

Quick Reference Guide for Verification Requests

STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
September 12, 2020

Table of Contents

Florida Motor Vehicle No-Fault Law and Financial Responsibility Law	2
FR1/FR100 "Liability" Crash Sanction (BIL/PIP/PDL)	3
FR2/FR200 "PIP Citation (No Proof of Insurance)" Sanction PIP/PDL	3
FR4/FR400 "Non-DUI DUI" Sanctions (BIL/PIP/PDL).....	3
FR4/FR400 "DUI" Sanctions (BIL/PIP/PDL).....	4
FR5/FR500 "Points" Liability Sanction (BIL/PIP/PDL)	4
FR6/FR600 "Habitual Traffic Offender (HTO)" Liability Sanction (BIL/PIP/PDL).....	4
FR7/FR700 "PIP" Cancellation Sanction (PIP/PDL).....	5
FR8/FR800 "Registration PIP" Sanction (PIP/PDL)	5
FR9 /FR900 "PIP" Crash Sanction (PIP/PDL)	6
SR22/FR44 Financial Responsibility Certificates.....	6

Florida Motor Vehicle No-Fault Law and Financial Responsibility Law

To avoid a driver license and/or motor vehicle registration suspension, Florida motorists must provide the Department with proof of mandatory PIP/PDL insurance coverage as required by the FL MV No-Fault Law or BIL/PIP/PDL coverage for Liability Sanctions as required by the Financial Responsibility Law. The sanctions listed below require the following levels of coverage:

- FR1/FR100: BIL/PIP/PDL (10/20/10)
- FR2/FR200: PIP/PDL (10/10)
- FR4/FR400: NON-DUI BIL/PIP/PDL (10/20/10)
- FR4/FR400: DUI BIL/PIP/PDL (100/300/50)
- FR5/FR500: BIL/PIP/PDL (10/20/10)
- FR6/FR600: BIL/PIP/PDL (10/20/10)
- FR7/FR700: PIP/PDL (10/10)
- FR8/FR800: PIP/PDL (10/10)
- FR9/FR900: PIP/PDL (10/10)

Verification Requests and Notice Generation Process

When insurance data is submitted by insurance companies in daily files and/or reloads with no errors returned, the data is added to the Department's insurance database.

However, the Department sends an electronic verification request to the insurance company when a customer or driver license or tax collector office submits policy information and there is no match on the Department's insurance database. Insurance companies have 30 days to reply. If the Department receives no response, the customer is sent a suspension notice. If the Department receives a denial as a response from the verification requests from an insurance company, the customer is sent a suspension notice.

Once a suspension notice generates and is sent, the customer must respond to the notice. Any reporting transaction by the insurance company such as initiation, reinstatement, adding a vehicle, etc. does not automatically close the customer's suspension.

Don't modify or alter verification request data.

Verification data is sent to each company's verification folder in the company's FTP account. Since the data was entered manually by the customer or office personnel, the verification request may contain errors. However, changing any data to the verification request results in our system not processing the response.

Following verification instructions not only improves the accuracy of the Department's insurance database, but it can also reduce customer complaints because fewer suspension notices are generated.

FR1/FR100 “Liability” Crash Sanction (BIL/PIP/PDL)

Liability crash sanctions are generated when there is a crash with injuries. Verification requests are sent to the company when:

- BIL/PIP/PDL coverage for the crash could not be found on the insurance database,

You may receive more than one verification request for an accident. This occurs when the owner and operator of the at fault vehicle are not the same person but have coverage with the same insurance company. We create two separate FR1 sanctions – an owner only sanction and an operator sanction. We must send a verification request for both since we don’t know which person’s insurance was listed on the crash report.

We are looking for confirmation or denial of BIL/PIP/PDL coverage on the provided need date (crash date).

Verification requests for these FR sanction types are **VIN specific** for an **Owner Only**.

However, the **VIN, Year, and Make is not required** for an **Operator Only** verification request since you are only verifying the operator had BIL coverage on the provided need date (crash date) in the verification request.

FR2/FR200 “PIP Citation (No Proof of Insurance)” Sanction PIP/PDL

Citation (PIP) sanctions are generated when a person is cited and convicted for failure to show proof of PIP/PDL coverage for their vehicle to law enforcement. Once the department receives the conviction from the court, the suspension is generated.

We are looking for confirmation or denial of PIP/PDL coverage on the provided need date (offense date).

Verification requests for these FR sanction types are **VIN-specific**.

FR4/FR400 “Non-DUI” Sanction (BIL/PIP/PDL)

Non-DUI FR4/ FR400 verifications are sent to an insurance company for all persons convicted of offenses resulting in a mandatory revocation or suspension.

Examples of Conviction “4” Cases:

- Vehicular Homicide
- Insurance Fraud
- Manslaughter
- Any felony in the commission of which a motor vehicle was used
- Failure to stop and render aid when a vehicle crash results in death or personal injury of another
- Immoral act involving motor vehicle

We are looking for confirmation or denial of BIL/PIP/PDL coverage on the provided need date (offense date).

