

Online Insurance Verification System Advisory Council

Meeting Minutes for Wednesday, December 19, 2012

Conference Call Meeting

Members Present via Conference Call: Michael Robinson, The Honorable Greg Tucker, Ginger Johnson (for Jeff Bradwell), George Cooper, Alex Hageli, Brenda R. Coone (for Jay Starling), Lori Biscaglia (for Ken Needham).

Members Absent: Julie Magee, Jay Starling, Ken McFeeters, Charles Angell, Harvey Fischer, Jeff Bradwell, Greg Erath, Ken Needham.

Others Present: Lt. Frost, Cpl. John Hall, Daniel Urquhart, Valerie Jernigan, Sherry Helms.

Call to Order: The meeting was called to order at 10:06 a.m. by Ms. Brenda R. Coone

Roll Call

Ms. Coone conducted the roll call.

Approval of November 15, 2012 Meeting Minutes

The minutes were approved with no corrections.

OIVS Public Awareness Campaign Update

Ms. Coone provided the following update:

1. 30-second radio spots running on over 35 stations statewide
2. Digital ads will continue to run (al.com and major newspapers)
3. Social media (Facebook, YouTube and twitter) continues to see traffic. TV spots and interviews are available on these sites.
4. Besuretoinsureal.com website getting over 400 hits per week now. Facebook, Twitter and YouTube sites are linked to this website.
5. Billboards are being used in all major markets
6. 30-second TV spots running:
 - State-wide Broadcast TV (26 stations)
 - State-wide Cable TV (10+ networks)
 - 5,000 paid and PSA spots

OIVS Pilot Update

A conference call meeting will be held with pilot counties and their IT staff on December 20, 2012. During this meeting, the department will provide information regarding the number of counties as well as insurers that are testing the web service. A summary of the four (4) webinars and the face-to-face meeting the department hosted in an effort to educate licensing officials, their staff, and DOR employees will be discussed. Additionally, the department will answer any questions or address any concerns the pilot counties and their IT staff may have regarding OIVS.

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Insurance Data Transfer Update

Ms. Helms reported that the last book of business uploads from insurers will occur in January 2013. To date, the department has received 3.1M insurance records that have been matched to the registration records for 4.2 M qualified vehicles.

OIVS Web Service Update

There are currently fifty-five (55) counties in production for the web service. The remaining twelve (12) counties have successfully tested the OIVS web service, but have elected not to turn on the web service until January 1st. Jefferson and Montgomery counties are working hard to have OIVS in production by January 1st.

There are seventeen (17) insurers in production representing 105 NAICs and 2.7M vehicles. Seven additional companies have successfully tested the web service and are waiting to be placed in production. The seven (7) insurers represent 17 NAICs and approximately 520,000 vehicles. Eleven (11) insurers representing 30 NAICs and approximately 200,000 vehicles are engaged in various stages of testing the web service.

There was much discussion regarding the 18 insurers who are not in production at this late date. Several council members wanted to know if the department would report these insurers to the Commissioner of the Department of Insurance (DOI). The insurers on the council were concerned because everyone was provided adequate time to have all programming and testing completed and the law clearly states that all insurers must comply by January 1, 2013. Mr. Tucker asked that the names of the delinquent insurers be published on the department's website so that licensing officials will be aware and not attempt to use the OIVS for verification purposes if the company is not on line with OIVS.

Note: After the meeting, department representatives met to discuss this matter. The decision was made to notify the DOI Commissioner regarding any insurer who does not have the web service in production beginning January 1, 2013. The report will provide details regarding the status of each delinquent insurer as it relates to web service testing so that the commissioner will have all of the pertinent information.

A request was made for the department to deploy a public site for registrants to use to verify their insurance before visiting their licensing officials' office.

Note: The topic of developing and deploying a site for the public to use was discussed several months ago and after the meeting. The decision was made not to expend resources on this venture. The statute in Section 32-7A-17(c), Code of Alabama 1975, requires the licensing official to use OIVS or evidence of insurance, liability insurance bond, or deposit of cash prior to issuing a vehicle registration or renewal. Even if a registrant could verify their insurance prior to visiting the licensing official's office, the registrant's confirmation information would not be acceptable. If there is any doubt on the part of the registrant regarding his or her insurance status, the registrant may contact the insurance company to discuss the matter. Additionally, deploying this application would be contrary to the department's public awareness efforts which educate the public to have evidence of insurance available to present to the licensing official, upon request.

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New Business

At least one insurer has requested a monthly report on the types of responses associated with their company. The department's developer has been asked to set up a program to run this report for every insurer. Insurers will be notified when the report becomes available and the department will post it to the secure FTP site for retrieval; similar to the error report provided to insurers after book of business data is uploaded.

A brief explanation of the difference between a registration suspension versus revocation was held in order for council members to understand how each instance would be handled in case an insured contacted them regarding these matters.

The next meetings of the advisory council is scheduled for Tuesday, January 22, 2013 at 10:00 a.m. The meeting will be held at the taxpayer service center located on 2545 Taylor Road, Montgomery, Alabama. A meeting invitation including conference call information will be sent to all council members.

The meeting was adjourned by Ms. Coone at 10:38 a.m.

Respectfully submitted by Brenda R. Coone