State of Alabama

Department of Revenue

Online Insurance Verification System

User Guide (Version 1.0)

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INTRODUCTION

Background

The Alabama Department of Revenue (DOR) is responsible for administering and enforcing the Mandatory Liability Insurance (MLI) law. The law was established to effectively administer and enforce minimum motor vehicle liability insurance requirements in Alabama. Alabama registrants are required to maintain motor vehicle liability insurance coverage as a prerequisite to registering vehicles. For additional information regarding the MLI law, please go to the MLI Training Manual.
Legislative Act 2011-688 requires the Department of Revenue to create an Online Insurance Verification System (OIVS) to be used to verify a vehicle's compliance with the MLI law (§32-7A-1 et seq.) of Alabama. The OIVS will be fully implemented and in production on January 1, 2013.

The purpose of the OIVS is to assist in the enforcement of motor vehicle liability insurance requirements. The OIVS allows requesting parties to go directly to the source of insurance information – the insurance companies. The OIVS allows a real time response to be provided to an insurance inquiry that contains standardized request information.

The purpose of this guide is to provide insurance companies, license plate issuing officials, and criminal justice agencies the information needed to implement the OIVS.

Advisory Council

The legislative act created an insurance advisory council for the purpose of facilitating the implementation of an OIVS in Alabama using the IICMVA specifications and standards. The thirteen (13) member council includes the following persons:

- Two (2) representatives of the DOR
- One (1) representative of the DPS
- One (1) representative of the DOI
- Three (3) insurance company representatives appointed by the Commissioner of Insurance
- One (1) representative of the AIA
- One (1) representative of the NAMIC
- One (1) representative of the PCIAA
- One (1) representative of the AIAA
- One (1) representative of the APJA
- One (1) representative of the AATA

The council is chaired by the Commissioner of Revenue or his/her designee.
The council will assist in the development of a detailed guide for insurers that provides a descriptive explanation of the insurance verification process and technical specifications

for insurers to be in compliance with the law. The advisory council will outline the testing phase for the OIVS and identify any changes that need to be made during the testing phase. The advisory council will issue a written report to the DOR, DPS and DOI twelve (12) months after the OIVS is implemented. This report will outline the system's effectiveness in identifying uninsured motorists. Such report will be filed annually on or before January 1st of each year. The DOR is responsible for keeping the advisory council informed on the implementation status.

Exemptions

The MLI law (§32-7A-4) provides that no person shall operate, register, or maintain registration of, and no owner shall permit another person to operate, register, or maintain registration of, a motor vehicle designed to be used on a public highway unless the motor vehicle is covered by a liability insurance policy, a commercial automobile insurance policy, motor vehicle liability bond or deposit of cash. The following vehicles or operators are exempt from the MLI law (§32-7A-5):

1. Trailers, including, but not limited to semitrailers, travel trailers, boat trailers, pole trailers and utility trailers
2. Motor vehicles owned and operated by the US government or any agency thereof, the State of Alabama, or any political or governmental subdivision thereof
3. Any motor vehicle which is subject to the supervision and regulation of the FMCSA or the Alabama PSC
4. Other motor vehicles complying with laws which require the vehicles to be insured in amounts meeting or exceeding the minimum amounts
5. Motor vehicles covered by a certificate of self-insurance issued by DPS
6. Inoperable or stored motor vehicles that are not operated
7. Implements of husbandry
8. Any vehicle moved solely by animal power
9. Special mobile equipment
10. Motor vehicles owned by a licensed motor vehicle dealer, wholesaler, rebuilder or reconditioner and held in inventory that are covered by a blanket liability insurance policy or commercial automobile liability insurance policy
11. Vehicles properly registered in another jurisdiction and not legally required to be registered in Alabama
12. Vehicles owned by a financial institution that are covered by a blanket liability insurance policy or commercial automobile liability insurance policy
13. Vehicles covered by a blanket liability insurance policy or commercial automobile liability insurance policy

Participation

Insurers shall cooperate with DOR in establishing and operating the OIVS. The law requires that an insurer implement processes which allow verification of insurance status through the OIVS (§32-7A-9). Alternative methods of insurance verification will

be available for small insurers writing no more than 500 vehicles in Alabama. These insurers will be notified via email when an insurance policy written by their company must be verified. The insurer will be assigned a userid and password in order to login to the mandatory liability insurance portal in order to confirm liability insurance coverage over the internet. If a company decides to stop selling personal vehicle liability insurance policies for vehicles registered in Alabama, the company should notify DOR. Only an insurer authorized to do business in Alabama shall issue a policy. The policy shall be issued in amounts no less than $25,000 for death or bodily injury to one person; $50,000 for death or bodily injury to two or more persons; and $25,000 for damage or destruction of property (§32-7-6(c)).

