

State of Alabama

Department of Revenue

Online Insurance Verification System

Annual Report

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INTRODUCTION

This report was prepared in accordance with Section 32-7B-3, Code of Alabama 1975, which provides that the insurance advisory council will issue a written report to the Alabama Department of Revenue (DOR), Department of Public Safety (DPS) and Department of Insurance (DOI) twelve (12) months after the Online Insurance Verification System (OIVS) is implemented. The purpose of this report is to outline the system's effectiveness in identifying uninsured motorists. The report is required to be filed annually on or before January 1st of each year. The department is requesting an amendment to change the filing date to February 1st of each year. This requested change will allow the department time to compile statistical information for the entire previous calendar year. This language will be presented to the legislature during the 2015 legislative session.

Background

The DOR is responsible for administering the Mandatory Liability Insurance (MLI) law (Act 2000-554). 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.

Legislative Act 2011-688 required the DOR to create an OIVS to be used to verify a registrant's compliance with the MLI law (§32-7A-1 et seq.) of Alabama. The OIVS was fully implemented and in production on January 1, 2013.

As detailed in the [IICMVA Model User Guide for Implementing Online Insurance Verification \(version 4.0\)](#), the purpose of the OIVS is to assist in the administration and enforcement of motor vehicle liability insurance requirements. It allows requesting parties to go directly to the source of insurance information – the insurance companies. It allows a real time response to be provided to an insurance inquiry that contains standardized request information. It is utilized to verify a minimum liability insurance policy is in effect on a vehicle prior to the issuance of a motor vehicle registration by a license plate issuing official, by law enforcement officers during traffic stops or accidents, and by the DOR to ensure policies are being maintained on vehicles registered in Alabama.

Changes to OIVS Process Throughout 2014

Advisory Council

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

- Two (2) representatives of the DOR
- One (1) representative of the ALEA 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 advisory council held its first meeting July 20, 2011, to begin discussions regarding the development and implementation of the OIVS and has met monthly since that date. The DOR is responsible for keeping the advisory council informed on the operational status of the OIVS. DOR maintains information relating to the implementation of OIVS on the motor vehicle division webpage labeled "Insurance Advisory Council" at: <http://revenue.alabama.gov/motorvehicle/iac.cfm>. In June 2014, Probate Judge Sheila Moore of Winston County replaced Probate Judge Patrick Davenport of Houston County as the APJA representative on the advisory council.

Security Certificates

The DOR and insurers exchange SSL certificates in order to request security access. Information is exchanged with the insurer contacts provided on the insurer information form. There was a new security certificate installed effective April 10, 2014, and the department IT project manager made contact with the insurers regarding this matter and worked with them to ensure the certificate was installed properly to minimize interruptions/ disruptions in the web service. Initially there were ten (10) insurers where web service issues occurred and confirmations were not returned; however, within a week, this was down to only one (1) insurer with continuing issues. Based on the complexity of the installation, the department was pleased with the installation results.

Insurance Questionnaire and Notice of Suspension Postcards

Mandatory Liability Insurance (MLI) questionnaires are mailed to registrants whose insurance cannot be confirmed as provided by Section 32-7A-7. The department utilizes its current Motor Vehicle Division printing and mailing vendor to print and mail insurance questionnaire postcards each week (Friday). The insurance advisory council approved a process to mail an insurance questionnaire to a registrant after two (2) unconfirmed responses. This allows the insurer time to add/update policy information in their database to allow for confirmation of coverage. Notice of suspension postcards are generated as a result of the department not being able to close a questionnaire record thirty (30) days after the insurance questionnaire is mailed. If the department does not receive a valid response or confirmation of policy information thirty (30) days after the notice of suspension is mailed, the vehicle registration will be suspended until

the registrant and/or their insurer provides the insurance information and any reinstatement fees due. DOR provides suspension/revocation and reinstatement updates to license plate issuing officials as well as law enforcement on a daily basis.

Based on comments from licensing officials and registrants, the language on the questionnaires and notice of suspension postcards was amended on May 1, 2014, to allow registrants a mechanism to provide a “NO-Exempt” response as provided by Section 32-7A-11, when the vehicle is stored, inoperable, or sold on the verification date.

