

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

**STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY
AND MOTOR VEHICLES**

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I. REPORTING REQUIREMENTS

The Department is afforded authority by Section 627.736(9)(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 627.736(9) (a), Florida Statutes, reads in part:

"Each insurer which has issued a policy providing personal injury protection benefits shall report the renewal, cancellation, or nonrenewal thereof to the Department of Highway Safety and Motor Vehicles within 45 days from the effective date of the renewal, cancellation, or nonrenewal. Upon the issuance of a policy providing personal injury protection benefits to a named insured not previously insured by the insurer thereof during that calendar year, the insurer shall report the issuance of the new policy to the Department of Highway Safety and Motor Vehicles within 30 days. The report shall be in such form and format and contain such information as may be required by the Department of Highway Safety and Motor Vehicles which shall include a format compatible with the data processing capabilities of said department, and the Department of Highway Safety and Motor Vehicles is authorized to adopt rules necessary with respect thereto. Failure by an insurer to file proper reports with the Department of Highway Safety and Motor Vehicles as required by this subsection or rules adopted with respect to the requirements of this subsection constitutes a violation of the Florida Insurance Code. Reports of cancellations and policy renewals and reports of the issuance of new policies received by the Department of Highway Safety and Motor Vehicles are confidential and exempt from the provisions of s.119.07. These reports are to be used for enforcement and regulatory purposes only, including the generation by the department of data regarding compliance by owners of motor vehicles with financial responsibility coverage requirements." In addition, the Department of Highway Safety and Motor Vehicles shall release, upon written request 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 property damage liability, and PIP 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.
3. Such information must be transmitted to the Department in an efficient and timely manner in accordance with these regulations.
4. 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.
5. 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.
6. 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.
7. Procedural questions concerning these regulations should be referred to: Department of Highway Safety and Motor Vehicles, Bureau of Financial Responsibility,

B. Definitions and General Information

1. Department: Department of Highway Safety and Motor Vehicles (DHSMV).
2. Encoded Storage Media: Magnetic tape, cartridge or diskette 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: Media 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 media identifier(s) and 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 personal injury protection/property damage liability 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 property damage liability 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 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. Media/Manual Filing Receipt: A document furnished and prepared by an insurance company or servicing agent containing information prescribed in the technical filing specifications. Such receipt must accompany each storage media or batch of manual filings transmitted to the Department. One copy, when duly endorsed and dated upon delivery and returned to the insurance company, shall constitute proof that such storage media or batch of manual filings was received by the Department. Note: Please do not send the receipt separate from the media, etc.
- 16. Cancellation of PIP or Property Damage Liability: Any cancellation of PIP or Property Damage Liability on a motor vehicle (whether caused by the insurer or insured).
- 17. 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(1), F.S.
- 18. Policy Change: Initiation or termination of the required coverage, or any vehicle addition/deletion from policy.

C. Notification of Issuance, Renewal, Cancellation or Nonrenewal of PIP and Property Damage Liability:

1. An insurer must notify the Department within 30 days when a policy of PIP/property damage liability is issued or changed and within 45 days when a policy is cancelled, nonrenewed or terminated.

2. Initial Load

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

Notification shall be given to the Department on storage media (magnetic tape, cartridge, or diskette) supplied by the insurance company or servicing agent in accordance with the technical filing specifications as set forth in Section II.

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 property damage liability only.
- c. See Exhibit II, page 39 for form. (Manual copy should be reproduced and used for submission.)

D. Recalling Notification:

When an insurer discovers that a cancellation, nonrenewal, issuance, or renewal of coverage 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. Processing of Storage Media:

1. The storage media sent by insurance companies or servicing agents shall be received during official business hours (8:00 a.m. to 5:00 p.m.), Monday through Friday, excluding state holidays.
2. Each storage media containing policy data shall be accompanied by, and uniquely identified with, a duly prepared receipt in accordance with the technical filing specifications. (See Section II.) Such storage media may contain all types of

notification. Insurance groups may report multiple companies on the same media (tape and cartridge only). (See Section II, subsection I.4., page 10.)

