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Commissioner

State of Alabama Department of Revenue

(www.revenue.alabama.gov)
50 North Ripley Street
Montgomery, Alabama 36132

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Assistant Commissioner

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Deputy Commissioner

MEMORANDUM

2012-10

TO: License Plate Issuing Officials and Programmers,
ADOR District Coordinators, AOC and Law Enforcement

FROM: Sherry Helms, Registration Unit Manager
Motor Vehicle Division

SUBJECT: Mandatory Liability Insurance Rule Updates

The following changes have been made to the Mandatory Liability Insurance rules. The rules are available on the Motor Vehicle Division website at <http://www.revenue.alabama.gov/motorvehicle/rules.html#mlirule>.

810-5-8-.05 – Evidence of Insurance Requirements (effective June 8, 2012)

The rule allows evidence of insurance to be presented by electronic means to law enforcement officers and to license plate issuing officials. License plate issuing officials will be required to view evidence of insurance beginning January 1, 2013, if motor vehicle liability insurance cannot be verified through the online insurance verification system (OIVS). Presentation by electronic means includes but is not limited to:

1. electronic mail sent from registrant's insurer
2. computer printout from insurer
3. facsimile of proof of insurance
4. insurer providing electronic image/proof on registrant's cellular phone, lap top, or other portable type of electronic device

The rule also provides that evidence of insurance is acceptable in a name other than the registered owner name(s) if the vehicle identification number (VIN) on the motor vehicle and the VIN on the evidence of insurance match, and the insurance is currently in effect.

810-5-8-.07 – Vehicles Exempt from the Mandatory Liability Insurance Law (effective May 2, 2012)

The rule exempts vehicles insured under a blanket or commercial automobile liability insurance policy from verification of insurance through the department's online insurance verification system (OIVS), which will go into effect on January 1, 2013. Evidence of insurance is still required to be maintained in vehicle insured under a blanket or commercial policy, and must be presented on demand to law enforcement or license plate issuing officials.

The following MLI rules will be amended prior to January 1, 2013 pending rule making hearings:

810-5-8-.06 – Affirmation of Motor Vehicle Liability Insurance (REPEAL)

The rule is being repealed because the statutory requirement for affirmation of insurance compliance (i.e. signature) was removed (effective January 1, 2013). Evidence of insurance will be verified at the time of registration using OIVS, so affirmation language was no longer necessary.

810-5-8-.04 – Registration Denial – Mandatory Liability Insurance Law (AMEND)

Rule is being amended to address changes in the MLI law from Act 2011-688 which will be effective January 1, 2013. The effective changes remove references to a registrant affirming insurance at registration and add language requiring registrant to provide evidence of insurance or else the license plate issuing official shall refuse to register the motor vehicle(s).

810-5-8-.08 – Refunds of Mandatory Liability Insurance Law (AMEND)

Rule is being amended because Act 2011-688 moved code language referenced in the rule from Section 32-7A-9 to 32-7A-12. There are no procedural changes from this amendment that will affect the current language of the rule.

If you have any questions regarding the rules, please contact the Mandatory Liability Insurance Section at mli@revenue.alabama.gov or (334) 242-3000.