Insurers shall maintain the data necessary used to verify insurance status through the OIVS for a period of at least six (6) months in accordance with IICMVA recommendations (§32-7B-5(2)). This time period is the current date plus the preceding six (6) months. Note: evidence of insurance may be requested for dates older than the 6 month period; however, the insurance data is not required to be available through the OIVS.

If any insurance company fails to do the following, the DOR shall notify the Insurance Commissioner:

- consistently allow access through the OIVS to verify motor vehicle liability insurance coverage,
- cooperate with DOR in operating an OIVS,
- maintain the necessary data to verify insurance status through OIVS for a period of at least six months,
- maintain web services pursuant to the requirements established under the OIVS and specified by the advisory council
- provide data security for the type of data transferred that will not violate federal privacy laws
- provide vehicle owners with evidence of insurance clearly indicating that the vehicle is insured under a liability insurance policy or commercial automobile insurance policy

The Insurance Commissioner may impose a fine of up to five thousand dollars ($5,000) per violation if it determined that the insurer willfully violated one of these provisions. Insurers are immune from civil and administrative liability for good faith efforts to comply with the provisions of the law.

Pilot Program

The DOR will conduct a pilot program to test the OIVS prior to statewide use (§32-7B-3(b)(3)). The following Alabama counties have elected to participate in the pilot program:

- Covington
- Elmore
- Henry
- Houston
- Jefferson
- Limestone
- Mobile
- Shelby
- Tuscaloosa
- Winston

The IICMVA Model User Guide for Implementing Online Insurance Verification (version 4.0) recommends a testing period of no less than nine (9) months be established to provide that insurance carriers and jurisdictions can ensure a fully functional verification program. Therefore, the test period will begin on April 1, 2012, exactly nine (9) months prior to the January 1, 2013, implementation date.

OIVS WEB SERVICE

Preparation

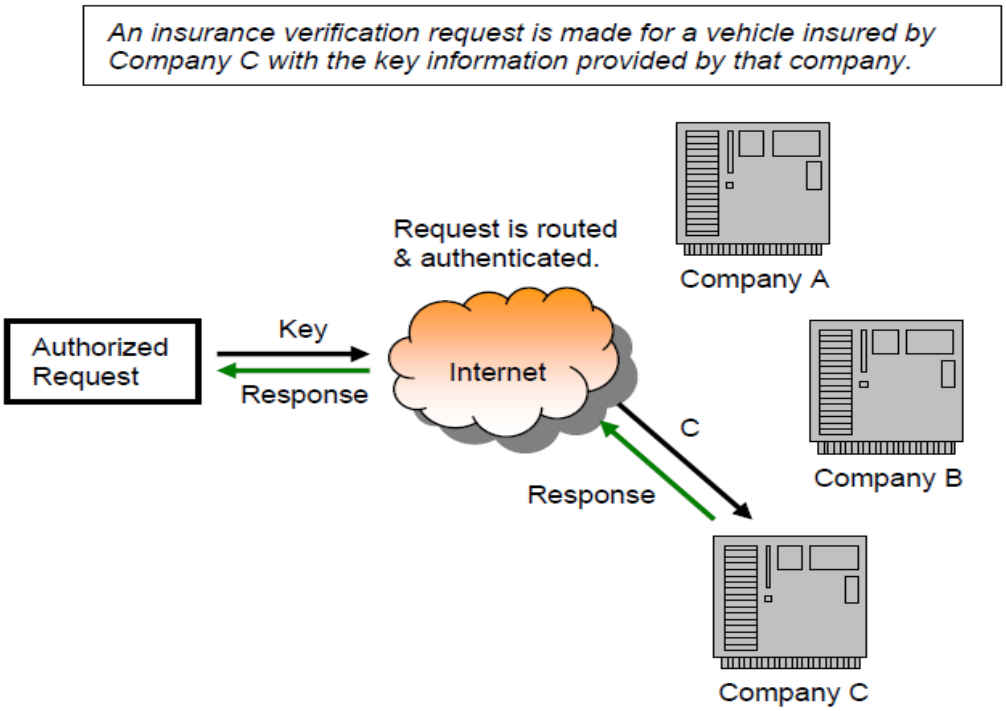
The DOR has created a web service to allow end-users such as county license plate issuing officials, DOR, courts and law enforcement to determine whether a specific motor vehicle has liability insurance. The sample web service is available to all insurers to assist in development of the OIVS. DOR will assist any end users in testing, implementing, and accessing the web service.

