By the Committee on Banking and Insurance; and Senators Wise and Fasano

311-1935-03

established:

A bill to be entitled 1 2 An act relating to motor vehicle liability 3 insurance; amending s. 320.055, F.S.; providing 4 for a 6-month vehicle registration for persons 5 reinstating their driver's license that has 6 been suspended for driving under the influence; 7 requiring the Department of Highway Safety and Motor Vehicles to issue 6-month vehicle 8 9 registration certificates and validation stickers; specifying the amount of taxes and 10 fees which must be paid; amending s. 324.131, 11 12 F.S.; requiring persons whose license or registration has been suspended or revoked due 13 to a violation of driving under the influence 14 to maintain, for 3 years, noncancelable 15 liability coverage as described in s. 16 17 627.7275(2), F.S.; authorizing the Department of Highway Safety and Motor Vehicles to adopt a 18 19 form for proof of such coverage; amending s. 20 627.7275, F.S., requiring insurers to make available bodily injury and property damage 21 22 liability coverage that is noncancelable for a 23 certain period; providing an effective date. 24 25 Be It Enacted by the Legislature of the State of Florida: 26 27 Section 1. Subsection (1) of section 320.055, Florida 28 Statutes, is amended to read: 320.055 Registration periods; renewal periods.--The 29 30 following registration periods and renewal periods are

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CODING: Words stricken are deletions; words underlined are additions.

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(1)(a) For a motor vehicle subject to registration under s. 320.08(1), (2), (3), (5)(b), (c), (d), or (f), (6)(a), (7), (8), (9), or (10) and owned by a natural person, the registration period begins the first day of the birth month of the owner and ends the last day of the month immediately preceding the owner's birth month in the succeeding year. If such vehicle is registered in the name of more than one person, the birth month of the person whose name first appears on the registration shall be used to determine the registration period. For a vehicle subject to this registration period, the renewal period is the 30-day period ending at midnight on the vehicle owner's date of birth. 12 (b) Notwithstanding the requirements of paragraph (a), the owner of a motor vehicle subject to paragraph (a), who has had his or her driver's license suspended pursuant to a violation of s. 316.193 or pursuant to s. 324.26(2) for driving under the influence, must obtain a 6-month registration as a condition of reinstating the license, subject to renewal during the 3-year period that financial responsibility requirements apply. The registration period begins the first day of the birth month of the owner and ends the last day of the fifth month immediately following the owner's birth month. For such vehicles, the department shall issue a vehicle registration certificate that is valid for 6 months and shall issue a validation sticker that displays an expiration date of 6 months after the date of issuance. The license tax required by s. 320.08 and all other applicable license taxes shall be one-half of the amount otherwise required, except that the service fee required by s. 320.04,

shall be paid in full for each 6-month registration.

Section 2. Section 324.131, Florida Statutes, is 1 2 amended to read: 3 324.131 Period of suspension. -- Such license, 4 registration and nonresident's operating privilege shall 5 remain so suspended and shall not be renewed, nor shall any 6 such license or registration be thereafter issued in the name 7 of such person, including any such person not previously licensed, unless and until every such judgment is stayed, 8 9 satisfied in full or to the extent of the limits stated in s. 10 324.021(7) and until the said person gives proof of financial 11 responsibility as provided in s. 324.031, such proof to be maintained for 3 years. In addition, if the person's license 12 or registration has been suspended or revoked due to a 13 14 violation of s. 316.193, that person must maintain noncancelable liability coverage for each motor vehicle 15 registered in his or her name, as described in s. 627.7275(2), 16 17 and must present proof that coverage is in force on a form adopted by the Department of Highway Safety and Motor 18 19 Vehicles, such proof to be maintained for 3 years. Section 3. Subsection (2) of section 627.7275, Florida 20 21 Statutes, is amended to read: 627.7275 Motor vehicle property damage liability.--22 (2)(a) Insurers writing motor vehicle insurance in 23 24 this state shall make available, subject to the insurers' 25 usual underwriting restrictions: -1. Coverage under policies as described in subsection 26 (1) of this section to any applicant for private passenger 27 28 motor vehicle insurance coverage who is seeking the coverage 29 in order to reinstate the applicant's driving privileges in this state when the driving privileges were revoked or 30 31

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suspended pursuant to s. 316.646 or s. 627.733 due to the failure of the applicant to maintain required security; and-

- 2. Coverage under policies as described in subsection
 (1) and which also provide liability coverage for bodily
 injury, death, and property damage arising out of the
 ownership, maintenance, or use of the motor vehicle in an
 amount not less than the limits described in s. 324.021(7) and
 which conforms to the requirements of s. 324.151.
- (b) The policies described in paragraph (a) policy shall be issued for a period of at least 6 months and as to the minimum coverages required under this section shall not be cancelable by the insured for any reason or by the insurer after a period not to exceed 30 days during which the insurer must complete underwriting of the policy. After the insurer has completed underwriting the policy within the 30-day period, the insurer shall notify the Department of Highway Safety and Motor Vehicles that the policy is in full force and effect and the policy shall not be cancelable for the remainder of the policy period. A premium shall be collected and coverage shall be in effect for the 30-day period during which the insurer is completing the underwriting of the policy whether or not the person's driver license, motor vehicle tag, and motor vehicle registration are in effect. Once the noncancelable provisions of the policy become effective, the coverage or risk shall not be changed during the policy period and the premium shall be nonrefundable. If, during the pendency of the 2-year proof of insurance period required under s. 627.733(7) or during the 3-year proof of financial responsibility required under s. 324.131, whichever is applicable, the insured obtains additional coverage or coverage for an additional risk or changes territories, the

insured must obtain a new 6-month noncancelable policy in accordance with the provisions of this section. However, if 3 the insured must obtain a new 6-month policy and obtains the 4 policy from the same insurer, the policyholder shall receive 5 credit on the new policy for any premium paid on the 6 previously issued policy. 7 (c) (b) The provisions of This subsection controls shall control to the extent of any conflict with any other 8 9 section. 10 Section 4. This act shall take effect October 1, 2003. 11 12 STATEMENT OF SUBSTANTIAL CHANGES CONTAINED IN COMMITTEE SUBSTITUTE FOR 13 Senate Bill 336 14 15 The Committee Substitute: Amends s. 320.055, F.S., to require an owner of a motor vehicle whose driver's license has been suspended for driving under the influence (DUI) to obtain a 6-month vehicle registration as a condition of licensure reinstatement. Requires the Department of Highway Safety and Motor Vehicles to issue a 6-month vehicle registration certificate and validation sticker. Prorates the annual license taxes but requires the full service fee required by s. 320.04, F.S., for each 6-month registration. 16 17 18 19 20 Amends s. 324.131, F.S., to require a person to obtain a 6-month noncancelable motor vehicle liability policy as a condition of reinstating a driver's license and registration 21 22 that were suspended or revoked due to a violation of DUI, to be maintained for 3 years. 23 Amends s. 627.7275, F.S., to require insurers to make available 6-month, noncancelable liability policies, subject 24 25 to underwriting restrictions. 26 27 28 29 30 31