

## **Online Insurance Verification System Advisory Council**

Meeting Minutes for Wednesday, October 18, 2017

### **Conference Call Meeting**

**Members Present:** Troy Thigpen, Sherry Helms (for Jay Starling), James Williamson (for Charles Angell), Shelia Moore, Dustin Wilson, Michael Schalk (for Ken Needham), Kim Decker, Todd Feltman, Alex Hageli, and Ken McFeeters.

**Members Absent:** Jay Starling, Michael Robinson, Charles Angell, Greg Tucker, Ken Needham, and John Morales.

**Others Present:** Jonathan Lawrence.

#### **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 July 19, 2017 Meeting Minutes**

The minutes of the July 19, 2017 meeting were approved with no corrections.

#### **OIVS Update**

Mr. Thigpen asked if anyone had any questions about the 3Q, 2017 OIVS and MLI Statistics that were emailed to the council for review on October 16, 2017. Mr. Hageli commented that the email figures looked good. Mr. Thigpen agreed and responded that emailing questionnaires has saved the Department money and also benefited registrants because they get the questionnaires faster. Mr. Thigpen also added that ADOR has been working with licensing officials to encourage their clerks to collect email addresses from registrants, and ADOR has also been working with county online renewal vendors to collect email addresses. Mr. Feltman asked how many email addresses comeback as undeliverable. Mr. Thigpen stated that he would get that information for the council.

#### **New Business**

Mr. Thigpen reported that the Insurance Research Council (IRC) has released the 2017 uninsured motorist report and it reflects that Alabama has an 18.4 percent uninsured rate (based on 2015 data). He also added that Alabama's verification program was based on Oklahoma's program and that Oklahoma reduced their insured rate from 26 percent in 2012 to 10.5 percent on the latest report.

Mr. Thigpen reported that during fiscal year 2017, ADOR collected over 7.6 million dollars in reinstatement fees, and that this figure was more than double the 3.4 million dollars collected during fiscal year 2016. Mr. McFeeters asked what time period specifically the fees were collected in. Mr. Thigpen explained that the 7.6 million was collected during the fiscal year that spanned from October 2016 to September 2017, and the 3.4 million was collected during the fiscal year that spanned from October 2015 to September 2016.

Mr. Thigpen reported that he attended the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) last week in Clearwater Beach, Florida. At the conference, he had an opportunity to meet the newest member of the Advisory Council, Todd Feltman. Based on feedback at

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IICMVA, Mr. Thigpen stated that ADOR plans to request weekly books of business (BOB) files from the state's largest insurers. Mr. Thigpen added that this will allow ADOR to be sure that they are identifying all policy changes and that MLI questionnaires are being sent to the correct registrants. Ms. Decker asked if other states are requesting weekly BOB files from insurers. Mr. Thigpen stated that he got the impression at IICMVA that some are. Mr. Hageli stated that it varies by state and the larger insurers usually have the system resources to provide the files weekly.

### **Next Meeting**

The next meeting of the advisory council is scheduled for January 17, 2018. The meeting will be held via conference call. A conference call invitation, agenda, quarterly OIVS and MLI statistics, and the meeting minutes will be sent to all advisory council members.

The meeting was adjourned at 10:20 a.m. by Mr. Thigpen.

*Respectfully submitted by:* Troy Thigpen