The web service will be available through any computer with Internet access. This web service represents the end-user interface as well as the query and retrieval portions of the OIVS.

To initiate and continue participation in OIVS, DOR will work with each insurance company to ensure the company's data can be queried and provide data to DOR, county license plate issuing officials, courts and law enforcement. Prior to utilizing the OIVS, each insurer must submit an Insurer Information Form as recommended by the IICMVA. The Insurer Information Form is included in the appendix. It will be the responsibility of the insurer to submit a revised Insurer Information Form to DOR when the insurer makes a contact or company change. The revised form should be submitted to DOR within ten (10) calendar days of such change.

Web Service

Insurance companies who participate in OIVS will not be interfacing with an OIVS database. All information will be strictly pass-through; DOR and OIVS will serve only as a conduit for the query from and the response back to the end-user. An authorized requesting party submits a request to verify evidence of insurance through the OIVS. The system will respond with either a "confirmed" or "unconfirmed" result.



Resources

DOR will devote the software, hardware and personnel resources to administer OIVS, including web services, standard security features and customer support.

Security Certificates

The DOR and insurers will exchange SSL certificates in order to request security access. Information will be exchanged with the insurer contacts provided on the insurer information form.

XML Schema Version

Insurance companies are required to follow one of the following XML schema as recommended by the IICMVA. The 00200510 and 00200809 web service schema versions are located on the IICMVA website:

http://www.iicmva.com/IICMVAPublications.html

The sample web service is available to insurers and end user on the DOR web page:

http://www.revenue.alabama.gov/motorvehicle/iac.html

Request Codes

Schema Version 00200510

Bodily Injury (BI) Coverage Verification	BI

Schema Version 00200809

Accident	ACC
Traffic Violation with Accident	ACCV
Bodily Injury (BI) Coverage Verification	BIVER
Registration Renewal	REGREN
Registration of Vehicle	VEHREG
Traffic Violation	VIOL

Data

The DOR will provide the following data elements in each electronic request for liability insurance status:

- NAIC Number
- VIN
- Verification Date
- Policy Number

End users may also submit insurance verification requests without a specific NAIC or policy number as long as the requestor has selected the insurance company name from a drop down list. The OIVS will attempt to verify insurance against all NAIC numbers for that insurance company. Some insurers may be unable to process insurance verification requests without the policy number.

NAIC Number

The NAIC number is a unique identification number assigned to the insurance company by the National Association of Insurance Commissioners.

VIN

Non-conforming VINs (VINs other than 17-character) should not be a problem as long as the VIN is authentic: that is, the VIN is the one issued by the manufacturer in accordance with the regulations in place at the time of manufacture. These are acceptable in the VIN field.

Partial or incomplete VINs are acceptable if all characters are consecutive within what would be a complete VIN; however, a string of non-consecutive characters, fill characters, or any non-standard characters are not acceptable. Obviously, partial or incomplete VINs can lead to inconclusive results.

Verification Date

The verification date will be the “occurrence” date. Occurrence is the date of any traffic incident, including traffic stops, crashes or tickets. Occurrences also include the date of any license plate transaction, including but not limited to license plate renewals, transfers, or replacements. The date to be verified shall be in the format: YYYYMMDD

Policy Number

A policy number is mandatory for each passenger vehicle. DOR recommends that each insurance company consider how a policy number will be read from the evidence of insurance, and make sure it is consistent with how the policy number is contained in the web service. Non-alphanumeric characters (i.e. dashes, spaces, underscores, etc.) shall not be included in the policy number within the web service to ensure uniformity and ease of comparison and matching to a query. Non-alphanumeric characters will not be submitted by DOR as part of the policy number in a query.

