

Online Insurance Verification System Advisory Council

Conference Call Meeting Minutes

Wednesday, July 15, 2020

Members Present: Jay Starling, Troy Thigpen, Captain Jonathan Archer, Greg Tucker, Todd Feltman, Ken Williamson.

Members Absent: Sheila Moore, Dustin Wilson, Ken Needham, Kim Decker, Alex Hageli, John Morales, and Ken McFeeters.

Others Present: Sherry Helms and David Baxley.

Call to Order

The meeting was called to order at 10:03 a.m. by Mr. Thigpen.

Roll Call

Mr. Thigpen conducted the roll call.

Approval of Previous Meeting Minutes

Due to the required number of council members not being present during the meeting, the minutes of the April 15, 2020 meeting could not be approved. The minutes were emailed to the members requesting an electronic vote to approve the minutes using the Microsoft Outlook polling feature.

OIVS Update

Mr. Thigpen asked if there were any questions about the 2Q 2020 MLI Statistics that were emailed to the council for review. Mr. Feltman asked if some of the changes were due to COVID-19. Mr. Thigpen responded that no MLI records were suspended during the quarter (as explained below).

New Business

Mr. Thigpen reported that per Executive Orders from the Department of Revenue Commissioner issued beginning March 16th, registrant deadlines would be extended through July 31st. In accordance with that order, no registrations have been suspended since March 16th. Registration suspensions will resume after July 31st.

Mr. Thigpen reported that on June 23, 2020, the MLI system was updated and that the purpose of the update was to modernize the system and add the tag surrender process to the system. Mr. Thigpen added that the licensing officials are comfortable with the new system and have given positive feedback regarding the changes.

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Captain Archer reported that ALEA has experienced some frustration with insurers not complying with OIVS and asked if there was language in the law that required them to do so. Mr. Starling replied that insurers with more than 500 policies are required to participate in the OIVS program administered by the Department of Revenue. Mr. Starling stated that Alabama did not have a tough time getting insurers to participate but did have difficulty initially getting insurers to send their books of business files. Mr. Starling added that when dealing with insurers it helps a great deal to have the Department of Insurance support. Mr. Williams from the Department of Insurance informed to Captain Archer that he would be willing to contact the companies on his behalf to assist. Note: it was later discovered that this was not an issue with participating insurers.

Next Meeting

The next meeting of the advisory council was scheduled for October 21, 2020.

The meeting was adjourned at 10:17 a.m. by Mr. Thigpen.

Respectfully submitted by: Troy Thigpen

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Alabama MLI Statistics 2Q 2019 Vs 2Q 2020

	2nd Quarter 2019	2nd Quarter 2020	2019 To Date	2020 To Date
OIVS Summary				
First Request OIVS Totals	14,473,934	14,951,669	29,560,007	30,082,752
Second Request OIVS Totals	1,196,193	690,527	2,271,433	1,380,910
Other OIVS Request Totals	63,531	46,296	105,512	96,471
Total OIVS Requests	15,733,658	15,688,492	31,936,952	31,560,133
Correspondence Sent				
1 Mailed Qesitonnaires	115,601	0	231,291	0
Mailed Verification Notices	0	104,136	0	201,746
1 Emailed Questionnaires	16,919	0	32,907	0
2 Emailed Verification Notices	0	4,388	0	4,388
3 Mailed Notices of Suspension	184,113	0	254,737	0
Total Correspondence Sent	316,633	108,524	518,935	206,134
Responses Received				
Registrant Response System	16,772	22,369	27,713	38,129
ADOR/Licensing Officials	14,615	29,729	49,291	54,196
Total Responses	31,387	52,098	77,004	92,325
MLI Summary				
R1 (\$200 fee paid)- 1st Violation	10,352	17,417	19,957	35,896
R2 (\$400 fee paid)- 2nd Violation	866	1,934	1,557	3,998
R3 (No fee paid) -Valid Insurance	7,128	0	14,952	
4 CL-Closed Record	2,494,684	71,211	2,514,333	179,411
VR-Revoked Registration	31,300	28,931	57,657	60,987
1st Suspension (S1)	99,888	0	195,475	280,147
2nd Suspension (S2)	6,272	0	15,205	16,920
Total Responses	2,650,490	442,554	2,782,670	577,359

1. Questionnaires replaced by verification notices on January 1, 2020
2. No MLI verification notices were emailed due to an internal processing error that was not discovered until June.
3. DOR did not suspend registrations in compliance with executive orders extending registration deadlines until July 31st due to licensing office closures resulting from COVID-19.
4. DOR programmatically closed records over three (3) years old to comply with statutory requirements.