

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

Meeting Minutes for Wednesday, February 15, 2012

Members Present: Julie Magee, Jay Starling, The Honorable Greg Tucker, The Honorable Luke Cooley, Ken McFeeters, Lori Biscaglia (for Ken Needham), George Cooper, Charles Angell

Members Present via Conference Call: Alex Hageli

Members Absent: Ken Needham, Michael Robinson, Jeff Bradwell, Harvey Fischer

Others Present: Brenda Coone, Sherry Helms, Mike Gamble, Ginger Johnson, Steve Houston, Cpl. John Hall, Ms. Valeria Jernigan from DPS

Others Present via Conference Call: None

Call to Order: The meeting was called to order at 10:10 a.m. by Chair Magee.

### **Roll Call**

Mr. Starling conducted the roll call.

### **Approval of January 18, 2012 meeting minutes.**

The minutes were approved with no corrections.

### **OIVS Ad Campaign Update**

One hundred thousand (100,000) brochures have been printed and mailed to the county licensing officials. Three hundred posters are being printed and distribution will begin at the Alabama Association of Tax Administrators (AATA) meeting this month. The brochure has been placed on the department's website as a PDF.

MLI.mvtrip.alabama.gov is a website that has been developed and will be available next week for public viewing. Information regarding the amended law will be included in this website. The website link is printed on the posters.

The University of Alabama, (UA), has a television and radio station and may be able to produce PSAs. The department will utilize this resource in an effort to educate Alabamians regarding the new requirements. UA will also attempt to create billboards advertisements as a part of the education strategy.

### **OIVS Pilot Update**

The meeting with pilot counties will be held tomorrow, February 16, 2012. Mr. Starling explained the main topic of discussion will be the OIVS User Guide and the revised registration record layout. The pilot counties are eager to receive information for programming for the pilot.

### **Insurance Data Transfer Update**

DOR has received data representing one hundred twenty-eight (128) out of two hundred fifty (250) NAIC numbers for pre-population into the state's registration database. The department will provide the

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council with a listing of companies that have not yet provided insurance data. The major companies have all participated.

From the insurance data received, 3.1 million of 4.2 million registration records have been matched thus far. The difference represents primarily insurance records that have not been sent to the department.

Discussion on sending notices on unconfirmed responses during the test period was held. Should the department send notices for all unconfirmed responses or send notices to registrants whose insurers have not sent insurance data yet? Due to the financial outlay in mailing questionnaires for all unconfirmed responses, it was decided that this was not a viable option. According to Mr. Tucker, some county officials are going to revise their renewal notices to include requesting insurance data from the registrants. This will assist county licensing officials in obtaining their insurance information during the pilot phase. The Department will provide language to the county officials that may be used on the renewal postcards or internet renewal pages.

It was agreed that all insurers represented on the council will be expected to participate in the pilot project. Mr. Angell volunteered to have his department contact the delinquent insurers. The council members all agreed that notice from the Commissioner of Insurance gets results. Ms. Johnson, Mr. Hageli and Mr. McFeeters volunteered to assist the department by contacting the delinquent insurers.

### **OIVS User Guide Discussion**

Mr. Starling informed the council that the user guide contains both the 2005 and 2008 schemas. If the council would approve the guide during this meeting, it can be distributed to insurers.

Discussion was held regarding the down time insurers are permitted before the department contacts the Commissioner of Insurance. There are severe penalties that the law permits the commissioner to impose upon insurers.

The law states in Section 32-7B-4(2), Code of Alabama 1975, that the advisory council will determine the permitted down time for insurer systems. The council agreed that the recommended time for insurance companies to be down for weekly maintenance is Sunday mornings from 4am to 6am, Central Time and for daily down the recommended time is 3am to 4am, Central Time. Insurers must provide notice to DOR if additional downtime is needed..

Mr. Starling reported that the advisory council website will contain the OIVS user guide. No links to this site will be provided to the public. The schemas will be removed from the guide and a link to IICMVA site will be included so that the schemas can be accessed by insurers.

Chair Magee admonished council members to ensure that the public site that has been established does not contain technical language. Be sure that the site is "user friendly."

Mr. Cooper stated that a carrier could send up to five reason codes for a single inquiry. He also made a suggestion that insurers can set up their system to "ping" their own system for inquiry to keep system active for web inquiry and to prevent the web service from timing out.

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Mr. Angell asked how the department would determine whether an insurer has retained information for six months. Some insurers had concerns that the department can report them to the Commissioner of Insurance. Mr. Starling assured the council members that the department would contact the Commissioner of Insurance as a last resort when insurers refuse to cooperate with the department.

Mr. Cooper presented a letter to the department from the IICMVA stating that the legal trading partner agreement required in the IICMVA materials will not be required in Alabama. Instead, the insurer information form the department will be distributing along with the OIVS guide will be sufficient.

Mr. Hageli reported that thirteen (13) of the fifteen (15) members he surveyed use the 2005 schema. The remaining two (2) members use the 2008 schema. Three of the 15 do not provide "unconfirmed" reason codes. He will submit this report in writing.

For confirmed codes, how often should the department recheck these confirmations to ensure that the registrants have not cancelled insurance coverage after securing the vehicle registration? Some council members suggested that when the department rechecks evidence of insurance, make this a batch process. Council members wanted to know if we would check with them every day, month, week. After much discussion, it was decided that although the final method and time frame will be determined during the pilot period, every 90 days the department will recheck evidence of insurance and not use the batch process.

Mr. Cooper explained that the IICMVA model was set up for individual checks, not batch checks. He wanted to know what the department would do with the unconfirmed responses. Mr. Starling explained that one unconfirmed response would not generate a questionnaire. However, when at least two unconfirmed responses are received for the same policy, a questionnaire would be sent to the registrant in an effort to obtain current insurance policy information.

Mr. Erath had a question regarding the certification to the system. His company contends that they need to use the SSL certification rather than a password approach. This is required in the IICMVA model. Mr. Hageli and Mr. Cooper agreed with this comment. Insurance companies use this method in every other jurisdiction. IT staffs do not want to use the password method. They prefer the security certificates. The consensus of the council was to use the SSL security certificate required by the IICMVA. Commissioner Magee expressed her desire that the department maintain a library of carriers and their SSL certification numbers and dates for renewal.

The deadline for council members to submit comments regarding the OIVS guide is Friday, February 24, 2012. Note: this deadline was extended to Tuesday, February 28, 2012 as the department was delayed in providing the guide to the council members. The guide will be finalized on that date and distributed to insurers and pilot counties.

### **Schedule Next Meeting**

The next meeting of the council is scheduled for Wednesday, March 21, 2012, at 10:00 a.m. Conference call information will be sent.

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**Closing Remarks**

Chair Magee thanked all of the council members for their participation in the council activities. Everything is progressing smoothly.

**Adjournment:** The meeting was adjourned by Chair Magee at 11:47 a.m.

*Respectfully submitted by Brenda R. Coone*