Beginning October 2014, the department’s mail processing vendor began processing responses to questionnaires and notices of suspension mailed by registrants. The vendor opens the mail, records the response, images the document and uploads the image and response files to the department’s MLI system. This change allowed the department to increase the number of questionnaire postcards sent each week from 5,000 to 10,000.

Insurance Data Transfer (Limited Scope Book of Business Files)

Insurers and licensing officials originally requested that the department continue utilizing the insurer book of business (BOB) files to update insurance information; specifically to identify changes in insurance policies or dropped/cancelled insurance. This request was provided to the insurance advisory council; however, the advisory council re-affirmed that the IICMVA web services model was not designed for book of business updates to be provided to jurisdictions. The web services model relies entirely on web services to verify insurance and it is the registrant’s responsibility to ensure that their insurance policy information is updated by providing updated insurance information to the state.

Licensing officials on the council reported that seven (7) out of ten (10) registrants that received insurance questionnaires had valid insurance for the requested verification date. Registrants who received questionnaires and had no lapse in insurance coverage were upset, and did not understand the need to provide updated insurance information to the licensing officials when they changed insurance carriers because they assumed that the department had access to this information. Under the IICMVA web service model, the only method available to the department to obtain updated insurance information was to mail an insurance questionnaire to the registrant.

Throughout 2013 and 2014, the department discovered that, on a consistent basis, approximately eighty-two percent (82%) of registrations were reinstated without reinstatement fees being due because the registrant had a vehicle insurance policy in effect on the requested verification date. During the July 23, 2014 council meeting, the council decided to allow insurers to voluntarily provide a limited scope book of business to the department, based on the IICMVA data transfer model. A limited scope book of business file only includes the following data elements: policy type, NAIC, policy number, effective date, VIN, last name or organization, prefix name abbr, middle name, first name, suffix name, FEIN, address, city, state, and zip code. The department will

use the BOB files provided only to populate the registration databases with current policy information to be utilized for OIVS queries and will not rely on the files as verification of insurance coverage. The council concluded that obtaining this information should drastically reduce the number insurance questionnaires mailed to registrants who maintained insurance on their vehicles and resulting reinstatements without fees due. On August 1, 2014, the department notified all participating insurers that a limited scope book of business may be provided on a monthly basis. The same secure FTP procedure previously used by the insurers to provide their quarterly book of business files throughout 2012 in preparation for the OIVS, is used for the monthly book of business data uploads.

To assist licensing plate issuing officials and their programmers with utilizing the web service for insurance verification and to provide a ready reference to the public, the DOR maintains lists of the insurers' National Association of Insurance Commissioners (NAIC) numbers for insurers using OIVS, commercial-only insurers, and DOI identified out of state insurers on the insurance advisory council webpage. These lists are available to assist license plate issuing officials and registrants in identifying NAIC numbers not subject to verification through OIVS, which helps explain why some insurance policies cannot be verified through OIVS. The insurers identified on the production NAIC list are the insurers requested to provide the BOB files. There are currently 191 distinct insurer NAIC numbers using OIVS (179 personal line insurers and 12 commercial only insurers).

As of the date of this report, all participating production insurers have responded to the department's request indicating their intention to provide the monthly BOB updates. There are currently 127 out of 179 possible BOB files being provided. The remaining 52 insurers indicate they plan to provide BOB files in 2015.

Members of the council who represent insurers have requested that the department look into capturing statistics on the number of registration records that are actually updated from the BOB files being provided. This will provide evidence regarding the benefit of continuing to provide such files.

Insurer Information Form

Prior to utilizing the OIVS, each insurer submitted an Insurer Information Form for each insurer's NAIC number as recommended by the IICMVA. A copy of this form is provided as Appendix A in this report. This form provides contact information for insurers' business and information technology representatives as well as the web services schema to be utilized by the insurer. Insurers that write policies for 500 or less vehicles in Alabama also utilized this form to request an alternative method for verification of policy information for their customers. Insurers are to submit a revised Insurer Information Form to DOR when the insurer contact or company information changes. The revised form should be submitted to DOR within ten (10) calendar days of such change; however, insurers usually only provide updated forms upon request of the department when attempts to contact the insurer have failed. If a company discontinues

writing personal vehicle liability insurance policies for vehicles registered in Alabama, the company should also notify DOR.