3. When the Department receives a storage media from an insurance company or servicing agent, it shall endorse a copy of the media receipt with the date of delivery and return such copy to the insurance company or servicing agent.
4. The Department will process and return storage media on a timely basis. Each record accepted as a filing shall be deemed received by the Department on the date the storage media containing said record was delivered to the Department as evidenced on the media receipt.
5. Frequency of Filing: Insurance companies may not submit notices more frequently than weekly.

F. Notification of Cancellation or Nonrenewal:

Every insurer with respect to each insurance policy providing personal injury protection and property damage liability 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 personal injury protection and property damage liability 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. 627.733(7) (a), 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.

H. Notice Requirements:

All insurers issuing automobile personal injury protection and property damage liability insurance policies in the state of Florida shall notify the Department in Tallahassee of all issuances, renewals, cancellations, modifications, or nonrenewals per Section 627.736(9)(a), Florida Statutes (renewal reporting is not required at this time), as follows:

1. The cancellation or nonrenewal of automobile insurance policies providing personal injury protection benefits or property damage liability 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 personal injury protection benefits or property damage liability 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, Renewal 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. A copy of the manual can be obtained from the Bureau of Financial Responsibility, Department of Highway Safety and Motor Vehicles, 2900 Apalachee Parkway, Tallahassee, Florida 32399-0585, Attention: Joe Glover, Room A201-A, MS-97 (Telephone 850/414-2530, FAX 850/413-8666).

II. TECHNICAL FILING SPECIFICATIONS

A. Introduction

The following are the tape specifications for insurance companies to use to REPORT RECORDS as defined herein to the Department as provided in subsection C and D.

B. Media Standards:

1. Storage Media.....Magnetic Tape
2. Width.....1/2 Inch
3. Tracks.....9
4. BPI..... 1600 or 6250 (6250 Preferred) *
1600 will have a blocking factor of 12
6250 will have a blocking factor of 60
*Use preferred values unless limited by hardware capabilities.
5. Label.....Non-Internal Labeled (Unlabelled)
6. Record-Length.....350 Characters
7. Character Codes.....EBCDIC (Upper Case for Alpha)
8. Required after last FILING RECORD. 2 end-of-file marks

C. Requirements for Output Media

Since all the records on the input media will be written to the same output media, there is no requirement for an additional output media. The Department will update the edit-mask and disposition fields of HEADER and FILING RECORDS and create a REPORT RECORD as the last record on the tape.

D. External Labeling

All media must contain a label on the outside of the tape case with the following information:

1. Contents: DHSMV Insurance Notices
2. Servicing Agent Name
3. An 8 Character Media ID number consisting of "MI" in the leftmost 2 characters followed by the alphabetic sequence A, B, C, etc., excludes the letters I, O, and Q.

E. Media Receipt

A receipt along with a self-addressed stamped return envelope must accompany each storage media transmitted to the Department by an insurance company or servicing agent. Such receipt must contain the following: (a) name of insurance company, (b) insurance company code, (c) name of servicing agent (if different from name of insurance company), (d) media identification number, (e) number of records on the media (except header and trailer records), (f) date sent, (g) "Contents: DHSMV Insurance Notices", (h) return name and street address for media, (i) space for date received, (j) space for Department signature. Items (a) through (h) must be completed by the insurance company or servicing agent. Items (i) and (j) are for Department use. See Exhibit I on page 38.

F. Delivery

The Department will receive media submissions during official business hours (8:00 a.m. to 5:00 p.m.), Monday through Friday, excluding state holidays. Insurance companies will be responsible for furnishing the media in containers suitable for return mailing and for the cost of delivering the media to Department of Highway Safety and Motor Vehicles, Neil Kirkman Building, 2900 Apalachee Parkway, Tallahassee, FL 32399-0532, ATTN: Senior Computer Operations Supervisor, Room C212. "Contents: DHSMV Insurance Notices" must be indicated on the container. Plastic bags and other fragile containers are not acceptable.

