

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u> </u>	(Y/N)
ADOPTED AS AMENDED	<u> </u>	(Y/N)
ADOPTED W/O OBJECTION	<u> </u>	(Y/N)
FAILED TO ADOPT	<u> </u>	(Y/N)
WITHDRAWN	<u> </u>	(Y/N)
OTHER	<u> </u>	

1 Committee/Subcommittee hearing bill: Transportation &
2 Infrastructure Subcommittee
3 Representative Hardemon offered the following:

Amendment (with title amendment)

6 Remove everything after the enacting clause and insert:
7 Section 1. Section 324.252, Florida Statutes, is created
8 to read:

9 324.252 Motor vehicle insurance online verification
10 system.-

11 (1) The department shall establish an online verification
12 system for motor vehicle insurance, subject to the following:

13 (a) The verification system shall be accessible through
14 the Internet by authorized personnel of the department, the
15 courts, law enforcement personnel, any other entities authorized
16 by the department, and insurers authorized by the Office of

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17 Insurance Regulation to offer motor vehicle insurance.

18 (b) The verification system shall provide for direct
19 access to insurers' records by personnel authorized by the
20 department.

21 (c) The department shall conduct a pilot program to test
22 the system before statewide use. However, the verification
23 system must be installed and operational by July 1, 2020

24 (d) The verification system shall be available 24 hours a
25 day to verify the insurance status of any vehicle registered in
26 this state through the vehicle's identification number, policy
27 number, registered owner's name, or other identifying
28 characteristic or marker as prescribed by the department.

29 (e) The department may contract with a private vendor to
30 assist in establishing and maintaining the verification system.

31 (f) The verification system shall include appropriate
32 provisions, consistent with industry standards, to secure its
33 data against unauthorized access and to maintain a record of all
34 information requests and a historical record of the system data
35 shall be retained by insurers for five years from the policy
36 termination date.

37 (g) A law enforcement officer, during a traffic stop or
38 crash investigation, shall access information from the online
39 verification system to establish compliance with this chapter
40 and to verify the current validity of the policy described on
41 any insurance identification card produced by the operator of a

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42 motor vehicle during the traffic stop or crash investigation.

43 (h) Any vendor solution must include a disaster recovery
44 plan designed to ensure business continuity in the event of a
45 disaster.

46 (i) The system shall include information which will enable
47 the department to make inquiries of evidence of insurance by
48 using multiple data elements for greater matching accuracy,
49 specifically: Insurer NAIC (National Association of Insurance
50 Commissioners) company code; Vehicle Identification Number,
51 policy number, levels/types of coverage or other data elements
52 as established by the department.

53 (j) Every insurance company authorized to issue motor
54 vehicle insurance policies in Florida, shall comply with the
55 verification of evidence of motor vehicle insurance for every
56 motor vehicle insured by that company in Florida as required by
57 the rules of the department.

58 (k) This section does not apply to vehicles insured under
59 commercial auto coverage; however, insurers of such vehicles may
60 participate on a voluntary basis.

61 (2) Insurers must cooperate with the department in
62 establishing and maintaining the insurance verification system
63 and must provide access to motor vehicle insurance policy status
64 information.

65 (3) The department may adopt rules to implement this
66 section.

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67 Section 2. Paragraph (f) is added to subsection (5) of
68 section 320.02, Florida Statutes, to read:

69 320.02 Registration required; application for
70 registration; forms.—

71 (5)

72 (f) Upon implementation of the online verification system
73 in s. 324.252, the online verification shall replace the
74 procedures in this subsection and every registering agency shall
75 use the system unless the system is not online or the required
76 information is not available. In such a case, the registering
77 agency may accept verification as provided in this subsection to
78 certify the existence of the required insurance before
79 processing any application for motor vehicle registration.

80 Section 3. Paragraphs (c) and (d) of subsection (1) and
81 subsection (4) are added to section 324.0221, Florida Statutes,
82 to read:

83 324.0221 Reports by insurers to the department; suspension
84 of driver license and vehicle registrations; reinstatement.—

85 (1)

86 (c) The department is authorized to verify information
87 directly from the insurance companies' databases, while
88 maintaining the insurance companies' requirement to report to the
89 department.

90 (d) Each insurer shall transmit weekly in a format
91 prescribed by the department the insurer's records of all active

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92 insurance policies commonly known as the "book of business" so
93 actively registered vehicles can be checked daily against all
94 active policies in order to identify uninsured vehicles.

95 (4) The department may implement a method of insurance
96 verification, by rule.

97 Section 4. Subsection (6) is added to section 316.646,
98 Florida Statutes, to read:

99 316.646 Security required; proof of security and display
100 thereof.—

101 (6) A law enforcement officer, during a traffic stop or
102 crash investigation, is authorized to access information from
103 the motor vehicle insurance online verification system to
104 establish compliance with this chapter and Chapter 324 and to
105 verify the current validity of the policy described on any
106 insurance identification card produced by the operator of a
107 motor vehicle during the traffic stop or crash investigation.

108 Section 5. This act shall take effect July 1, 2017.

109

110

111 **T I T L E A M E N D M E N T**

112 Remove everything before the enacting clause and insert:

113 An act relating to the motor vehicle insurance online

114 verification system; creating s. 324.252, F.S.;

115 requiring the Department of Highway Safety and Motor

116 Vehicles to establish a system for the online

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117 verification of motor vehicle insurance; providing
118 system requirements; requiring insurers to cooperate
119 with the department in establishing and maintaining
120 the system; providing that the provision does not
121 apply to commercial insurers; requiring the department
122 to adopt rules; amending s. 320.02, F.S.; providing
123 requirements relating to the registration of motor
124 vehicles to conform to changes made by the act;
125 amending s. 324.0221, F.S.; authorizing the department
126 to verify information; requiring insurers to transmit
127 certain information to the department; amending s.
128 316.646, F.S.; requiring law enforcement officers to
129 access insurance information at traffic stops and
130 crash investigations; providing an effective date.
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