process with a minimum of confusion, we ask that you follow the steps listed below.

1. Familiarize yourself with our introductory material as shown.
 - Read the attached FAQ.
 - Go to this link (<http://www.flhsmv.gov/FRManualFTP/>) and review on line ftp manual.
 - Contact Insurance Liaison if you have additional policy questions
 - Email FLHSMVInsuranceLiaison@flhsmv.gov if you have additional technical questions.
2. When you are ready to send us your "PUBLIC KEY" (see attached FTP FAQ) include the following in the body of the email:
 - Company Name.
 - Company Number (NAIC and Florida Company Code).
 - Contact information for the person(s) we can contact for Business and Tech questions.
 - Your PUBLIC KEY attached as an ASCII file.
3. In return, the Insurance Liaison Group will email to you the IP Address, Username, and Password to log onto the server along with OUR PUBLIC KEY to encrypt your files. The email attachment will be ENCRYPTED with YOUR PUBLIC KEY that you will DECRYPT with YOUR PRIVATE KEY.
4. When you are ready to send us your test file, include the following:
 - Include a 'Y' in position 44 of the first header record so that the programs pick up the fact that it is a test file. (This will only test the acceptance of the file not the actual data. You will receive back all 'E's in position 350. This means the file processed. Otherwise we will let you know what problems are.)
 - Send a message to FLHSMVInsuranceLiaison@flhsmv.gov so that we can create your file and update the database as to your FTP status.
5. When you are ready to send your first Production file, let us know so we can update the database as to your ftp status.

Thank you for your help and cooperation. If you have additional questions, please send email

to FLHSMVInsuranceLiaison@flhsmv.gov

FAO's For Insurance Companies Reporting Through FTP
For the Complete Implementation Procedures Manual, go to
<http://www.flhsmv.gov/FRManualFTP/>

Email the **Insurance Liaison** group at FLHSMVInsuranceLiaison@flhsmv.gov

Q - What is the benefit of the FTP procedure?

A - Reporting files and return files will be transferred over the Internet via FTP replacing the diskettes or tapes. This will provide a safer, faster, and cheaper method of sending and receiving data.

Q - What is FTP?

A - FTP stands for File Transfer Protocol. It is a simple and widely accepted method to transfer large files over the Internet.

Q - May I use SFTP or a VNP connection?

A - Currently we are not setup to handle either of these connections.

Q - What software will I need?

A - Encryption software to encrypt the file you send and to decrypt the return file.

The sender will encrypt the file sent to HSMV with OUR PUBLIC KEY, which we will provide. HSMV will decrypt your file with OUR PRIVATE KEY.

HSMV will encrypt a return file with YOUR PUBLIC KEY that you will provide and you will decrypt the return file with YOUR PRIVATE KEY.

Q - Where can I get encryption software?

A - From different sources. However two popular sites are:

Free open source GPG Encryption software can downloaded from <http://www.gnupg.org>. Select **GnuPG compiled for Microsoft Windows** from the **Binaries** section or the appropriate download for your operating system.

Download the software and follow the instructions on how to encrypt and decrypt files from <http://www.gnupg.org/documentation/>

Or you can purchase PGP (Pretty Good Privacy) from <http://www.pgp.com>.

Q - I don't have a Windows FTP program, how do I send or receive my data?

A - There are numerous free GUI FTP programs on the Internet. Search for FREE FTP SOFTWARE or you can handle the entire FTP functions from the DOS prompt as follows:

1. FTP(one_space) {IP_address_of_our_firewall}
2. USERID@{IP_address_of_our_ftpsrver}
3. PASSWORD: {the_password_you_will_be_given}

Q - Where is the data sent to and received from?

A - The DBA (Data Base Administrators) Group will contact you with file names, passwords, IP address etc. They will send you that information in a file encrypted with YOUR PUBLIC KEY that you will have provide to us and you will decrypt that file with YOUR PRIVATE KEY. This will allow you to test your ability receive and decrypt the files we send back to you.

They can be emailed at FLHSMVInsuranceLiaison@flhsmv.gov

Q - What is the filling procedure?

A - File only once per day, and do not send another file until the return file is picked up. Below are several filing scenarios:

- A file is sent on a regular business day, another should not be sent until the return file is picked up that afternoon.
- A file is sent on a weekend, another file should not be sent until the return file is picked up on Monday afternoon.
- A file is sent on a holiday, another should not be sent until the return file is picked up on the next regular business day.

We will not be processing new files on the following holidays. If you send on one of these dates, wait until the afternoon of the next business day to look for a return file.

HOLIDAYS
New Years Day
Martin Luther King
Memorial Day
Independence Day
Labor Day
Veterans Day
Thanksgiving Day / Friday after
Christmas Day

Q - What is the procedure for receiving our return file to get our errors?

A - On the afternoon of the regular business day the file was sent, pick up the return ('B') file from the server, then issue a delete command for that file so next return file may be placed there on next business day.

FREQUENTLY ASKED REPORTING QUESTIONS

1. If transactions are filed out of sequence, what is the effect on the intended status of the policy?
Regardless of the filing sequence, the policy will have the intended status.

One example would be when a recall, transaction 11, is filed previous to a transaction 10, cancellation. The recall would update the policy with an effective date equal to or greater than the transaction 10, cancellation, effective date, thus neutralizing the cancellation. (See Transaction 11 & 10.)

(However, you cannot send a cancellation and then send an initiation. A policy must be in an active status to modify the policy; otherwise this may cause an error.)

2. When filing for more than one company, should a separate transmission be used for each company?
No, multiple company filings can be loaded on a single transmission with each company filing preceded by a header record followed by the filing records for the company named in the header record.

3. How often can a company submit filings?

Policy transactions may be submitted daily provided Department approval. All transactions should be submitted in compliance with statutory requirements.

4. Is a driver license number required with each transaction?

A Florida driver license number is required if the named insured has a Florida license. All 13 characters should be reported.

5. Whose driver license number is required with each transaction?

The Florida driver license number of the policy holder.

6. Should a company use their Florida license or NAIC code when transmitting filings?

Either code can be used since the Department uses a cross reference index allowing successful process of either code.

7. What is the time frame for completing departmental update of the insurance file from receipt of the media?

Normally, within three days.

8. Are the filing requirements applicable to commercial vehicles?

Yes.

9. Should a driver license number issued in a state other than Florida be filed?

No.

10. Are insurers allowed to charge a fee for SR22/26s and FR44/46s under Florida law?

We do not regulate fees collected for insurance policies or service fees, but you may want to try to contact the Dept. of Financial Services. Their web site is <http://www.fldfs.com/>.