G. Return

After processing, media will be returned to the insurance company by US Mail, UPS, or a process agreed upon between the insurance company and the Department. The Department will be responsible for the cost of return mailing. To help ensure that all items sent are returned correctly, clearly mark items that may become separated during processing such as tape, tape container and/or tape strap, and mailing box.

H. Records Processing

Upon receipt, media 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.

I. Record Formats

See record/file description pages 13 through 22. There are three types of records: header, filing, and report. Each of these is described below.

1. Header Record - Record Type "H"

- a. The HEADER RECORD must be the first record on the media. This record contains information pertaining to a particular submission as well as the physical characteristics of the media such as BPI. This information will

enable the Department to better handle the processing of unlabelled media and reduce the manual work of setting up media parameters.

- b. The absence of any required fields or the presence of invalid data in any of the required fields is an edit error which precludes the Department from processing any FILING RECORDS on the media.

2. Filing Record - Record Type "F"

- a. 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 on the media.

4. Multiple company submission within the same insurance group.

The format to submit multiple companies within the same insurance group on the same media (tape and cartridge only) is as follows:

- a. The first company header records followed by its filing records.
- b. The next company header records followed by its filing records.

J. Florida Motor Vehicle No-Fault Law

1. Diskette Reporting Procedures

Insurance companies desiring to report under Chapter 88-370 to the Department by floppy diskette must follow these requirements:

- a. Diskettes must be in one of the following formats:
 - 1. 5.25" 360K MS-DOS Floppy, or
 - 2. 5.25" 1.2M MS-DOS Floppy, or
 - 3. 3.5" 720K MS-DOS Floppy, or
 - 4. 3.5" 1.44M MS-DOS Floppy
- b. File name for reporting: INSURANC.DAT
- c. Record length is 350 characters.
- d. All data in ASCII.
- e. All alphanumeric entries must be uppercase.
- f. All record formats must match descriptions contained in "Procedures Manual

For Implementation of The Florida Motor Vehicle No-Fault Law", Section II, "Technical Filing Specifications", and Section IV, "Record/File Description", with the following exceptions:

1. Page 8, "D. External Labeling" - The floppy diskette must be clearly labeled with insurance company name, insurance company code, return address, and number of records on diskette.
2. Page 15, "8. BPI" - should be forced to 6250, for 6250 characters per inch.
3. Use a separate diskette for each company. Do not put more than one company on a diskette.
4. Diskette media cannot contain line feeds or carriage returns.

2. Cartridge Reporting Specifications

TYPE: IBM 3480 (ONLY)
DENSITY: 38000 CPI
TRACK: 18
Length(FT): 5075
CARTRIDGE SIZE: 5 3/4" to 5 7/8"

- a. Page 8, "D. External Labeling" - The cartridge must be clearly labeled with insurance company name, insurance company code, return address, and number of records on cartridge.
- b. Page 15, "8. BPI" - should be forced to 6250, for 6250 characters per inch.

K. Further Information

Technical questions concerning specifications should be referred to: Department of Highway Safety and Motor Vehicles, Neil Kirkman Building, 2900 Apalachee Parkway, Tallahassee, FL 32399-0585, Attention: Joe Glover, telephone (850)414-2530, facsimile (850)413-8666.

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:	Magnetic Tape, Diskette, Cartridge
BPI:	1600 or 6250 (6250 Preferred)
Label:	Unlabelled
Record Length:	350
Blocking Factor:	12 for 1600 BPI, 60 for 6250 BPI
Character Codes:	EBCDIC (Upper Case for Alpha)

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

Null values must be spaces for alphabetic and alphanumeric fields.

Null values must be zeroes for numeric fields.