Each insurance company should review the policy number as it is printed on the evidence of insurance and compare that to the policy number maintained within the company's book of business. DOR has found that the policy number for some companies may include a prefix, suffix, or infix (usually to identify an Alabama policy) that appears either on the evidence of insurance or within the company's book of business, but not both. This will result in virtually no confirmations of insurance because of the inability to match policy numbers. Every effort shall be made by an insurance company to reconcile policy numbers within its database and on evidence of insurance.

Response to Query

When a query is submitted by an end-user to OIVS, the end-user will receive one of two responses:

- "Confirmed"
- "Unconfirmed"

"Confirmed"

When insurance coverage is confirmed by the insurance company, an empty string or “0” may be included.

"Unconfirmed"

When insurance coverage is unconfirmed by the insurance company, an unconfirmed response will be provided to the end-user. Although response codes are optional, it is strongly suggested that response codes be provided to the end-user, whenever possible, so that the unconfirmed reason may be communicated to the vehicle owner. **When an "unconfirmed" response is received without a response code, license plate issuing officials and law enforcement officers will advise vehicle owners to contact their insurer to resolve any issues**.

The following unconfirmed response codes conform to the appropriate IICMVA XML schema:

Unconfirmed Response Code Description

Unconfirmed Response Code (00200510 Schema)

Incorrect Data Format	1
Missing Unique Key	2
Missing NAIC Code	3
Missing VIN	4
Missing Verification Date	5
Unauthorized Requestor	6
System Cannot Locate Unique Key – Information	7
System Found Unique Key – No coverage on Date Requested	8
System Found Unique Key – VIN Cannot Be Verified	9
System Found VIN – Unique Key Cannot Be Verified	10
System Cannot Locate Policy Information – Manual Search In Progress	11
System Unavailable	12

Unconfirmed Response Code (00200809 Schema)

*Incorrect Data Format	IDF
*NAIC Code Not Submitted	NAIC1
**System Cannot Locate NAIC	NAIC2
*Policy Key Not Submitted	PKEY1
**System Cannot Locate Policy Key Information	PKEY2
**System Found Policy Key – Coverage on Verification Date Cannot Be Confirmed	PKEY3
**System Found Policy Key – VIN Cannot Be Verified	PKEY4
**System Cannot Locate Policy Information - Manual Search in Progress	POL1

***System Unavailable	SYSU
*Unauthorized Requestor	UREQ
**Coverage on Verification Date Cannot Be Confirmed	VDT1
*Verification Date Not Submitted	VDT2
**System Cannot Locate VIN	VIN1
**System Found VIN – Coverage on Verification Date Cannot Be Confirmed	VIN2
**System Found VIN – Policy Key Cannot Be Verified	VIN3
*VIN Not Submitted	VIN4

*Codes and descriptions that **would** be used when responding if the requesting party failed to provide data for mandatory elements.

Codes and descriptions that **could be used after processing the request which resulted in an unconfirmed response.

***Codes and description indicating that some technical problem caused the system to be unable to return a response.

DOR will attempt to translate any response code to the appropriate description narrative for use by the end-user.

Note: the term “unconfirmed” does not necessarily mean that there is no insurance available on a policy.

OIVS only applies to vehicles covered by personal automobile liability insurance policies; therefore, vehicle insurance cannot be verified through OIVS in every situation. Vehicles not subject to OIVS may:

- Be covered by commercial automobile liability insurance policies - Fleet, non-owner, garage, etc. This includes rental vehicles, semis, etc.
- Be covered by a certification of self-insurance issued by DPS.

In these cases, the “unconfirmed” response will be given, with the appropriate response code, and the user should manually verify evidence of insurance.

The evidence of insurance presented to a law enforcement officer, a court official, a license plate issuing official, or other end-user may include an insurance card, or some other documentation of the existence of insurance coverage (§32-7A-6).

An “unconfirmed” response advises the end-user to rely on the facts presented on the evidence of insurance or other means of proof of insurance to determine the existence of vehicle insurance. The DOR will review registrations of motor vehicles whose evidence of liability insurance could not be verified through the online insurance verification system by sending vehicle owners requests for information about their motor vehicles and liability insurance (§32-7A-7). The DOR will also review motor vehicle registrations from the following sources:

- Previous registration suspensions
- Liability insurance violations
- Driver license suspensions or revocations

If the vehicle owner does not respond to the request for information, or if the response indicates that the vehicle was not insured on the insurance verification date, and no valid exemption reason exists, the vehicle registration will be suspended thirty (30) days after such notification (§32-7A-7).