Reports

Every OIVS query is logged and contains 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 time
- Downtime

The insurance advisory council requested that every participating insurer be provided a report that reflects the OIVS queries and responses returned by each insurer in order to evaluate the effectiveness of the web services. The purpose of the reports is to determine if accurate OIVS responses are being returned and if there are any issues associated with connectivity between their systems and the web services. The department worked with various insurers related to several issues as identified in the 2013 OIVS annual report.

In 2014, two (2) insurers noticed a high number of unconfirmed responses in the report. The cause of the unconfirmed response was due to the fact that their policy number format on the insurance cards did not match the policy number format in the insurers' databases. The department allowed these insurers to provide BOB files while they implemented a solution for this issue. The BOB file was used to temporarily confirm insurance coverage for their policyholders.

Department IT personnel are working to automate the process of providing these reports to insurers via the secure FTP site that was established to upload the book of business files, because the size of some reports prevent them from being provided by email. The insurance representatives (as identified on the insurer information form) will utilize the userid and password that was previously assigned to them in order to login and retrieve system generated reports which the department intends to make available on a monthly basis.

Establishment of Department Call Center

The department established a call center on November 1, 2014, to assist MLI staff with the increased volume of telephone calls resulting from an increase in the number of postcard questionnaires mailed to registrants. The call center also answers telephone calls related to title and income tax inquiries. To date the effectiveness of the call center has not been determined in addressing the overall call volume of MLI related queries. In January 2015, a Motor Vehicle Division employee provided training to the department

call center employees. Feedback has been provided to the call center personnel to better assist them with providing information to registrants and to prevent the unnecessary transfer of calls.

Re-verification Process

As detailed in the 2013 OIVS annual report, the department implemented a re-verification process to ensure that insurance is being maintained on all vehicles registered in Alabama that are subject to the MLI law (approximately 4.3 million vehicles). An issue was reported during the December 2014 council meeting, where insurers allow registrants to drop and add insurance coverage, as needed, based on periodic use of certain types of vehicles (i.e. recreational vehicles, farm vehicles, and vintage vehicles). The council approved the removal of such vehicle registrations from the re-verification process. These vehicles continue to be subject to insurance verification during the registration process and by law enforcement during traffic stops or accidents.

PUBLIC AWARENESS CAMPAIGN

The department created posters, flyers, billboards, radio ads and television ads to educate the public regarding the OIVS prior to implementation. The public awareness campaign was crucial to alerting the motoring public regarding changes to the mandatory insurance law. The campaign provided necessary information about OIVS and encouraged registrants to obtain insurance prior to the implementation of the OIVS, which attempted to eliminate many issues faced by registrants, insurers, licensing officials, law enforcement and the DOR regarding insurance verification. The creation of the public “Be Sure to Insure” website also provided necessary information about the mandatory liability insurance requirements and OIVS functionality. A revised ad campaign will begin in March 2015, and will run throughout the 2015 calendar year to further educate registrants regarding the MLI law and the importance of presenting evidence of insurance, upon demand, to licensing officials and law enforcement.

VIN Matching (Fuzzy Logic)

The council received many reports from insurers, licensing officials and law enforcement regarding their desire to use “fuzzy” logic as a means to confirm insurance on a vehicle when the policy or VIN contains minor variances. Many insurance questionnaires are mailed to registrants because insurers are unable to match the VIN in the registration record to the VIN in the insurer database.

Council members, who are members of the IICMVA, committed to discuss this proposal with the IICMVA and possibly amending the IICMVA model to allow insurance to be verified when minor variances exist in the VINs. If approved, this proposal is expected to decrease the number of unconfirmed responses due to VIN discrepancies. The council agreed to allow the department to begin work on this proposal.

