

By Senator Campbell

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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; requiring the department to adopt rules;  
10      amending s. 320.02, F.S.; providing requirements  
11      relating to the registration of motor vehicles to  
12      conform to changes made by the act; amending s.  
13      324.0221, F.S.; providing requirements relating to the  
14      reporting of insurance verification by insurers to  
15      conform to changes made by the act; providing an  
16      effective date.

17  
18 Be It Enacted by the Legislature of the State of Florida:

19  
20       Section 1. Section 324.252, Florida Statutes, is created to  
21       read:

22       324.252 Motor vehicle insurance online verification  
23       system.-

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

26       (a) The verification system shall be accessible through the  
27       Internet by authorized personnel of the department, the courts,  
28       law enforcement personnel, any other entities authorized by the  
29       department, and insurers authorized by the Office of Insurance

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30 Regulation to offer motor vehicle insurance.

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

33 (c) The department shall conduct a pilot program to test  
34 the system before statewide use. However, the verification  
35 system must be installed and operational by July 1, 2019.

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

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

43 (f) The verification system shall include appropriate  
44 provisions, consistent with industry standards, to secure its  
45 data against unauthorized access and to maintain a record of all  
46 information requests.

47 (g) Information contained in the verification system that  
48 is otherwise exempt from public disclosure remains confidential  
49 or exempt from the provisions of s. 119.07(1) and remains exempt  
50 from public disclosure.

51 (h) A law enforcement officer, during a traffic stop or  
52 accident investigation, may access information from the online  
53 verification system to establish compliance with this chapter  
54 and to verify the current validity of the policy described on  
55 any insurance identification card produced by the operator of a  
56 motor vehicle during the traffic stop or accident investigation.

57 (2) Insurers must cooperate with the department in  
58 establishing and maintaining the insurance verification system

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59 and must provide access to motor vehicle insurance policy status  
60 information.

61 (3) The department shall adopt rules to implement this  
62 section.

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

65 320.02 Registration required; application for registration;  
66 forms.—

67 (5)

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

76 Section 3. Subsection (4) is added to section 324.0221,  
77 Florida Statutes, to read:

78 324.0221 Reports by insurers to the department; suspension  
79 of driver license and vehicle registrations; reinstatement.—

80 (4) The department shall implement a method of insurance  
81 verification, by rule, using the system in s. 324.252, which  
82 shall be a method of determining verification after the  
83 insurance verification provided at the time of registration of  
84 the vehicle, after reinstatement for a suspension for a  
85 violation of this chapter, or if the department believes an  
86 owner or operator of a motor vehicle is not in compliance with  
87 this chapter. The system shall provide procedures for direct

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88 inquiry and response between the department and insurers.

89 Section 4. This act shall take effect July 1, 2017.