In order to reinstate the vehicle registration, the owner will be required to provide evidence of insurance for the verification date, or evidence of insurance for the last registration date along with a valid exemption reason for no insurance on the verification date, or if the vehicle was not properly insured on the registration date, current evidence of insurance and payment of the following reinstatement fees:

- First violation - $200
- Second or subsequent violation - $400 and mandatory four month registration suspension

All officials authorized by law to register motor vehicles, issue motor vehicles license plates, and to perform other duties in connection with the issuance of license plates shall refuse to register or re-register a motor vehicle or refuse to transfer the license plate if the registration is suspended.

Response Time

Response time has many determinative variables: bandwidth, speed of connection, congestion, etc. The most important initial factor in the query process is reliable access to the web service; then an acceptable response time can be ascertained. With the verification of insurance not being a stand-alone event - especially in a traffic stop or a vehicle registration - DOR suggests a maximum response time of 10 seconds from a web service. DOR understands that an insurance company will respond as quickly as possible in order to serve its customers.

Maintenance Downtime

The OIVS must be able to verify, on a 24-hour, seven days per week basis, minus permitted down time for system maintenance the insurance status of a motor vehicle. The recommended time for insurance companies to be down for weekly maintenance is Sunday mornings from 4am to 6am, Central Time. For daily downtime, the recommended time is 3am to 4am, Central Time. Insurers must provide notice to DOR if additional downtime is needed. DOR will review the company's scheduled downtime on an individual basis.

DOR realizes at least some companies are dealing with four time zones in conducting their business.

DOR does expect a return message when a web service is down for maintenance. The message shall be "System Unavailable" or the equivalent. If the user receives this response, the registrant should provide evidence of insurance.

DOR will attempt to periodically “ping” the insurer’s system in order to verify that the web service is functioning properly and that the insurer’s system is available for insurance verification. If it is determined that the insurer’s system is not available, an email will be sent to the contacts provided on the insurer’s information form. Insurers may also “ping” their own systems to keep the web service active.

Record Retention

Insurers are required to maintain the data necessary to verify insurance status through the OIVS for a period of at least six (6) months from the current date. DOR will maintain historical records of OIVS queries for a period of ten (10) years. This period is consistent with the State of Alabama archival schedule for registration records.

Firewall Issues

DOR will address each insurance company, if necessary, to work through any firewall issues with the company.

Security

Data transferred via OIVS will not contain personal information; however, every attempt must be made to ensure that data security is provided for the information transferred. Data secured via the OIVS may not be shared with any party other than those permitted by state or federal privacy laws.

Reports

Every query transaction will be logged and contain the following data:

- Date and time of the query
- Method of access, as applicable:
- Computer used for Internet access (by IP address)
- Insurance company queried (by NAIC number)
- VIN
- Response
- Response times
- Downtime

INSURANCE DATA TRANSFER

Purpose

DOR requests that insurance companies doing business in Alabama regularly report the VINs covered by their mandatory liability insurance policies in the following manner (§32-7A-3(c)(3)). Each insurer should submit a data file based on the IICMVA Insurance Data Transfer Guide for the transmission of insurance policy data to support the verification of mandatory auto insurance using the IICMVA Model User Guide for Implementing Online Insurance Verification (version 4.0). The purpose of the data transfer is to pre-populate certain data fields (NAIC and policy numbers) needed for OIVS.

The MLI Data Upload Guide provides additional details regarding uploading specifications and procedures to transfer insurance data in accordance with the IICMVA Insurance Data Transfer Guide (version 1.0).

Requirements

The format will be the IICMVA model, from which DOR will parse out the data fields.

Frequency of Submissions

Beginning January 1, 2012, DOR expects data uploads at the end of each calendar quarter through January 2013; a total of five (5) data uploads. This ensures that the most current data is utilized during the testing phase and will be available upon implementation of web services beginning January 1, 2013.

County license plate issuing officials should provide the updated vehicle information, NAIC, policy number and email address to the DOR in the nightly registration record upload to the state registration database. The registrant's valid state issued driver's license or identification card number, or national driver's license, including expiration date must be included in the state and county registration databases. If the vehicle owner is a company or other entity, the federal employer identification number (FEIN) must be provided.