Licensing officials on the council reported that the insurance carriers should work to clean up the VINs in their databases. VIN errors are a major cause of unconfirmed responses and create confusion for registrants. The chair of the council stated that there are VIN edit applications that insurers can use to assist with this. VIN errors are included in the unconfirmed response reports the department provides to the insurers. The department provides reports to insurers that include VIN discrepancies between the BOB records and the department's registration database. Insurers on the council have indicated they may not be able to expend the necessary resources to attempt to correct every VIN error identified by the department.

Issues With Newly Purchased/ Replacement Vehicles

Licensing officials reported issues where registrants purchased new vehicles and attempt to register the vehicles, but were unprepared to provide evidence of insurance documentation on the vehicle. The chair of the council agreed to address this with the automobile dealer associations in the state to encourage dealers to educate customers regarding this requirement. Acceptable evidence on newly acquired vehicles includes the evidence of insurance documents as detailed in Section 32-7A-6. Some insurers have reported that they cannot provide insurance verification on a vehicle the registrant has replaced on their policy with a new vehicle. These insurers report that once the replacement vehicle is added to the policy, the vehicle which was replaced is no longer available for online insurance verification.

Proposal to Identify Specific Unconfirmed Responses for Concentration of Questionnaire Efforts

A proposal was submitted to the council to attempt to identify specific unconfirmed reason codes that the department could use to better identify uninsured vehicles. Council members attempted to assist with this request; however, it was concluded that due to the fact that all insurers do not use the same programming logic or schema to provide unconfirmed responses, it would not be possible to use selected reason codes as a basis for identifying possible uninsured vehicles. It was suggested to council members who are also IICMVA members, that the IICMVA model should be amended to require insurers to utilize the same reason codes.

System Unavailable Responses from Insurer Systems

The council was concerned with the number of system unavailable responses being returned by insurers' web services at the May 2014 council meeting. At that time, statistics showed that the number of such responses had drastically decreased throughout the first part of 2014. A look into this issue as of the end of the year shows the following:

First request OIVS system unavailable response totals in 2014:

January	757,465
February	21,090
March	740

April	404
May	2,853
June	465
July	1,828
August	18,791
September	52,680
October	272
November	6,662
December	6,424

The high number of system unavailable responses is due to issues that several insurers experienced with their systems. The department worked with these insurers to correct the issue. The department will continue to monitor this and will attempt to address issues with those insurers returning higher than expected or consistent system unavailable responses.

Uninsured Motorist Rate

The department received many inquiries throughout the year regarding changes to Alabama's uninsured motorist rate resulting from OIVS. The uninsured motorist rate published by the IRC on April 2, 2011, indicated Alabama's uninsured motorist rate was estimated at 22%, sixth (6th) worst in the nation at that time. IRC published an updated report of the uninsured motorist rate in 2014 which reflected that Alabama's uninsured motorist rate was at 19.6%, seventh (7th) worst in the nation; however, this report was based on data from 2010 to 2012, so the impact of the OIVS will not be reflected until the next IRC report scheduled for release in 2016.

The Commissioner of Insurance and the Commissioner of Revenue discussed how the annual Insurance Premium tax may be impacted by the implementation of OIVS. The DOI reported that premiums increased 9% from 2012 to 2013, the first year OIVS was active. However, due to the way the reporting is done by insurers to the DOI, determining an exact amount of the increase due to OIVS, is not possible. The DOI's actuary estimated that perhaps 4.5 to 6% of the increase could reasonably be attributed to OIVS, with the balance due to rate increases and other policy developments that typically occur throughout the year.

Proposed Amendments to the MLI Law

Based upon feedback from the council, the department will be requesting amendments to the MLI law during the 2015 legislative session in order to improve the mandatory liability insurance verification process.

Electronic Evidence of Insurance

The department is proposing amendments to the MLI law to allow registrants to present evidence of insurance to law enforcement or licensing officials via electronic means. In June 2012, the department promulgated administrative rule 810-5-8-.05

entitled “Evidence of Insurance Requirements” which allows evidence of insurance to be presented by electronic means to include but not limited to: electronic mail sent from registrant’s insurer, computer printout from insurer, facsimile of proof of insurance, insurer providing electronic image/proof on registrant’s cellular phone, lap top, or other portable type of electronic device; however, it was determined that this option should be codified in the law. Insurance representatives on the council have provided suggested language.