System Name: Motor Vehicle Insurance
Record Name: Insurance HEADER RECORD
Page 1 of 1

Item No.	Field Position	Field Size	Elem. Char.	Req. Just.	Field Opt.	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 (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	O	Filler
8	32-35	4	N	NA	R	BPI
9	36-43	8	N	NA	R	Date-Created (MMDDCCYY)
10	44	1	A	NA	O	Test-Tape and Cartridge Only
11	45-266	222	X	NA	R	Filler
12	267-300	34	X	NA	O	(For Ins Company Use)
THE FOLLOWING FIELDS ARE RETURNED BY DHSMV						
13	301-330	30	X	NA	R	Edit-Mask
14	331-349	19				Filler
15	350	1	A	N	R	Disposition

HEADER RECORD

Field Description

Page 1 of 2

No.	Field Name	Description
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 on the tape. (An exception to this is multiple company submission, see page 10, Section II, subsection I.2. & I.4.)
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. This number would match any external label used exclusively by the insurance company or servicing agent.
6.	Insurance-Outmedia-ID	For insurance company use. This number would match any external label used exclusively by the insurance company or servicing agent.
7.	Filler	Should be space filled.
8.	BPI	Bytes (characters) per inch ("6250" or "1600").
9.	Date-Created	(MMDDCCYY) date must be a valid date.
10.	Test-Tape and Cartridge Only	"Y" for test data and space for live data.
11.	Filler	Unused. Should be space filled.
12.	Filler	For insurance company use.

HEADER RECORD
 Field Description
 (Page 2 of 2)

No.	Field Name	Description																						
THE FOLLOWING FIELDS ARE RETURNED BY DHSMV:																								
13.	Edit-Mask	<p>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 BPI is missing, character position <u>311</u> will have a value of "1".</p> <table><tr><th><u>Item</u></th><th><u>Character Position</u></th></tr><tr><td>Filler.....</td><td>301-305</td></tr><tr><td>Service-Agent-Code.....</td><td>306</td></tr><tr><td>Tape-Sequence.....</td><td>307</td></tr><tr><td>Record-Type.....</td><td>308</td></tr><tr><td>Transaction-Type.....</td><td>309</td></tr><tr><td>(Not Used).....</td><td>310</td></tr><tr><td>BPI.....</td><td>311</td></tr><tr><td>Date-Created.....</td><td>312</td></tr><tr><td>Test-Tape.....</td><td>313</td></tr><tr><td>Filler.....</td><td>314-330</td></tr></table>	<u>Item</u>	<u>Character Position</u>	Filler.....	301-305	Service-Agent-Code.....	306	Tape-Sequence.....	307	Record-Type.....	308	Transaction-Type.....	309	(Not Used).....	310	BPI.....	311	Date-Created.....	312	Test-Tape.....	313	Filler.....	314-330
<u>Item</u>	<u>Character Position</u>																							
Filler.....	301-305																							
Service-Agent-Code.....	306																							
Tape-Sequence.....	307																							
Record-Type.....	308																							
Transaction-Type.....	309																							
(Not Used).....	310																							
BPI.....	311																							
Date-Created.....	312																							
Test-Tape.....	313																							
Filler.....	314-330																							
14.	Filler																							
15.	Disposition	"E" or space.																						

System Name: Motor Vehicle Insurance
Record Name: Insurance FILING RECORD
Page 1 of 1

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	O	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	PH-First-Name (optional if field 21 is used)
10	86-101	16	A	LJ	O	PH-Middle-Name
11	102-121	20	A	LJ	R	PH-Last-Name (optional if field 21 is used)
12	122	1	A	LJ	O	PH-Name-Suffix
13	123-152	30	X	LJ	O	PH-Address
14	153-172	20	A	LJ	O	PH-City
15	173-174	2	A	NA	O	PH-State
16	175-183	9	N	LJ	O	PH-Zip-Code (324240000)
17	184-196	13	X	LJ	O	PH-ID-Number
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	PH-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	330-349	20				Filler
27	350	1	A	NA	R	Disposition