Message Upon File Transfer to Database

It is requested that insurers notify DOR before uploading their first insurance data transfer file. Upon receipt of the insurance data transfer file, DOR will notify the insurance company via email of any successful data transmissions. DOR will make every attempt to notify the insurance company regarding unsuccessful transmissions.

Notification of Errors

Upon receipt of each file, DOR will check the file for correct content. If the content is acceptable, DOR will upload the file to the database and replace the existing file from the company. If the content is not acceptable (corrupt data, field errors, etc.), DOR will send an email error message to the company contacts.

Upon receipt of the insurer's data, DOR will run an edit routine on the VINs and provide each insurer a report of possible data errors via email to the email addresses provided on the Insurer Information form. This includes technical contacts. For the error reporting, the error report email will only have aggregate data and a link to a password protected website to display the record errors in order to protect customer information such as name, address, date-of-birth, driver license number, and policy number.

Suggestions for Increased Data Integrity

DOR will provide a secure FTP site for insurers to test conformance with the file requirements. For error checking, it is suggested that insurers create a script to verify the XML against the schema before the file is sent. This will increase the reliability of data.

After receipt of the file, DOR will be able to check complete 17-character VINs, but not partial or incomplete VINs. DOR cannot verify policy numbers. Policy numbers must be alphanumeric. DOR can only verify the format of the coverage start date.

ONLINE INSURANCE VERIFICATION SYSTEM USERS

End-users

OIVS will be available to all end-users required by law:

- DOR, authorized personnel
- Alabama Department of Public Safety
- Alabama License Plate Issuing Officials
- Alabama Administrative Office of the Courts
- Municipal Courts
- District Courts (basically, county courts)
- Other law enforcement personnel
- Police Departments
- Sheriff Offices
- Other state law enforcement agencies

DPS will also use the OIVS to verify insurance coverage for drivers that have claims pending as a result of an accident. The information returned from the OIVS will significantly reduce the number of insurance verification forms mailed to insurance companies and will expedite the time required to enforce the safety responsibility act. DOR anticipates approximately 10,000 – 15,000 end-user sites based on the users identified above.

Methods of Query

There are three methods of query/response available to the end-user.

- Alabama Law Enforcement Telecommunications System (LETS)
- DOR application (MVTRIP)
- OIVS Web Interface

Law enforcement and other authorized criminal justice personnel will be able to determine insurance status using LETS. LETS is the message switching center for all law enforcement communications in Alabama. Inquiries to OIVS will originate through LETS and the response will pass back through LETS. To accomplish this, LETS has been programmed to perform a subroutine query to OIVS and to receive a response back from OIVS. End-users of LETS include law enforcement and courts. End users access LETS as usual and a conspicuous button will appear with a label such as “Verify Insurance.” If the insurance data is not available in the registration record, the user will enter the NAIC number or select from a drop-down menu, and enter insurance policy number.

The DOR and license plate issuing officials will have direct access to OIVS through their registration systems at the time of vehicle registration. The DOR will utilize the OIVS to

periodically verify evidence of insurance on all vehicles subject to verification through the OIVS. This includes those registrations for which mandatory liability insurance was both “confirmed” and “unconfirmed” during the registration process, traffic stops, or crashes. The DOR will use the OIVS to verify liability insurance on all “unconfirmed” responses within 90 days of the original response. If the OIVS fails to provide a “confirmed” response, the vehicle owner will be mailed an insurance questionnaire and/or a notice of suspension (§32-7A-7). The DOR will also verify insurance for vehicles for which the owner has received a driver license suspension or revocation, or for vehicles whose owners have received a ticket and/or conviction for an MLI violation.

Query

An end-user will query OIVS by submitting a vehicle's:

- VIN
- Policy Number
- NAIC number
- Date of insurance coverage to be verified (default will be the current date)

As an alternative to the NAIC number, the insurance company name will also be available to choose via a drop down menu, which will then be converted to the NAIC number. The NAIC number will point the query to the appropriate web service for verification.

Response

OIVS will return to the user a Confirmed or Unconfirmed response (as described above), depending on the status of the vehicle's insurance coverage.
The end-user may continue to query individual vehicles as necessary.