Remove Requirements for Department to Mail Notifications to Registrants

Per the recommendation of the advisory council, the department will propose an amendment to the MLI law to allow the department to send notification to registrants electronically instead of by mail. This would allow the department to send notifications to registrants electronically, if the registrant’s contact information (i.e. email address) is captured in the registration records by the licensing official.

Change to Date Annual Report Due

The department will propose an amendment to the law to require that the annual report be filed by February 1st of each year instead of January 1st of each year. This will allow the department time to obtain statistical information for the entire previous calendar year to be included in the annual report.

Inquiries from Other Jurisdictions

Department representatives were contacted by several jurisdictions during 2014 and were asked to provide information related to the Alabama OIVS. These jurisdictions are revising the methods they use to verify insurance and are contemplating using the IICMVA model.

ACRONYMS

AATA – Alabama Association of Tax Administrators
AIA – American Insurance Association
AIAA – Alabama Independent Agents Association
ALEA – Alabama Law Enforcement Agency
ANSI – American National Standards Institute
APJA – Alabama Probate Judges Association
BOB – Book of Business
DOR – Department of Revenue
DPS – Department of Public Safety
DOI – Department of Insurance
IICMVA – Insurance Industry Committee on Motor Vehicle Administration
IRC – Insurance Research Council
FMCSA - Federal Motor Carrier Safety Administration
FTP – File Transfer Protocol
LETS-Go – 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 Insurers Association of America
OIVS – Online Insurance Verification System
SFTP – Secure File Transfer 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
2545 Taylor Road
Montgomery, AL 36117
Telephone: (334) 242-3000
Email: mli@revenue.alabama.gov
Website: www.mli.mvtrip.alabama.gov

Financial/Safety Responsibility

Alabama Law Enforcement Agency
Driver License Division
Safety Responsibility Section
P.O. Box 1471
Montgomery, AL 36102
Telephone: (334) 242-4222
Website: www.alea.alabama.gov