FILING RECORD

Field Description

Page 1 of 3

<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 on the tape.
2	Media-Sequence	Sequence character for this tape ("A" through "Z" allowed).
3	Record-Type	Must be "F".
4	Transaction-Type	10= Cancellation 11= Recall of cancellation 13= Vehicle totaled or sold 20= Initiation of insurance 21= Recall of issuance of insurance 30= Change policy holder name or DL Number 31= Add vehicle to policy 32= Delete vehicle from policy (See Transaction Types)
5	VIN	Vehicle identification number (1982 and newer must have 17 digits). **
6	Vehicle-Year	Last 4 digits.
7	Make-or-model	NCIC make preferred.**
8	Ins-Policy-Number	Insurance policy number.
9	PH-First-Name	First name of policy holder. This field optional if PH-Non-Structured-Name is used.
10	PH-Middle-Name	Middle name or initial of policy holder, if available.
11	PH-Last-Name	Last name of policy holder. This field is optional if PH-Non-Structured-Name is used.
12	PH-Name-Suffix	Name suffix of policy holder. JR=J, SR=S, I=I, II=2, III=3, IV=4, V=5

FILING RECORD

Field Description

Page 2 of 3

<u>NO.</u>	<u>Field Name</u>	<u>Description</u>
13	PH-Address	Address of policy holder. Required only for cancellation.
**	Optional for commercial fleet and non-fleet commercial.	
14	PH-City	City of policy holder. Required only for termination.
15	PH-State	State of policy holder. Required only for termination.
16	PH-Zip-Code	Zip code of policy holder. Nine digits if available. Zero fill last four digits, if 9 digits not available.
17	PH-ID-Number	Drivers license number for individuals if available (13 or 12 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	PF-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

Page 3 of 3

Description

No. Field Name

THE FOLLOWING FIELDS ARE RETURNED BY 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".

Item	Character position
Filler.....	305-307
Ins-Company-Code.....	308
Tape-Sequence.....	309
Record-Type.....	310
Transaction-Type.....	311
VIN.....	312
Vehicle-Year.....	313
PH-Name.....	314
PH-Name-Suffix.....	315
PH-Address.....	316
PH-City.....	317
PH-State.....	318
PH-Zip-Code.....	319
PH-ID-Number.....	320
Company-Indicator.....	321
Effective-Date.....	322
Fleet-Indicator.....	323
PH-Non-Structured-Name.....	324
Make-Model.....	325
Ins-Policy-Number.....	326
* Unmatched DL (not an error).....	327
* Unmatched VIN (not an error).....	328
Filler.....	329

- 26 Filler

- 27 Disposition
- "E" or space
- * 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.

System Name: Motor Vehicle Insurance
Record Name: DHSMV REPORT RECORD
Page 1 of 2

Item No.	Field Position	Field Size	Elem. Char.	Just.	Req. 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 (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

Page 2 of 2

No.	Field Name	Description
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 on the tape.
2	Media-Sequence	Sequence character for this tape ("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	For insurance company use.

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.
- 13 Vehicle totaled or sold.
- 20 Initiation of insurance.
- 21 Recall of issuance of coverage.
- 30 Change policy holder name or driver license number.
- 31 Add vehicle to policy.
- 32 Delete vehicle from policy.

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 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

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

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 12, Section III, subsection C.)

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. The policy status will change to cancelled and subsequently result in production of a notice to the person.

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 21)

COMPANY NAME: ACME INSURANCE COMPANY

INS CO. CODE: 01000

POLICY #: 02083625

POLICY STATUS: CANCELLED

POST DATE: 06/08/92

EFFECTIVE DATE: 01/01/92

RECALL OF INITIATION: 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

Transaction 30:

The transaction 30 is used only when a change in the driver license number, policy holder name or address is desired on a 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

DL #D000000000000
POST DATE: 04/13/92

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

(Transaction 30)

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

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

DL #D12606348021
POST DATE: 06/08/92

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.

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
POST DATE: 04/13/92
POLICY STATUS: ISSUED
EFFECTIVE DATE: 01/01/92
DL #D000000000000
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
POST DATE: 06/20/92
POLICY STATUS: ISSUED
EFFECTIVE DATE: 01/01/92
DL #D000000000000
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			
<u>Insurance Inquiry Display</u>			
(Transaction 20)			
COMPANY NAME:	ACME INSURANCE COMPANY		
INS CO. CODE:	01000		
POLICY #:	02083625		
	POST DATE: 06/20/92	POLICY STATUS: ISSUED	
		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

After Update

Insurance File			
<u>Insurance Inquiry Display</u>			
(Transaction 32)			
COMPANY NAME:	ACME INSURANCE COMPANY		
INS CO. CODE:	01000		
POLICY #:	02083625		
	POST DATE: 07/01/92	POLICY STATUS: ISSUED	
		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

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 or transaction 20 on the file as it causes a cancellation of the whole policy. However, the transaction should be used if the cancelling company uses a unique policy number for each vehicle.