Evidence of Insurance

Every attempt shall be made to verify evidence of motor vehicle liability insurance or other evidence of financial responsibility through the OIVS. If evidence of insurance cannot be verified through the OIVS, the vehicle owner or operator must provide evidence of insurance to include, but not limited to the following:

- Insurance card or temporary insurance card
- Combination of proof of purchase of the vehicle within the previous 20 calendar days and a current and valid insurance card issued for the motor vehicle replaced by such purchase
- Current declarations page of a liability insurance policy
- Liability insurance binder, or legible copy
- Certificate of insurance, or legible copy
- Motor vehicle rental agreement

- Electronic evidence of insurance

The insurer shall provide an insurance card for each motor vehicle insured that shall contain the following information:

1. The vehicle year model
2. The vehicle make
3. The vehicle identification number (VIN)
4. The name of the insured(s)
5. The name of the insurance company
6. The policy number
7. The effective date and expiration date, which shall cover a period of time not to exceed 12 months
8. Insurance company's NAIC number

If the insurance card is issued for a commercial automobile liability insurance policy, the card may state "FLEET", "Commercial", "Commercial Policy", or "Commercial Exempt" in lieu of vehicle years, makes, and VIN's; and further provided that if the insurance card is issued for a non-owner policy, the card may state "NONOWNER POLICY" in lieu of the vehicle year, make, and VIN.

Insurance binders, certificates of liability insurance, and other evidence of insurance, in order to qualify as proof of insurance, must meet the following requirements (except where noted):

1. Insurance company name.
2. Policy number - not required on a binder or temporary insurance card.
3. Effective date.
4. Expiration date.
5. Name of insured(s).
6. Vehicle year model - not required if issued for a commercial policy or for a non-owner policy.
7. Vehicle make - not required if issued for a commercial policy or for a non-owner policy.
8. Vehicle identification number - not required if issued for a commercial policy or for a non-owner policy.
9. Signature of authorized representative.

ACRONYMS

ALVIS – Alabama Vehicle Information System
AATA – Alabama Association of Tax Administrators
ACORD – Association for Cooperative Operations Research and Development
AIA – American Insurance Association
AIAA – Alabama Independent Agents Association
ANSI – American National Standards Institute
APJA – Alabama Probate Judges Association
DOR – Department of Revenue
DPS – Department of Public Safety
DOI – Department of Insurance
IICMVA – Insurance Industry Committee on Motor Vehicle Administration
FEIN – Federal Employer Identification Number
FMCSA - Federal Motor Carrier Safety Administration
FTP – File Transfer Protocol
LETS – Law Enforcement Tactical System
MLI – Mandatory Liability Insurance
NAIC – National Association of Insurance Commissioners
NAMIC – National Association of Mutual Insurance Companies
PSC – Public Service Commission
PCIAA – Property and Casualty Insurance Association of America
OIVS – Online Insurance Verification System
SFTP – Secure File Transfer Protocol
SOAP – Simple Object Access Protocol
VIN – Vehicle Identification Number
XML – Extensible Markup Language

PROGRAM CONTACTS

Mandatory Liability Insurance

Alabama Department of Revenue
Motor Vehicle Division
Mandatory Liability Insurance Unit
P O Box 327650
50 North Ripley Street
Montgomery, AL 36132-7650
Telephone: (334) 242-3000
Email: mli@revenue.alabama.gov
Website: www.mli.mvtrip.alabama.gov

Financial/Safety Responsibility

Alabama Department of Public Safety
Driver License Division
Safety Responsibility Section
P.O. Box 1471
Montgomery, AL 36102
Telephone: (334) 242-4222
Website: www.dps.alabama.gov

ALABAMA DEPARTMENT OF REVENUE
MOTOR VEHICLE DIVISION
P.O. Box 327650 · Montgomery, AL 36132-7650 · (334) 242-3000
www.revenue.alabama.gov

Mandatory Liability Insurance Insurer Information Form

Please complete for each NAIC code and submit via email to mli@revenue.alabama.gov.

Insurer Name_____**NAIC Code**_____

Mailing Address_____

City_____**State**_____**Zip**_____

Contact Type	Contact Name	Email Address	Phone Number
Business Practices (BP)			
Alternate BP			
Information Technology (IT)			
Alternate IT			

Please place a check by each report method that can be used to provide insurance information.

☐ **Web Services** ☐ **2005 ANSI Schema** ☐ **2008 ANSI Schema**

☐ **Alternative** – only allowed for companies that insure 500 or less vehicles in Alabama