Verification requests for these FR sanction types are **NOT VIN-specific, but person specific.**

FR4/FR400 “DUI” Sanction (BIL/PIP/PDL)

All persons convicted of Driving Under the Influence (DUI) pursuant to Section 324.023, Florida Statutes, are required to maintain a FR44 (proof of 100K/300K/50K BIL/PIP/PDL) insurance for a period of 3 years..

Paper FR44 certificates submitted by customers will be sent for verification. We are looking for a confirmation or denial of 100K/300K/50K coverage on the provided need date (filing effective date).

Verification requests for these FR sanction types are **NOT VIN-specific, but person specific.**

FR5/FR500 “Points” Liability Sanction (BIL/PIP/PDL)

FR5/FR500 sanctions are generated for all persons suspended for “Excessive Points” accumulated from citation convictions. A verification request is sent for the date of the latest offense that resulted in the point suspension.

Examples of “Excessive Points”:

- Convicted of 12 points within 12 months
- Convicted of 18 points within 18 months
- Convicted of 24 points within 36 months

We are looking for confirmation or denial of BIL/PIP/PDL coverage on the provided need date (the latest offense date used to create the Point Suspension).

The verification requests for these FR sanction types are NOT VIN-specific, but **person specific.**

FR6/FR600 “Habitual Traffic Offender (HTO)” Liability Sanction (BIL/PIP/PDL)

FR6/FR600 sanctions are generated for all persons revoked for “Habitual Traffic Offender”. A verification request is sent for the date of the latest offense that resulted in the HTO revocation.

A Habitual Traffic Offender is a person who has accumulated:

Fifteen convictions for moving traffic offenses within a five-year period.

-OR-

Three major violations/convictions, within a five-year period, of any one or more of the following offenses arising out of separate acts:

- Manslaughter (motor vehicle involved)
- DUI or other alcohol related convictions
- Driving while suspended or revoked
- Failure to stop and render aid in the event of a motor vehicle crash
- Any felony in the commission where a motor vehicle is used
- Driving a commercial motor vehicle while disqualified

We are looking for confirmation or denial of BIL/PIP/PDL coverage on the provided need date (the latest offense date used to create the HTO).

Verification requests for these FR sanction types are NOT VIN-specific, but **person specific**.

FR7/FR700 “PIP” Cancellation Sanction (PIP/PDL)

PIP cancellation sanctions are generated when policy cancellations are filed by insurance companies and no other active policy can be found on the database for the VIN.

We are looking for confirmation or denial of PIP/PDL coverage on each VIN listed on the cancelled policy. Each VIN listed on the cancelled policy will be accompanied by its own individual verification request and must be answered in accordance with the provided need date (original suspension date if customer is complying without a fee, otherwise the policy effective date) for each.

Verification requests for these FR sanction types are **VIN specific**.

FR8/FR800 “Registration PIP” Sanction (PIP/PDL)

If insurance coverage provided at the time a vehicle is registered or renewed cannot be found on our database, we send the insurance company provided by the customer a verification request. (800000000 which is a pre8-sanction). We are looking for confirmation or denial of PIP/PDL coverage for the vehicle on the provided need date (registration date).

Once a denial is received from the insurance company, a FR8/FR800 (PIP) sanction is generated.

If insurance coverage was not in effect at the time of registration and a sanction is generated, the customer may then provide proof of current insurance to reinstate their suspension. If the coverage is not found on the database, a verification will be sent to the company.

We are looking for confirmation or denial of PIP/PDL coverage for the vehicle on the provided need date (original suspension date if customer is complying without a fee, otherwise the policy effective date.)

Verification requests for these FR sanction types are **VIN-specific**.

FR9/FR900 “PIP” Sanction (PIP/PDL)

PIP crash sanctions are generated when there is a crash with property damage and no injuries.

Verification requests are sent to the insurance company when:

- PIP/PDL coverage for the at fault vehicle at the time of the crash could not be found on the insurance database or
- PIP/PDL coverage provided by the owner with an effective date after the crash date to reinstate the suspension and could not be found on the insurance database.

We are looking for confirmation or denial of PIP/PDL coverage on the provided need date (crash date or policy effective date when clearing with insurance in effect on or after the crash date).

Verification requests for these FR sanction types are **VIN-specific**.

SR22/FR44 Financial Responsibility Certificates

When paper certificates of insurance (SR22/BIL, SR22/PIP, and FR44 BIL) are provided by a customer for clearance requirements, they are manually entered by office personnel and if the electronic certificate cannot be located on the insurance database, a verification request for the certificate is sent to insurance company to verify the certificate was in effect on the need date (filing effective date).

Required Levels of Insurance Coverage:

- For FR2, FR7, FR8 and FR9 sanctions, the Level of Coverage required is 01 or higher
- For FR1, FR3, FR4 non-DUI, FR5, or FR6 Sanction, the Level of Coverage required is 02 or higher
- For FR4 DUI Sanction, the Level of Coverage required is 03 or higher

If you have any question regarding verification requests, please don't hesitate to contact us at FLHSMVInsuranceLiaison@flhsmv.gov with your concerns.