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 11:

This transaction is used when the filing company recognizes that a transaction 10 or cancellation has been filed in error or that the policy has been reinstated.

An example of the latter is when the insured fails to make a timely premium payment resulting in a cancellation transaction 10, after which the premium payment is received and the company elects to reinstate the policy under the same company and policy number. This transaction can only be used when the company and policy number sent with the transaction 10 or cancellation does not change. If the company or policy number changes, a transaction 20 or initiation is required.

The effective date of the recall transaction must be equal to or greater than the cancellation date filed with the transaction 10, cancellation being recalled. This will change policy status to issued.

If the effective date of the recall is less than the cancellation date, the program calculates the effective recall date to be prior to the cancellation date thus the policy remains in a cancelled status.

Before Update:

Insurance File
Insurance Inquiry Display

(Transaction 10)

COMPANY NAME: ACME INSURANCE COMPANY

INS CO. CODE: 01000

POLICY #: 02083625

POST DATE: 04/13/92

POLICY STATUS: CANCELLED

EFFECTIVE DATE: 01/01/92

CANCELLATION DATE: 4/01/92

DL #D00000000000

POLICY HOLDER: JOHN DOE

2700 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1DBN69Y7EM727508

ADDED: 01/01/92

After Update:

Insurance File
Insurance Inquiry Display

(Transaction 11)

COMPANY NAME: ACME INSURANCE COMPANY

INS CO. CODE: 01000

POLICY #: 02083625

POST DATE: 06/01/92

POLICY STATUS: ISSUED

EFFECTIVE DATE: 01/01/92

CANCEL-RECALL-DATE: 04/01/92

DL #D00000000000

POLICY HOLDER: JOHN DOE

2700 APALACHEE PARKWAY
TALLAHASSEE, FL 32301-0418

VEHICLE #01: 85 CHEV 1DBN69Y7EM727508

ADDED: 01/01/92

Note: The status has changed from cancelled to issued.

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. 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

POST DATE: 02/01/92

DL #A000000000000

VEHICLE #01: 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

POST DATE: 04/13/92

DL #A000000000000

VEHICLE #01: 85 CHEV 1DBN69Y7EM727508

ADDED: 01/01/92

Note: Transaction 13 status indicates cancelled.

VI. FLORIDA MOTOR VEHICLE NO-FAULT LAW

VERIFICATION LIST

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

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

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

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

These status titles include:

A. Policy could not be found on the database.

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

B. Policy found.

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

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

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

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

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

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

FLORIDA MOTOR VEHICLE NO-FAULT VERIFICATION LIST CASE TYPES

CANCELLATION PIP

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

REGISTRATION PIP

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

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

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

CRASH PIP

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

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

COURT-ORDERED SUSPENSION (PIP)

