

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.

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

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 20 Section 1. Section 324.252, Florida Statutes, is created
 21 to 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
27 the Internet by authorized personnel of the department, the
28 courts, law enforcement personnel, any other entities authorized
29 by the department, and insurers authorized by the Office of
30 Insurance Regulation to offer motor vehicle insurance.

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

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

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

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

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

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

51 from public disclosure.

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

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

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

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

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

68 (5)

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

HB 913

2017

76 | processing any application for motor vehicle registration.

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

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

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

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