

1 A bill to be entitled
2 An act relating to the motor vehicle insurance online
3 verification system; creating s. 324.252, F.S.;
4 requiring the Department of Highway Safety and Motor
5 Vehicles to establish a system for the online
6 verification of motor vehicle insurance; providing
7 system requirements; requiring insurers to cooperate
8 with the department in establishing and maintaining
9 the system; providing applicability; authorizing the
10 department to adopt rules; amending s. 320.02, F.S.;
11 providing requirements relating to the registration of
12 motor vehicles to conform to changes made by the act;
13 amending s. 324.0221, F.S.; authorizing the department
14 to verify certain information; requiring insurers to
15 transmit certain information to the department;
16 authorizing the department to implement a method of
17 insurance verification; amending s. 316.646, F.S.;
18 authorizing law enforcement officers to access
19 insurance information at traffic stops and crash
20 investigations for certain purposes; providing an
21 effective date.

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23 Be It Enacted by the Legislature of the State of Florida:

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25 Section 1. Section 324.252, Florida Statutes, is created

26 to read:

27 324.252 Motor vehicle insurance online verification
28 system.-

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

31 (a) The verification system shall be accessible through
32 the Internet by authorized personnel of the department, the
33 courts, law enforcement personnel, any other entities authorized
34 by the department, and insurers authorized by the Office of
35 Insurance Regulation to offer motor vehicle insurance.

36 (b) The verification system shall provide for direct
37 access to insurers' records by personnel authorized by the
38 department.

39 (c) The department shall conduct a pilot program to test
40 the system before statewide use. However, the verification
41 system must be installed and operational by July 1, 2021.

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

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

49 (f) The verification system shall include appropriate
50 provisions, consistent with industry standards, to secure its

51 data against unauthorized access and to maintain a record of all
 52 information requests. A historical record of the system data
 53 must be retained by insurers for 5 years after the policy
 54 termination date.

55 (g) A law enforcement officer, during a traffic stop or
 56 crash investigation, shall access information from the online
 57 verification system to establish compliance with this chapter
 58 and to verify the current validity of the policy described on
 59 any insurance identification card produced by the operator of a
 60 motor vehicle during the traffic stop or crash investigation.

61 (h) The verification system must include a disaster
 62 recovery plan designed to ensure service continuity in the event
 63 of a disaster.

64 (i) The verification system must include information that
 65 enables the department to make inquiries of evidence of
 66 insurance by using multiple data elements for greater matching
 67 accuracy, specifically: insurer National Association of
 68 Insurance Commissioners (NAIC) company code, Vehicle
 69 Identification Number, policy number, level and type of
 70 coverage, or other data elements as established by the
 71 department.

72 (j) An insurance company authorized to issue motor vehicle
 73 insurance policies in this state must comply with the
 74 verification requirements of motor vehicle insurance for every
 75 motor vehicle insured by that company in this state as required

76 by department rule.

77 (k) This section does not apply to vehicles insured under
78 commercial motor vehicle coverage. However, insurers of such
79 vehicles may participate on a voluntary basis.

80 (2) Insurers must cooperate with the department in
81 establishing and maintaining the insurance verification system
82 and must provide access to motor vehicle insurance policy status
83 information.

84 (3) The department may adopt rules to implement this
85 section.

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

88 320.02 Registration required; application for
89 registration; forms.—

90 (5)

91 (f) Upon implementation of the online verification system
92 in s. 324.252, the online verification shall replace the
93 procedures in this subsection and the department and its
94 authorized agents shall use the verification system unless such
95 system is not online or the required information is not
96 available. In such a case, the department and its authorized
97 agent may accept proof of purchase as provided in this
98 subsection to verify the purchase of the required insurance
99 before processing any application for motor vehicle
100 registration.

101 Section 3. Paragraphs (c) and (d) of subsection (1) and
102 subsection (4) are added to section 324.0221, Florida Statutes,
103 to read:

104 324.0221 Reports by insurers to the department; suspension
105 of driver license and vehicle registrations; reinstatement.—

106 (1)

107 (c) The department may verify information directly from an
108 insurance company's database. This paragraph does not relieve an
109 insurance company from the reporting requirement of this
110 section.

111 (d) An insurer must transmit weekly, in a format
112 prescribed by the department, the insurer's records of all
113 active insurance policies, commonly known as the "book of
114 business," to enable the department to identify uninsured
115 vehicles.

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

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

120 316.646 Security required; proof of security and display
121 thereof.—

122 (6) A law enforcement officer, during a traffic stop or
123 crash investigation, may access information from the motor
124 vehicle insurance online verification system to establish
125 compliance with this chapter and chapter 324 and to verify the

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126 | current validity of the policy described on any insurance
127 | identification card produced by the operator of a motor vehicle
128 | during the traffic stop or crash investigation.

129 | Section 5. This act shall take effect July 1, 2018.