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

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

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

TO: DHSMV TEST INSURANCE COMPANY
KIRKMAN BLDG
TALL
2222
FL 323010

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:**

----- PLEASE DO NOT WRITE IN THESE SPACES -----

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

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

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

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

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

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

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

POLICY NUMBER
0000000000
JOHN
STREET
CITY

FLORIDA
DRIVER LICENSE
NUMBER
D000000000000
DOE

DHSMV
ENFORCEMENT
CASE NUMBER
700000000

REQUIRED
COVERAGE
DATE
11/10/97

-----VEHICLE INFORMATION-----
VIN# YEAR MAKE

COVERAGE
DENIAL
COVERAGE
CONFIRMED

POLICY COULD NOT BE FOUND ON INSURANCE DATABASE
323010000

POLICY NUMBER
0000000000
NANCY
STREET
CITY

FLORIDA
DRIVER LICENSE
NUMBER
S000000000000

DHSMV
ENFORCEMENT
CASE NUMBER
800000000

REQUIRED
COVERAGE
DATE
06/10/97

-----VEHICLE INFORMATION-----
VIN# YEAR MAKE
1G8ZG549XMZ111739

COVERAGE
DENIAL
COVERAGE
CONFIRMED

JANE SMITH
323040000

POLICY COULD NOT BE FOUND ON INSURANCE DATABASE

POLICY NUMBER
0000000000
RICHARD
STREET
CITY

FLORIDA
DRIVER LICENSE
NUMBER
G000000000000
W

DHSMV
ENFORCEMENT
CASE NUMBER
900000000
GONZALEZ

REQUIRED
COVERAGE
DATE
12/10/97

-----VEHICLE INFORMATION-----
VIN# YEAR MAKE
1G6849589611 82 FORD

COVERAGE
DENIAL
COVERAGE
CONFIRMED

323110000

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

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

EXHIBIT II

DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
BUREAU OF FINANCIAL RESPONSIBILITY
2900 Apalachee Parkway
Tallahassee, Florida 32399-0585

MANUAL FILING FORM

NAME OF INSURANCE COMPANY _____

INSURANCE COMPANY CODE _____
(Numerical code assigned by Department of Insurance)

NAMED INSURED _____
Company Name, if Applicable

Last Name First Name Middle Name

Street Address

City State Zip

DRIVER LICENSE NUMBER _____
Must contain last name alpha plus 12 or 13 digits

COMPANY- INDICATOR _____ FLEET-INDICATOR _____

POLICY NUMBER _____ TRANSACTION TYPE * _____

EFFECTIVE DATE _____ PREPARATION DATE _____
(Date policy cancelled, changed or issued, MMDDCCYY) (Date form prepared, MMDDCCYY)

VIN NUMBER	VEHICLE
	YEAR MAKE MODEL
_____	_____
_____	_____
_____	_____

*LIST OF TRANSACTION TYPES

- | | |
|-----------------------------------|---|
| 10 Cancellation | 30 Change policyholder name or D/L number |
| 11 Recall of Cancellation | 31 Add vehicle to policy |
| 20 Issuance of Insurance | 32 Delete vehicle from policy |
| 21 Recall of Issuance of Security | 13 Vehicle totaled or sold |

EXHIBIT III

DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
BUREAU OF FINANCIAL RESPONSIBILITY
2900 Apalachee Parkway
Tallahassee, Florida 32399-0585

MANUAL FILING FORM RECEIPT

Insurance Company Name: _____

Insurance Company Code: _____

Service Agent Name: _____

Number of Forms: _____

Date Sent: _____

Contents: DHSMV Insurance Notices

RETURN NAME AND STREET ADDRESS

Received By: _____ Date: _____

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.)

2. When more than one filing media is submitted, what is the effect of media submissions being processed out of sequence?

Media processed out of sequence will not effect the intended status of the policy.

3. When filing for more than one company, should a separate media be used for each company?

No, multiple company filings can be loaded on a single media (magnetic tapes and cartridges only) with each company filing preceded by a header record followed by the filing records for the company named in the header record.

4. How often can a company submit filings?

Not more than once weekly nor less than 45 days when there are policy transactions to be submitted.

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

A driver license number is required if the named insured has a number. All 13 characters should be reported; however, a 12 character number is acceptable.

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

The driver license number of the policy holder.

7. 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.

8. What is the Department's normal time frame in processing and returning media?

The media is usually processed and returned to the company within three days.

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

Normally, within three to eight days depending on processing volume and Department equipment availability.

10. Are the filing requirements applicable to commercial vehicles?

Yes, the requirements are applicable to both private and commercial vehicles.

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

No, only Florida driver license numbers are required.

12. What type of vehicles do not require a filing?

Taxicabs, limousines, farm tractors, trailers, and any other vehicle not required to be registered for operation on the highway.