

By Senator Campbell

38-00079-18

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1                   A bill to be entitled  
2       An act relating to a 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 an online verification system  
6       for motor vehicle insurance; specifying requirements  
7       for the system; requiring the department to conduct a  
8       pilot program to test the system; authorizing the  
9       department to contract with a private vendor for a  
10      specified purpose; requiring the system to be  
11      installed and operational by a specified date;  
12      authorizing law enforcement officers to access  
13      information from the system for specified purposes;  
14      specifying requirements for insurers; requiring the  
15      department to adopt rules; amending s. 320.02, F.S.;  
16      providing requirements relating to the registration of  
17      motor vehicles upon implementation of the system;  
18      amending s. 324.0221, F.S.; requiring the department  
19      to implement by rule a method of insurance  
20      verification using the system under certain  
21      circumstances; requiring the system to provide certain  
22      procedures; providing an effective date.

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

25  
26       Section 1. Section 324.252, Florida Statutes, is created to  
27       read:

28       324.252 Motor vehicle insurance online verification  
29       system.-

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

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

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

39       (c) The department must conduct a pilot program to test the  
40 verification system before statewide use. However, the  
41 verification system must be installed and operational by July 1,  
42 2020.

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

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

50       (f) The verification system must include appropriate  
51 provisions, consistent with industry standards, to secure its  
52 data against unauthorized access and to maintain a record of all  
53 information requests.

54       (g) Information contained in the verification system which  
55 is otherwise exempt from public disclosure remains confidential  
56 or exempt from s. 119.07(1) and remains exempt from public  
57 disclosure.

58       (h) A law enforcement officer may, during a traffic stop or

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59 accident investigation, access information from the verification  
60 system to establish compliance with this chapter and to verify  
61 the current validity of the policy described on any insurance  
62 identification card produced by the operator of a motor vehicle  
63 during the traffic stop or accident investigation.

64 (2) Insurers shall cooperate with the department in  
65 establishing and maintaining the verification system and shall  
66 provide access to motor vehicle insurance policy status  
67 information.

68 (3) The department shall adopt rules to administer this  
69 section.

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

72 320.02 Registration required; application for registration;  
73 forms.—

74 (5)

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

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

85 324.0221 Reports by insurers to the department; suspension  
86 of driver license and vehicle registrations; reinstatement.—

87 (4) The department shall implement by rule a method of

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88 insurance verification using the system in s. 324.252, which  
89 must be a method of determining verification after the insurance  
90 verification provided at the time of registration of the  
91 vehicle, after reinstatement for a suspension for a violation of  
92 this chapter, or if the department believes an owner or operator  
93 of a motor vehicle is not in compliance with this chapter. The  
94 system must provide procedures for direct inquiry and response  
95 between the department and insurers.

96 Section 4. This act shall take effect July 1, 2018.