

What is an FR 44 in the state of Florida?

We are not familiar with anything in terms of insurance in Florida that is termed a SR-44. We believe you are actually referring to the FR-44 in Florida which is similar but with different, higher insurance limits than a SR-22.

An SR-22 (CFR) is a certificate mandated by the state to verify that an individual is maintaining auto insurance liability coverage. If a person needs an SR-22, they will usually be notified by their state's Motor Vehicle Department.

The FR-44 is similar to the SR-22 financial responsibility certificate that you must file with the state after certain convictions though typically the FR-44 is required after DUI convictions and has higher limits than the SR-22. The FR-44 is used currently in Virginia and Florida.

In Florida the FR-44 has been required since February 2008. Those convicted of a DUI in FL after October 1, 2007 were allowed to keep an SR-22 with auto insurance limits of 10/20/10 until February 1, 2008. Effective February 2, 2008, drivers in FL with a DUI were required to up their Liability limits.

The FL FR-44 has higher limits in the amount of 100/300/50. A driver must have these new required Liability limits (instead of the previously lower limits of 10/20/10) in place on the offense date of the alcohol related offense to not owe a reinstatement fee but will still need to provide the state with an FR-44. If they did not have the required limits a driver who had their license reinstated prior to February 2, 2008, only paid a \$15 reinstatement fee. The reinstatement fee on or after February 2, 2008, is now \$150, \$250, or \$500 dollars.

The FL HSMV explains these fees as the reinstatement fee on the first suspension after the law change is \$150, a second suspension \$250 and for a third suspension \$500 dollars.

Florida Statute 324.023 is the specific law that speaks about the higher limits and in part states that:

Every owner or operator of a motor vehicle that is required to be registered in this state, or that is located within this state, and who, regardless of adjudication of guilt, has been found guilty of or entered a plea of guilty or nolo contendere to a charge of driving under the influence under s. 316.193 after October 1, 2007, shall, establish and maintain the ability to respond in damages for liability on account of accidents arising out of the use of a motor vehicle in the amount of \$100,000 because of bodily injury to, or death of, one person in any one crash and, subject to such limits for one person, in the amount of \$300,000 because of bodily injury to, or death of, two or more persons in any one crash and in the amount of \$50,000 because of property damage in any one crash.

The HSMV notes that these Bodily Injury Liability (BIL) and Property Damage Liability (PDL) limits do not change for second or subsequent DUI convictions.

So with the FR-44 in Florida if you were convicted of a DUI or other certain alcohol related driving offenses after October 1, 2007 you would be required to carry a FR-44 with limits of 100/300/50. Any SR-22 received during the time period of October 1, 2007 through February 1, 2008, was accepted by the state at the 10/20/10 limit but then the driver and insurance company should have been notified by the FL HSMV reporting process and requirements to be in compliance with section F.S. 324.023. Part of this notification was advising the driver that they would need to replace the SR-22 on file with an FR-44, prior to February 4, 2008.

Typically a SR-22 or FR-44 is required for 3 years however state laws are amended and so if you are required to carry either a SR-22 or FR-44 filing with Florida you should find out from the court or state's Department of Motor Vehicles how long you must keep this certificate of financial responsibility on file with the state.

USA INSURANCENET CORP provides quotes for FR-44 coverage thru Progressive Insurance in Florida. Our website can handle the new requirements when you quote online.

If you indicate the above infractions and request an SR-22, we will bump your coverage requirements and after you purchase the policy the insurance company will file the FR-44 on your behalf.

If you should still have questions regarding this State Filing please call:

USA INSURANCENET CORP

786-293-3637