APPENDIX A



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

MV-MLI-C
 1/12

**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

APPENDIX B

Mandatory Liability Insurance Status Report January 1, 2014 through December 31, 2014	
	Totals
OIVS Request Grand Totals	91,882,498
First Request OIVS Totals	49,116,333
Counties	5,672,863
Law Enforcement	1,658,134
30 Day Reverify Process	41,785,336
Second Request OIVS Totals - Unconfirmed for Questionnaire Process	42,598,725
Subsequent Request OIVS Totals - Questionnaire Responses	167,440
OIVS Response Grand Totals	91,882,498
First Request OIVS Response Totals	49,116,333
Confirmed	38,832,044
Unconfirmed - Insurer Provided No Reason Code	1,680,445
Unconfirmed - Incorrect Data Format - IDF	43,504
Unconfirmed - NAIC Code Not Submitted - NAIC1	1,308
Unconfirmed - System Cannot Locate NAIC - NAIC2	18,533
Unconfirmed - Policy Key Not Submitted - PKEY1	4,361
Unconfirmed - Cannot Locate Policy Key - PKEY2	956,500
Unconfirmed - Matched Policy Key - Verification Date Cannot be Confirmed - PKEY3	2,428,815
Unconfirmed - Matched Policy Key - Cannot Locate VIN - PKEY4	1,236,836
Unconfirmed - Cannot Locate Policy - Manual Search in Progress - POL1	354
Unconfirmed - System Unavailable - SYSU	118,226
Unconfirmed - Unauthorized Requestor - UREQ	25,351
Unconfirmed - Verification Date Cannot be Confirmed - VDT1	20,708
Unconfirmed - Verification Date Not Submitted - VDT2	278
Unconfirmed - Cannot Locate VIN - VIN1	881,922
Unconfirmed - Matched VIN - Verification Date Cannot be Confirmed - VIN2	2,744,811
Unconfirmed - Matched VIN - Cannot Locate Policy Key - VIN3	121,434
Unconfirmed - VIN Not Submitted - VIN4	903
Second Request OIVS Response Totals	42,598,725
Confirmed	1,875,130
Unconfirmed - Insurer Provided No Reason Code	5,976,249
Unconfirmed - Incorrect Data Format - IDF	28,267
Unconfirmed - NAIC Code Not Submitted - NAIC1	0
Unconfirmed - System Cannot Locate NAIC - NAIC2	6,496
Unconfirmed - Policy Key Not Submitted - PKEY1	2
Unconfirmed - Cannot Locate Policy Key - PKEY2	4,161,802
Unconfirmed - Matched Policy Key - Verification Date Cannot be Confirmed - PKEY3	10,171,753
Unconfirmed - Matched Policy Key - Cannot Locate VIN - PKEY4	4,773,531
Unconfirmed - Cannot Locate Policy - Manual Search in Progress - POL1	317
Unconfirmed - System Unavailable - SYSU	34,580
Unconfirmed - Unauthorized Requestor - UREQ	2,993
Unconfirmed - Verification Date Cannot be Confirmed - VDT1	91,153
Unconfirmed - Verification Date Not Submitted - VDT2	0
Unconfirmed - Cannot Locate VIN - VIN1	2,685,034
Unconfirmed - Matched VIN - Verification Date Cannot be Confirmed - VIN2	12,390,405
Unconfirmed - Matched VIN - Cannot Locate Policy Key - VIN3	400,837
Unconfirmed - VIN Not Submitted - VIN4	176
Subsequent Request OIVS Response Totals	167,440
Confirmed	94,064
Unconfirmed - Insurer Provided No Reason Code	10,640
Unconfirmed - Incorrect Data Format - IDF	982
Unconfirmed - NAIC Code Not Submitted - NAIC1	0
Unconfirmed - System Cannot Locate NAIC - NAIC2	69
Unconfirmed - Policy Key Not Submitted - PKEY1	4
Unconfirmed - Cannot Locate Policy Key - PKEY2	6,675
Unconfirmed - Matched Policy Key - Verification Date Cannot be Confirmed - PKEY3	10,345
Unconfirmed - Matched Policy Key - Cannot Locate VIN - PKEY4	13,448
Unconfirmed - Cannot Locate Policy - Manual Search in Progress - POL1	1
Unconfirmed - System Unavailable - SYSU	144
Unconfirmed - Unauthorized Requestor - UREQ	39
Unconfirmed - Verification Date Cannot be Confirmed - VDT1	90
Unconfirmed - Verification Date Not Submitted - VDT2	16
Unconfirmed - Cannot Locate VIN - VIN1	15,845
Unconfirmed - Matched VIN - Verification Date Cannot be Confirmed - VIN2	12,655
Unconfirmed - Matched VIN - Cannot Locate Policy Key - VIN3	2,375
Unconfirmed - VIN Not Submitted - VIN4	48

APPENDIX B (Continued)

Mandatory Liability Insurance	
Status Report	
January 1, 2014 through December 31, 2014	
	Totals
Questionnaire Sent	299,731
(Source) Law Enforcement	20,611
(Source) Reverification	279,120
Notice of Suspension Sent	181,663
(Source) Law Enforcement	8,844
(Source) Reverification	172,819
Questionnaire Response	115,086
Registrant Response System	70,783
MLI System - clerk entry (mail, fax or walk in)	44,303
Notice of Suspension Response	52,961
Registrant Response System	26,339
MLI System - clerk entry (mail, fax or walk in)	26,622
Suspensions	149,881
1st Suspension (S1)	147,670
2nd Suspension (S2)	2,211
Reinstatements (Registration Suspended)	50,436
R1 (\$200 fee paid)- 1st Violation	9,419
R2 (\$400 fee paid)- 2nd Violation	173
R3 (no fee paid) - Valid Insurance	40,844
RV - Revoked Registration	43,912
CL - Closed Record without Suspension	87,458

APPENDIX C

MLI Advisory Council Members
Established by Section 32-7B-2, Code of Alabama 1975

Alabama Department of Revenue (2)

Julie Magee, Chair
 (334) 242-1175
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Jay Starling, Motor Vehicle Division
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Alabama Department of Public Safety (1)

Michael Robinson
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michael.robinson@dps.alabama.gov

Alabama Department of Insurance (1)

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Assoc. of Alabama Tax Administrators (1)

Greg Tucker, License Commissioner
 Limestone County
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gtucker@limestonecounty.net

Alabama Probate Judges Association (1)

Sheila Moore, Probate Judge
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pjwinston@hotmail.com

Insurance Reps. (3) - selected by DOI Commissioner

Jeff Bradwell, ALFA
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Ken Needham, Allstate
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American Insurance Association (AIA) (1)

Harvey Fischer
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Property and Casualty Insurers Association of America (PCI) (1)

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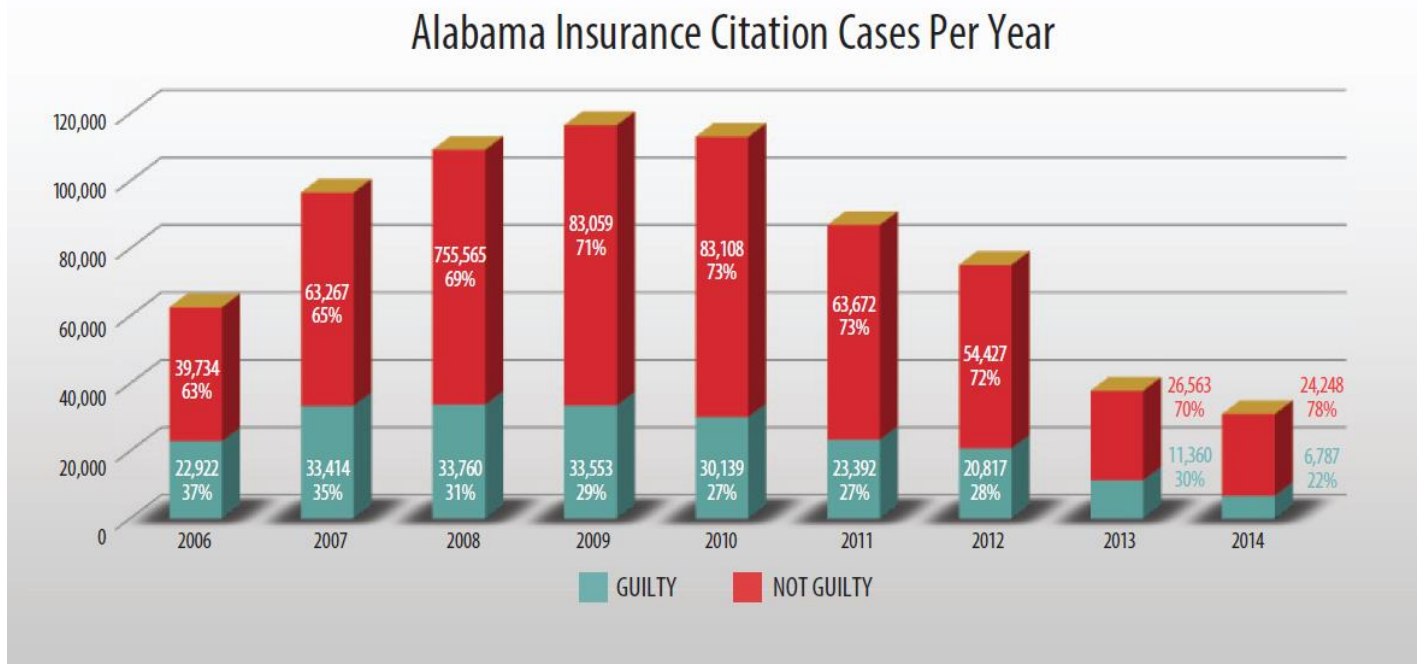
Alabama Independent Insurance Agents (AIIA) (1)

Ken McFeeters
 PAC Insurance
 518 North 19th Street
 Bessemer, Alabama 35020
 (205) 426-9885
Ken35216@yahoo.com

Total members: 13

APPENDIX D

MANDATORY LIABILITY CITATION ANALYSIS



64% reduction in insurance court cases from 2011 to 2014
 This equates to a **reduction of over 56,000 district court cases per year.**